**Measurement of the Impact of Zakat on Mustahiq Welfare through the Model Center of Islamic Business and Economic Studies (CIBEST) on Baitul Maal Hidayatullah, Indonesia**

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***Abstract****: This research aims to measure the impact on the welfare of mustahiq using the CIBEST Model. The research sample is mustahiq households that get the Zakat Fund assistance from the Amil Zakat Institution Baitul Maal Hidayatullah (LAZ BMH) Indonesia. The measurement of the impact of the use of Zakat with the CIBEST Model. It consists of the Quadrant and the CIBEST Index. The impact of Zakat is measured based on the material and spiritual aspects. The type of data in this research used is primary data collected using a questionnaire. The results found that productive Zakat had an impact on increasing average household income mustahiq. However, the use of Zakat has not had a significant effect on poverty reduction. For this reason, this research shows that the use of Zakat needs to be optimized.*

***Keywords****: CIBEST Model, mustahiq welfare, productive Zakat.*

**Introduction**

In Law No.23 of 2011 concerning Management of Zakat, it is stated that there are two objectives of zakat management. First, the purpose of zakat management is to increase the effectiveness and efficiency of services in zakat management. Second, the use of zakat management is to increase the benefits of Zakat to realize community welfare and poverty alleviation. (Bahri & Khumaini, 2020)

According to (Mujiatun, 2018), the objectives of zakat management are two. The first objective is to improve services for the community in fulfilling Zakat according to religious guidance. Whereas the second objective is to improve the function and role of religious institutions to realize community welfare and social justice. The third goal is to increase the use of Zakat.

To find out how much the benefits of Zakat that have been distributed by the Zakat Management Institution have been felt by mustahiq, then we need a measuring tool that can illustrate the impact of the Zakat. Wahid's research et al. (2004); (Ahmad et al., 2012) regarding the impact of Zakat, it was found that respondents were generally not satisfied with the distribution of Zakat. Other studies conducted (Wali, 2013) the Zakat and Hubsi Commission in the State of Kano-Nigeria found that Zakat plays an essential role in reducing poverty, unemployment, and economic inequality in society.

Measurement of the impact of Zakat is essential to do. According to (Mukhrojin, 2018), this is important to build the trust of the zakat-paying community. So, they will continue to pay Zakat regularly. The number of donations can continue to grow. It is a challenge for Zakat Management Institutions that manage the Zakat Fund from the public. It is not easy. According to Moordiningsih et al. (2010), (Syafei, 2015), building trust in others is not accessible. So, in order to build the trust of Zakat, stakeholders are to measure the impact of Zakat is expected to grow.

One measurement tool that can be used is the measurement of the impact of Zakat is the Model Center of Islamic Business and Economic Studies (CIBEST). CIBEST Model (Beik & Arsyianti, 2015) is a Model of Measurement of Poverty and Welfare Index from an Islamic Perspective. The CIBEST model is one of several models for measuring the performance of zakat institutions. Results study made by (Bastiar & Bahri, 2019) finds that Models of performance measurement of zakat institutions include the National Zakat Index (IZN). Then the Village Zakat Index (IDZ), the Center of Islamic Business and Economic Studies (CIBEST), the Balanced Scorecard, the Indonesia Magnificence of Zakat (IMZ), and the International Standard of Zakat Management (ISZM).

Previous research conducted (Puskas, 2017), with samples, amounts to 3,450 respondents from 28 provinces. Research using the Puskas Welfare Index shows that the use of Zakat has a positive impact. To prosperity mustahiq. The positive impact was obtained from the good three main factors, including the form and mechanism of the zakat utilization program, the mustahiq response who were willing to cooperate and wanted changes in themselves, and the assistance and monitoring that was carried out continuously. As an illustration, Puskas Prosperity Index is a Composite Index with three variables, namely CIBEST Welfare Index, Modified Index of Human Development Index (HDI), and Independence Index.

Puskas's research illustrates the improvement in the zakat utilization program. The results of a previous study conducted by (Megawati 2014) still found that the use of zakat programs that have not yet had an economic impact, but in non-economic many mustahiq benefits have been obtained. Other studies using the CIBEST Model (Sumantri, 2018), the community in Payo Bay, South Sumatra, found a change, but not yet significant. It is caused by factors that people are more concerned with earning a living than to worship on time. It is caused by factors that people are more concerned with earning a living than to worship on time. If the management of Zakat is done correctly, according to (Amuda, 2013) will have a positive impact on society now and in the future, and social problems will be significantly reduced. So they will be able to overcome poverty (Embong et al., 2013). Therefore, according to (Mohd Ali et al., 2015), Zakat has a great opportunity as a method of reducing poverty.

Besides BAZNAS, zakat management is also carried out by the Amil Zakat Institute (LAZ). In the 2018 National Zakat Statistics data stated that the number of LAZ in Indonesia (BAZNAS, 2019) reached 68 LAZ consisting of 23 LAZ nationwide, 12 LAZ provinces, and 33 LAZ districts/cities. LAZ's contribution to the collection of the Zakat Fund was significantly stung. From the announcement of the Zakat Fund nationally in 2018 amounting to IDR8.117.597.683.267, - collection by LAZ reached 44.77%, or a total of IDR3,634,332,619,382 collection of Zakat Funds came from National LAZ, Provincial LAZ and Regency/City LAZ Likewise with Fund distribution. Of the total national disbursement of funds in 2018 amounting to IDR6,800,139,133,196, amounting to 45.59% came from Funds Distribution conducted by LAZ both National LAZ, Provincial LAZ, and Regency / City LAZ or a total of IDR3,100,034,381,065,-.

One LAZ that has an empowerment program is LAZ Baitul Maal Hidayatullah (BMH). One zakat utilization program conducted by LAZ BMH is the Great School School program. The assistance was distributed by LAZ BHM in the form of capital to Mustahik in the Micro Business group in Cipayung Sub-District, Depok City. Support for mustahiq is also provided in the form of training, assistance, and supervision. It is done by LAZ BMH in the hope that the management of micro mustahiq businesses will run well.

To determine the impact of the utilization of Zakat that has been distributed LAZ BMH, it is necessary to measure the impact of Zakat. The measurement of the impact of Zakat is carried out using the CIBEST Model. This model is considered relevant because the measurement of the impact of Zakat includes the material aspects and spiritual aspects. Therefore, to discuss further, the title of this study is Measurement of the Impact of Zakat on Mustahiq Welfare through the Model Center of Islamic Business and Economic Studies (CIBEST) on Baitul Maal Hidayatullah, Indonesia.

**Theory and Method**

* 1. **The concept of Zakat**

According to As-Sayyid Sabiq (1972); (Satori Ismail et al., 2018), in the language of Zakat has several meanings, including an-namaa (growth and development), ath-thaharatu (holiness), al-barakah (blessing), katsrah al-khair (much goodness), and ash-shalahu (impression). Yusuf al-Qardawi (2016); (Bahri & Khumaini, 2020) interpreting that Zakat is growing and developing. According to Ibn Taymiyyah (Chaniago, 2015), the hearts and property of those who pay Zakat become pure and clean and improve meaningfully.

Zakat, in the opinion of Mek Wok Mahmud and Sayed Sikandar Shah (2009); it is also an act of Muamalah which is obligated for every Muslim who has wealth equal to or exceeds the amount of his Nisab must pay Zakat with a predetermined amount to the person entitled to receive it. Zakat (Riyaldi, 2017) is a fundamental obligation in Islam, one of the five pillars of Islam (Tun Abdul Hamid Mohamad, 2012), the third pillar of Islam after the creed and prayer (Rosli et al., 2018); (Amiruddin, 2015); (Beik et al., 2020). Therefore, according to (Wulan et al., 2018), Zakat becomes a compulsory Muslim act for Allah SWT, for which specific time and level criteria must be upheld.

The command of Zakat is contained in the Qur'an in Chapter A-Taubah verse 103, which means "Take alms from some of their assets, with that zakat you clean and purify them." While the distribution of Zakat is intended for eight asnaf listed in the Koran in the At-Taubah verse 60, the eight asnaf recipients of Zakat are Fakir, Miskin, Amil, Mu'allaf, Riqab, Gharim, Fisabilillah, and Ibnus Sabil.

According to Law Number 23 of 2011 concerning Management of Zakat, Zakat is defined "as assets that must be issued by a Muslim or business entity to be given to those entitled to receive it following Islamic law." Accordingly, according to (Syafei, 2015) Zakat as ijtima'iyah Maaliyah worship has a crucial, strategic, and decisive position, both in terms of Islam and the development of people's welfare. Therefore, according to Komariyah (2013); (Hudayati & Tohirin, 2019), the purpose of Zakat is to realize justice and improve the welfare of mustahiq (Kasri, 2016); (Sarea, 2012), and help the government fight poverty (Bakar et al., 2019).

* 1. **Poverty**

In the Big Indonesian Dictionary, it is stated that poverty is defined as a state of poverty whereas absolute poverty is a situation of the population or part of the community, which can only fulfill food, clothing, and housing, which is very necessary to maintain a minimum standard of living.

According to the Central Statistics Agency (Statistik, 2020), a poor population is defined as a population that has an average expenditure per capita per month below the Poverty Line. The Poverty Line (GK) is the total minimum food and non-food needs, which consists of two components, namely the Food Poverty Line (FPL) and the Non-Food Poverty Line (FPL). The Food Poverty Line (FPL) is the value of minimum food expenditure equivalent to 2,100 kcalories per capita per day. Meanwhile, Non-Food Poverty Line (GKBM) is a minimum need for housing, clothing, education, and health. Commodity packages of basic non-food necessities are represented by 51 types of commodities in urban areas and 47 types of products in rural areas.

Poverty is considered a dangerous social problem (al Qaradawi, 2002); (Salleh, 2017). Regardless of one's religious, ideological, and political leanings, poverty is seen as a destructive force in all aspects (Salleh & Keskin, 2018). The measurement of poverty levels that is commonly done is to use US $ 1 and the US $ 2 (in terms of Purchasing Power Parity 1993) in the poverty line. It is estimated that as many as 20 percent (1.2 billion) people in the world live on the US $ 1 per day and 46.7 percent (2.8 billion) of whom live on $ 2 per day (World Bank, 2001, p. 3). The corresponding poverty percentage for member countries of the International Development Bank (IDB) shows that a relatively large portion of the population of these countries is poor even though the world economy has grown intensively. (Mohd Ali et al., 2015)

* 1. **Welfare**

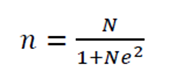
According to W.J.S. Poerwadarminto (1999), in the Indonesian Dictionary, welfare comes from the word prosper, which means safe, secure, prosperous, and safe (apart from all kinds of disturbances, and hardships, and so on). Welfare (Ilyas, 2014) also means the fulfillment of all necessities of life, both material and spiritual, evenly for all the people. Thus, welfare includes material and spiritual well-being. Both forms of welfare are, according to Harry Hikmat (2010), (Purwana, 2014) be the goal to be achieved in the development process.

In Islam, according to (Kusuma et al., 2016), welfare is the fulfillment of basic needs (dharuriyat) of every human being in society (Irfan Syauqi Beik & Laily Dwi Arsyianti, 2016) the two basic requirements are the material needs and the spiritual needs. Meeting these two basic needs can be measured by the CIBEST Model. In the perspective of Islam, welfare (Ilyas, 2014) also called the term Falah, which means holistic well-being. Holistic, in this case, is a balance between the material and spiritual dimensions, individual-social, and welfare both in this world and the hereafter.

* 1. **Research methods**

Quantitative research is an understanding approach to positivism (Mulyadi, 2011), a process of finding the knowledge by using data. The analysis tool is data in the form of numbers (Bahri & Khumaini, 2020). The data used in this study consisted of primary data and secondary data. Primary data obtained from observation and interviewing. While, secondary data was obtained from documents available at BMH, and literature such as books, journals, websites, and other sources.

Research instruments in the form of questionnaires were distributed to mustahiq households. The population in this study was mustahiq beneficiaries of productive zakat for the Great Mother School program as many as 50 mustahiq people. Sampling is done by using a purposive sampling technique using criteria determined by researchers. These criteria include mustahiq households that are actively participating in the Great Mother School empowerment program. To determine the sample size, we use the Slovin formula as follows.



Information:

n = sample size

N = population size

e = the percentage of inaccuracy is due to sampling errors (10%)

So the number of samples taken is:

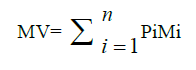
Based on the objects and methods used, the variables used in this study consisted of independent variables, namely: Productive Zakat, and dependent variables, namely poverty. From the explanation above, the indicators in this study can be illustrated in the table below.

Table 1. Research Indicators

|  |  |  |
| --- | --- | --- |
| Research variable | Dimension | Indicator |
| Productive Zakat (X) | Business Capital, Training, Assistance, Business supervision to the mustahiq | Quadrant I: Rich materially and spiritually  Quadrant II: Materially poor and spiritually rich  Quadrant III: Materially rich and spiritually poor  Quadrant IV: Materially and spiritually poor |
| Poverty (Y) | Material aspects: household income below the poverty line per capita per month.  Spiritual aspects: prayer, fasting, Zakat, infaq/shodaqoh, family environment, and government policies |

Source: Primary data processed (2020)

The welfare measurement in this study uses the CIBEST Model. The CIBEST model can measure welfare, including material and spiritual aspects. The CIBEST model consists of the CIBEST Quadrant and the CIBEST Index. In the material poverty line, the approach before and after getting zakat assistance is based on the calculation of Material Value (MV). MV is a measurement tool to find out whether a household is materially sufficient. Based on MV measurements on the CIBEST Model (Beik & Arsyianti, 2015), it can be concluded that a household is said to be materially capable if their income is above the MV value. With the formula as explained below.



Information:

MV = Minimum standard of material needs that must be met by households (IDR or

other currencies) or can be called the Material Poverty Line

Pi = Prices of goods and services (IDR or other currencies)

Mi = Minimum amount of products and services needed

The MV used in the study is based on the Depok City Poverty Line (GK) material per capita issued by BPS, which will later be converted to per capita household poverty line per month. Following previous research conducted by (Pratama, 2015), 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 derived from the ratio of the total population to the number of households in the study area. The household poverty line for conditions before receiving Zakat Funds is based on the 2017 GK Depok City, which is IDR556,470 (BPS, 2018). The total population and the number of households is 2,254,513, with 545,065 households.

Average size of household = 2.254.513/545.065

= 4.3

Thus, the household poverty line (MV) before receiving zakat assistance is as follows:

MV = IDR556.470 x 4.3

= IDR2.281.527

The household poverty line for the condition after obtaining zakat assistance is obtained by the same calculation using the 2018 GK in the amount of Rp. 615,255 (BPS 2018). The total population and households are 2,330,333 and 539,132 households, respectively. So that the household poverty line (MV ’) after receiving zakat assistance is as follows.

Average size of household = 2.330.333/539.132

= 4.3

So that the household poverty line (MV) after receiving zakat assistance is as follows.

MV = IDR615.255 x 4.3

= IDR2.645.597

The spiritual poverty line is based on the calculation of SV (spiritual value), which is a measure used to determine whether a household is spiritually sufficient. Measurement of spiritual poverty is based on the ability of a person or a family to meet their spiritual needs. If they are unable, the household experiences spiritual poverty. Fulfillment of spiritual needs is calculated based on the fulfillment standard of 5 (five) variables, namely the implementation of prayer, Zakat, fasting, family/household environment, and government policy. To assess the scores of each of these variables according to (Beik & Arsyianti, 2015) Likert scale between 1 and 5 is used.

Table 2. Indicators of Spiritual Needs

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Variable | Likert Scale | | | | | Poverty Standards |
| 1 | 2 | 3 | 4 | 5 |
| Salat | Banned  person  other  Salat | Reject the concept  Salat | doing  obligatory prayers  not a routine | doing  obligatory prayers  routine but no  always  in congregation | Doing  obligatory prayers  routine  in congregation and  sunnah prayer | Score  average  for  family  that  in a manner  spiritual  poor  is 3 (SV = 3) |
| Fasting | Banned  person  other  fast | Doing  compulsory fasting  not full | Doing  compulsory fasting  not full | Only  doing  compulsory fasting  fully | Doing  compulsory fasting  and fasting  sunnah |
| Zakat and infaq | Banned  person  other  tithe  and  be active | Reject  zakat and  infaq | Never  even though  once in  a month | Pay  zakat fitrah  and Zakat  treasure | Pay  zakat fitrah,  zakat of wealth and  infaq/shadaqoh |
| Family environment | Banned  member  family  worship | Reject  implementation  worship | Assume  worship affairs  personal  member  family | Assume  worship affairs  personal  member  family | Build a family atmosphere that supports worship together |
| Government policy | Prohibit worship for each family | Refuse worship | Regarding worship of private affairs of the community | Support worship | Creating an environment conducive to worship |

Source: (Beik & Arsyianti, 2015)

**2.5 Klasifikasi Kuadran Model CIBEST**

Based on the MV and SV calculations, it can classify each household into the CIBEST quadrant. If the actual spiritual score of the household is higher than the SV value and the family income is higher than the MV value, then the household is categorized in quadrant I. Quadrant I is materially and spiritually rich. If the actual spiritual score of the household is higher than the SV value and the income is smaller than the MV value, then the household is categorized in Quadrant II.

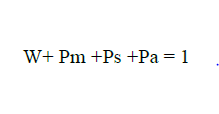
Quadrant II is spiritually rich but materially poor. Furthermore, if the actual spiritual score is smaller than the SV value and the household income is higher than the MV value, it is included in the Quadrant III category. Quadrant III is spiritually poor but materially rich. Finally, households that have an actual spiritual score are smaller than SV, and income is lower than MV, so those households fall into the Quadrant IV category. Quadrant IV is spiritually poor and materially poor.

Table 3. Classification of the CIBEST Quadrant

|  |  |  |
| --- | --- | --- |
| Actual score | ≤ Value MV | > Value MV |
| > Value SV | Rich in Spiritually, Poor in Materially  (Quadrant II) | Rich in spiritually, Rich in Materially  (Quadrant I) |
| ≤ Value SV | Poor in Spiritually, Poor in Materially  (Quadrant IV) | Poor in Spiritually, Rich in Materially  (Quadrant III) |

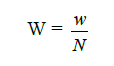
Source: (Beik & Arsyianti, 2015)

**CIBEST Model Index**

After categorizing households into quadrants, the CIBEST Index can be measured. This index is one of the measurement tools being developed in the CIBEST Model. The development of this index is based on the CIBEST quadrant. The CIBEST index is used to calculate the population in each of the CIBEST quadrants. CIBEST index (Beik & Arsyianti, 2015) terdiri dari Indeks Kemiskinan Material (Pm), Indeks Kemiskinan Spiritual (Ps), Indeks Kemiskinan Absolut (Pa), dan Indeks Kesejahteraan (W). Rumus dan uraian masing-masing Indeks CIBEST diuraikan di bawah ini.

1. **Welfare Index**

The welfare index developed by CIBEST seeks to describe the distribution of mustahik households that are in Quadrant I or prosperity. In this context, prosperity is a mustahiq household that is materially and spiritually adequate. The welfare index is obtained from the ratio of the number of prosperous mustahiq households with the number of mustahiq households observed. This index has a value of 0-1. The higher the index value, the more prosperous mustahik households are. The following is a formula for calculating the material poverty index.



Information:

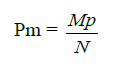
W = Welfare Index; 0 ≤W ≤1

w = number of prosperous families (materially and spiritually rich)

N = number of household samples observed

1. **Material Poverty Index**

The Material Poverty Index is used to find out the picture of the number of mustahiq households in Quadrant II or included in material poverty. Material Poverty Index is obtained from the comparison between the number of material poor mustahiq households and the total sample of families observed. This index has a value between 0-1. The smaller the index value means, the fewer mustahiq households experience material poverty. Following is the formula for the material poverty index, according to Beik and Arsiyanti (2015).



Information:

Pm = material poverty index 0 ≤Pm ≤1

Mp = number of families who are materially poor but spiritually rich

N = number of household samples observed

1. **Spiritual Poverty Index**

The Spiritual Poverty Index is used to find out the picture of the number of mustahiq households that are in Quadrant III or included in spiritual poverty. The spiritual poverty index is obtained from a comparison between the number of mustahiq households that are spiritually poor with the total sample of families observed. This index has a value between 0-1. The smaller the index value means, the fewer mustahik households experience spiritual poverty. Following are the spiritual poverty index formulas according to Beik and Arsiyanti (2015)



Information:

Ps = Spiritual poverty index 0 ≤ Pm ≤ 1

Sp = The number of spiritually poor families, is materially rich.

N = number of household samples observed

1. **Absolute Poverty Index**

The Absolute Poverty Index is used to find out the number of mustahiq households that are in quadrant IV or included in spiritual poverty. The spiritual poverty index is obtained from a comparison between the number of material poor mustahiq households and the total sample of families observed. This index has a value between 0-1. The smaller the index value means, the fewer mustahiq households experience spiritual poverty. Following is the formula for calculating the material poverty index, according to Beik dan Arsiyanti (2015).



Information:

Pa = Absolute poverty index; 0 ≤Ps ≤1

Ap = number of families spiritually and materially poor

N = number of household samples observed

**Results and Discussion**

* 1. **Program Profile**

The Amil Zakat Institution (LAZ) Baitul Maal Hidayatullah (BMH) is the National Amil Zakat Institution. BMH confirmed by the Indonesian Ministry of Religion with Decree No. 425 of 2015, which manages Zakat, Infaq/Shaodaqoh, and other Social Humanitarian Funds, including Wakaf, Grants, Corporate Corporate Responsibility Funds (CSR). Distribution programs cover the fields of education, preaching, social, humanitarian, and national economy.

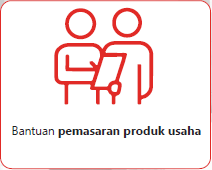
The vision carried out by LAZ BMH is to become the Leading and Trusted Amil Zakat Institution, whereas the LAZ BMH Mission includes three missions. First, Being an Amil Zakat Institution that is foremost in the collection and focuses on utilization. Second, Carry out management of the Zakat, Infaq, and Sadaqah Funds following modern management that is transparent and professional. Third, Empowering the Ummah by increasing the quantity, quality of education, and propaganda.

One of the economic empowerment programs in LAZ BMH is the Great Mother School Program. The Great Mother School Program began in September 2018. The Great Mother School is B economic empowerment program that focuses on MSME capital in the Cipayung Subdistrict, Depok City. The background was established by the Great Mother School Program because she saw that not a few mothers struggled to support their families. After all, their husbands died; they were terminated from work, were sick, and were unable to work anymore. Some even just left her husband. There is also a mother who is willing to work to help her husband to meet their daily needs. Not a few of them are only educated in junior and senior high school, do not have other skills. The hand does not have business capital.

Based on these conditions, LAZ BMH was present through the MAPAN (Independent Leading) program, one of the sub-programs being the Great Mother School. Aiming to raise the dignity and status of mothers through training and enhancing life skills, capital support, and group-based economic development while helping to reduce poverty and unemployment and strengthen the mental and spiritual side.

In the Great Mother School Program, each member is divided into several MSME groups in the Cipayung Subdistrict, Depok City, who experience difficulties in accessing business capital. The Great Mother School Program aims to improve the regional economy, especially in the Cipayung Subdistrict, Depok City. This program consists of five groups in each village in Cipayung, namely Cipayung Village, Cipayung Jaya Village, Ratu Jaya Village, Pondok Jaya Village, and Bojong Village Pondok Terong. Each group consists of approximately ten people, for each group consisted of 6 people from the Cipayung District MSME community and four people from the poor and widows.

Figure 1. Forms of Great Mother School Program Activities





Source: BMH, (2020)

In the picture above in the Great Mother School Program, each group gets business capital assistance in the form of production equipment worth 4 million rupiahs, which is useful to support the sustainability of MSMEs. The Great Mother School Program is focused on the sale of processed Siomay Brain Meatballs (BSO) products. Before running the business, the members are given Cooking Skill training every week on how to manage BSO products so that later they can be applied directly regarding the processing of the product. Moreover, in running a BSO business, each group produces at least once a week. In addition to holding a Cooking Skill training. The Great Mother School Program, which is managed directly by BMH, also conducts business mentoring and supervision every month for each MSME group. Assistance is carried out, such as brand creation, product promotion, and product marketing. Furthermore, the form of supervision carried out by the Great Mother School is direct monitoring from the BMH on the development of the MSME group in running a business.

* 1. **Characteristics of Respondents**

Respondent characteristics illustrate the demographic conditions of mustahiq beneficiaries of the Great Mother School program. Based on Table 4, the total members of the Great Mother School program are 35 women or 100 percent. Whereas from the other male gender by 0 people or by 0 percent. Based on age, it is known that the majority of members of the Great Mother School Program are in the productive age of 15-64 years. At vulnerable ages 15-40 by nine people or 26 percent, and vulnerable ages 41-64 years by 24 people or by 68 percent. Whereas at the age of unproductive but still working at> 64 years by two people or by 6 percent.

Table 4. Characteristics of Great Mother School Members

|  |  |  |  |
| --- | --- | --- | --- |
| Demographic Characteristics | Classification | Amount | Percentage |
| Gender | Male | 0 | 0 |
| Female | 35 | 100 |
| Age | 15-40 | 9 | 26 |
| 41-64 | 24 | 68 |
| >64 | 2 | 6 |
| Marital status | Married | 27 | 77 |
| Widow | 8 | 23 |
| Level of education | Never | 2 | 6 |
| Elementary School | 2 | 6 |
| Junior High School | 6 | 17 |
| Senior High School | 20 | 57 |
| Diploma | 2 | 6 |
| Bachelor | 3 | 8 |
| The number of dependents | 1-3 | 8 | 23 |
| 4-6 | 25 | 71 |
| >6 | 2 | 6 |
| Profession | Labor | 3 | 8 |
| Employee | 6 | 17 |
| Trader | 14 | 40 |
| Farmer | 2 | 6 |
| Entrepreneurs | 10 | 29 |

Source: Primary data processed (2020)

Based on marital status, 27 people are married or 77 percent, while widowed members are eight people or 23 percent. Based on the level of education, there are two people, or as much as 6 percent have never felt a level of education. At the elementary school level there were two people or 6 percent, at the junior level there were six people or 17 percent, at the high school level there were 20 people or 57 percent, at level D1 there were two people or 6 percent. Meanwhile, at the S1 level, there are three people or 8 percent.

Based on the number of dependents, the majority have dependents of 4-6 people with 25 people or 71 percent, dependents with 1-3 people amounting to 8 people or 23 percent, dependents with more than 6 amounted to 2 people or 6 percent. Then based on the majority of jobs are as traders and entrepreneurs, with 14 people or 40 percent as traders and ten people or 40 percent work as entrepreneurs, then those who work as employees are six people or 17 percent. Moreover, the rest work as farmers and laborers, for farmers amounting to 2 people or by 6 percent and for workers standing to 3 people or by 8 percent.

* 1. **Data Analysis**

Data analysis included: Normality Test and Paired T-Test. Normality Test (Aryani & Rachmawati, 2019) aims to test whether in a regression model, dependent variable, independent variable, or both have normal distribution or not. Normality Test results conducted indicate the significance value of household income before receiving zakat assistance (Before) of 0.163 and for the significance value of household income after receiving zakat assistance (After) of 0.241. In making decisions, if the significance value is higher than the real level of 0.05, the research data is usually distributed. Moreover, vice versa, if the significance value is less than the actual level of 0.05, then the research data is distributed abnormally.

From the data values in Table 5, it is concluded that income data before and after receiving zakat assistance. It is typically distributed because the significance value of household income before receiving zakat assistance before is 0.163. Moreover, the significance value of household income after receiving zakat assistance (after) amounted to 0.241 greater than 0.05.

Table 5. Shapiro-Wilk Normality Test

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Kolmogorov-Smirnova | | | | Shapiro-Wilk | | | |
| Statistic | f | Sig. | Statistic | | f | Sig. |
| Before | 0.126 | 5 | 0.176 | 0.955 | | 5 | 0.163 |
| After | 0.144 | 5 | 0.065 | 0.961 | | 5 | 0.241 |

Source: Primary data processed (2020)

2. Paired T-Test

Based on Table 6, an illustration is obtained that the average household income before receiving alms assistance is IDR2.381.428. While the average household income after receiving alms assistance is IDR2.835.714, this shows that there was an increase in household income after receiving alms assistance amounting to IDR454.286.

Table 6. Average Household Income of Mustahik

Before and After Receiving Earning Zakat Assistance

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Paired Samples Statistics | | | | | |
|  | | Mean | N | Std. Deviation | Std. Error Mean |
| Pair 1 | Before | 2381428.57 | 35 | 621441.128 | 105042.723 |
| After | 2835714.29 | 35 | 643013.52 | 108689.122 |

Source: Primary data processed (2020)

In the average household income mustahiq before the provision of Zakat, which is IDR2.381.428 above the material poverty line in Depok City in 2017, which is IDR 2,281,527, with a difference of IDR99.901 whereas the average household income of mustahiq after receiving zakat assistance in the amount of IDR2.835.714 is above the material Kemiskina Line in Depok City in 2018 which is IDR2.645.597, with a difference of IDR190.117.

* 1. **Analisis Kuadran CIBEST**

Based on the table above in quadrant, I, households of Mustahiq Welfare, experienced an increase of 4 households from before receiving zakat assistance, namely 19 people to 23 people after receiving zakat assistance. In quadrant II, material poor mustahik households experienced a reduction of 4 people who moved to quadrant I, before receiving zakat assistance, 16 people mustahiq and after receiving zakat assistance of 12 people. Furthermore, quadrants III and IV before and after receiving zakat assistance, no mustahiq households experience spiritual poverty and absolute poverty.

Table 7. CIBEST Quadrant for Mustahiq LAZ Baitul Maal Hidayatullah

|  |  |  |
| --- | --- | --- |
| Quadrant | Number of Mustahiq Households | |
| Before There Is Zakat Assistance | After Zakat Assistance |
|
| Quadrant I (Prosperous) | 19 | 23 |
| Quadrant II (Poor Material) | 16 | 12 |
| Quadrant III (Poor Spiritual) | 0 | 0 |
| Quadrant IV (Absolute Poor) | 0 | 0 |

Source: Primary data processed (2020)

**3.5 CIBEST Index Analysis**

Table 8. CIBEST index for Mustahiq LAZ Baitul Maal Hidayatullah

|  |  |  |  |
| --- | --- | --- | --- |
| CIBEST index | Index Value Before There Is Zakat Assistance | Index Value After Zakat Assistance | The difference in Change (percent) |
| Material Poverty Index | 0.457 | 0.342 | 11.5 |
| Spiritual Poverty Index | 0 | 0 | 0 |
| Absolute Poverty Index | 0 | 0 | 0 |
| Welfare Index | 0.542 | 0.657 | (11.5) |

Source: Primary data processed (2020)

**Analysis of Mustahiq Household Welfare Index**

The household welfare index mustahiq at the time of the condition before the assistance of zakat funds and guidance has a value of 0.542 or equivalent to 54.2 percent. It means that only 54.2 percent of households must be able to meet their material needs and spiritual needs at the same time or be in a prosperous condition before the provision of zakat funds and guidance. The value of the household welfare index mustahiq, after the provision of Zakat Funds and guidance, is increased by 0.115 to 0.657. It illustrates that after the provision of zakat funds and guidance, mustahiq households that can meet their material and spiritual needs simultaneously increase by 11.5 percent to 65.7 percent. Increasing the welfare of mustahiq households is in line with existing theories where that mustahiq households that include Islamic values ​​in their activities will lead to the fulfillment of basic needs that contain maslahah.

**Analysis of Mustahiq Household Material Poverty Index**

The value of the material poverty index before zakat assistance is 0.457, which means that 45.7 percent of mustahik households are below the poverty line before zakat assistance. After getting zakat assistance, the index value drops to 0.342. This indicates that material poverty experienced by households must be reduced by 11.5 percent. The decline in the value of the material poverty index is influenced by the assistance of the Zakat Fund provided by BMH.

BMH, in this study, channeled a productive Zakat Fund, which is to increase the MSME business capital, which is divided into several groups. Members acknowledge that before the assistance of Zakat, there was a lack of capital. Then, after the productive zakat assistance, it is easier to get joint venture capital. In addition to providing material assistance, LAZ Baitul Maal Hidayatullah also provides guidance and assistance to these mustahik households in running their businesses.

Analysis of the Spiritual and Absolute Poverty Index of Mustahik Households in quadrant III, there were no households that experienced spiritual poverty. Likewise, in quadrant IV, there were no households that experienced absolute poverty. In general, BMH can reduce the level of material poverty of mustahik households by four mustahik households by 11.5 percent, and can increase the welfare of mustahik households by 11.5 percent.

**Conclusion**

Based on the measurement of the impact of Zakat that has been done using the CIBEST Model, it is concluded that the average household income mustahik increased after the utilization of productive Zakat. Utilization of productive Zakat provided in the form of business capital coupled with the existence of training, assistance, and business supervision activities provided to the mustahiq in the Great Mother School program. Based on the results of the paired sample t-test, the significance value of 0.000 was smaller than α=5 percent. Thus, there is a change in the average income of household mustahik after the assistance of productive zakat funds compared to before getting assistance at the level α = 5 percent.

The utilization of productive Zakat through the Great Mother School program still needs to be optimized. It can be seen by the presence of mustahik who received majority assistance in Quadrant I (prosperous), which is as many as 19 mustahiq households out of a total of 35 households. Utilization of the Zakat LAZ Great Mother School Baitul Maal Hidayatullah program can increase the number of prosperous mustahiq households and can reduce the number of mustahiq households who experience poor material conditions.

Based on the description above, it can be said that changes in the conditions of mustahiq before and after getting help, are in line with the theory that the Zakat Fund and guidance affect and have an impact on the poverty conditions of mustahiq households. However, the Zakat Fund and guidance by the LAZ Healthy Mother School Program Baitul Maal Hidayatullah have not yet had a significant impact because only four households mustahiq or 11.5 percent can get out of the poverty zone. It can be seen from an increase from quadrant II (poor material) to Quadrant I (Prosperous) of a total of 35 mustahiq households.

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