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Productive zakat distribution in improving mustahik welfare: CIBEST model approach

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ABSTRACT

Purpose — *This research aims to determine the positive impact of the productive zakat program on Mustahik's welfare through increasing income and spiritual well-being and reducing poverty levels.*

Method — *We employed a purposive sampling method in our sampling technique. The criteria for respondents selected as samples in this study were mustahiq, who received zakat from BAZNAS and were Muslim. The data for this research were obtained by distributing questionnaires directly through visits to Mustahiq's homes. The collected data were then processed using the Wilcoxon test and CIBEST model analysis. The Wilcoxon test determined the average difference in income before and after receiving zakat. Meanwhile, the CIBEST model was used to evaluate Mustahik's welfare.*

Result — *The findings of this research show that mustahik recipients of productive zakat assistance can improve their financial conditions and materially enhance their circumstances. Overall, the research results confirm that the BAZNAS effective zakat program has had a positive impact on Mustahik's welfare, by increasing income, spiritual well-being, and reducing poverty levels.*

Practical implications — *The distribution of productive zakat must continue to be improved, both in terms of the quality of its management and the utilization of abundant zakat funds, to achieve a more optimal positive impact on Mustahik's welfare.*

Keywords: *productive zakat, mustahiq welfare, CIBEST model*

INTRODUCTION

Economic problems often affect the social aspects of life, such as increasing poverty levels and unemployment. The government is attempting to address the issue of poverty by considering the available macroeconomic potential. Poverty is a condition where a person cannot meet their basic daily needs (Kholidah & Salma, 2020). Poverty is considered a serious threat to human well-being. The Prophet Muhammad SAW once said that poverty could bring a person closer to disbelief, leading to conflicts and bloodshed (Miranda, 2018). Serious and complex challenges related to poverty continue today, requiring urgent solutions (Yuliana & Nasrulloh, 2023).

One of the causes of poverty in Indonesia is the limited access of poor people to business capital. Financial institutions need to be fixed; they should act as intermediaries in channeling funds from people with a surplus to those who need them. This can be seen from the large number of people who cannot access banking services because they do not have assets that can be used as collateral to obtain loans. Apart from the lack of entrepreneurial skills, another obstacle that makes it difficult for them to escape the cycle of poverty is the need for more access to business capital. Therefore, we need an approach and tools to empower poor communities and make it easier for them to access capital for business. One tool that can be utilized is zakat (Usman & Sholikin, 2021).

Issues related to poverty seem to be an inseparable and common part of people's lives. Poverty functions as an indicator of the lack of prosperity in a community. Poverty reflects a lack of ownership and low income, or more specifically, it describes a situation where basic human needs such as food, shelter, and clothing cannot be met. Apart from poverty, another challenge in society is achieving equitable prosperity. Zakat, as a religious institution, aims to strengthen justice and prosperity in society, making it a potential solution to overcome the problem of poverty and improve prosperity (Muarif, 2022).

Sustainability and prosperity are the hopes of every individual born into this world. Still, unfortunately, not everyone can achieve these goals due to a lack of job opportunities, poverty levels, and low levels of education. According to data from the Central Statistics Agency in 2021, the poverty rate in Indonesia reached 26.50% in villages and cities. In East Java Province, the poverty rate in 2020 reached 11.09%, increasing to 11.40% in 2021. Serious poverty-related challenges also occur at the district/city level, such as in Jombang, where the percentage of poor people was from 2012 to 2017. In 2012, around 12.23% of Jombang residents lived in poverty, which fell to 10.48% in 2017. Even though there was a decrease of 2%, further efforts are still needed to overcome the problems faced by the community. Therefore, real and sustainable action is required to overcome obstacles to community welfare, such as increasing employment opportunities, reducing poverty rates, and increasing access to education. Collaboration between government, society, and the private sector is the key to creating sustainable solutions that positively impact community welfare (Sakti & Fahrullah, 2022).

The accumulation of wealth by a few people often causes social problems. Therefore, in Islam, it is strictly forbidden to hoard wealth. Instead, these assets must be used and distributed fairly. Wealth distribution is considered a means of empowering underprivileged communities and giving them access to capital for business. One of the instruments used in this context is zakat. Zakat is a way to overcome the problem of poverty in Indonesia by implementing a productive zakat program. To maximize the potential of zakat to improve community welfare, zakat management is currently carried out through consumptive and effective zakat management. The wasteful approach is collecting and distributing zakat to meet the basic economic needs of mustahiq (zakat recipients), such as providing food and other materials that can be consumed directly. On the other hand, productive zakat management aims to empower mustahiq and involves capital assistance for underprivileged entrepreneurs, coaching programs, providing free education, and various other activities. In this way, it is hoped that individual members of society who were previously zakat recipients (mustahiq) can gradually transform into zakat givers (muzak) who actively provide zakat to those in need (Akmal, 2018).

The positive values in applying Islamic concepts are realized through zakat, which is directed at distribution. The success of targeted distribution in economic development requires that zakat be managed so that the assets distributed become productive (Harisah, 2019). Developing a zakat approach that focuses on productivity involves channeling zakat funds as business capital to empower the economy of zakat recipients to be sustainable. By utilizing Zakat funds, poor people can obtain a stable source of income, improve and develop their businesses, and have the ability to save part of their income. Implementing productive activities can be carried out more effectively by involving the Amil Zakat Institution (LAZ). LAZ is considered a body that can be trusted to manage, utilize and distribute zakat funds. LAZ not only provides zakat directly but also provides assistance, guidance, and training to zakat recipients so that the funds received are used for business (Nopiardo, 2016).

BAZNAS, as one of the philanthropic institutions in every region, promises to assist underprivileged communities, especially in the economic aspect, which has an important role in empowering the community's economy and contributing to government efforts, especially during the pandemic through the Zmart program and the Rolling Sheep Program (Asegaf & Alfa Ramadhan, 2022). The Zmart program is an economic empowerment initiative that aims to develop micro to small businesses, such as stalls or shops owned by mustahik groups in urban areas. This program is designed to overcome the problem of poverty in Jombang Regency and is the only program in Indonesia that seeks to increase the status of mustahik to muzak. The Zmart Program concept reflects that zakat and alms are not limited to consumer needs. Still, it can also be a source of productive activities to improve the economy (RI, 2022). Meanwhile, the Rolling Sheep program assists beneficiaries in the form of one male sheep and two pregnant female sheep and a portable cage measuring 2x2 meters. The Rolling Sheep Program's presence is expected to impact the economy and poor people's living standards positively (Kamarni & Saputra, 2022).

One approach to measuring poverty by considering material and spiritual dimensions is through the Central Model for Islamic Business and Economic Studies (CIBEST). Currently, this model is in the development stage, according to Beik and Arsyianti (2015). The main advantage of the CIBEST model lies in its ability to evaluate poverty by considering two main aspects, namely material and spiritual aspects, which are analyzed through two main components, namely typology and poverty index (Kamarni & Saputra, 2022). In developing a conceptual basis for assessing the poverty line and efforts to improve welfare from an Islamic perspective, this research considers the material and spiritual dimensions. In this research, researchers succeeded in creating four indices that used households as the unit of analysis. These indices are derived from the CIBEST Quadrant conceptual framework, which reflects Islamic views on poverty and prosperity. Determination of this quadrant is based on indicators of basic needs, both spiritual and material (Ariyani & Yasin, 2022).

Relevant literature to this study includes studies by Purnama et al. (2022), Junaedi (2023), Anggraini (2022), Afiyani (2023), and Afriyanti (2021). Purnama et al. (2022) found that the zakat assistance program implemented by BAZNAS Pangkalpinang City resulted in increased welfare and reduced poverty levels among mustahik, with significant improvements in income and poverty indices. Junaedi (2023) discussed the implementation of productive zakat in BAZNAS Grobogan Regency, highlighting the positive impact on mustahik income and business development, despite internal and external challenges. Anggraini (2022) examined the Bengkulu Makmur program's effectiveness in reducing poverty levels among mustahik, demonstrating improvements in material and spiritual aspects. Afiyani (2023) focused on the productive zakat fund assistance in BAZNAS Surakarta City, revealing significant income increases and changes in CIBEST quadrant classifications, indicating improved welfare among mustahik. Lastly, Afriyanti (2021) analyzed the effect of productive zakat in Baznas Kota Pariaman, showing shifts in mustahik classifications and improvements in welfare indices, particularly in income and material poverty levels.

Based on the relevant research that has been referenced, this study represents a novel attempt to enhance productive zakat distribution. While the topic of this investigation is connected to prior research, there are notable distinctions between the two. The primary focus of this study is to expand the distribution of productive zakat to enhance the welfare of mustahik, utilizing the CIBEST Model approach alongside the Wilcoxon test to distinguish between conditions before and after mustahik receive productive zakat.

METHOD

The type of research utilized is a mixed study, which combines qualitative descriptive and quantitative methods. Qualitative descriptive methods compare the analysis of productive and consumptive zakat, while quantitative methods are used to measure the level of welfare of mustahiq using the CIBEST approach model (Sumantri, 2018). The sampling technique in this research employs non-random sampling using the purposive sampling method, namely a sampling technique with specific considerations in which the sample is determined according to the objectives to be achieved in the research. The criteria for respondents sampled in this study were (1) Mustahiq earning zakat from BAZNAS Jombang district and (2) Mustahiq is Muslim.

The primary data in this research were obtained by distributing questionnaires directly through visits to the Mustahiq's house. This research also utilizes secondary data sourced from journal articles related to research topics from the Central Statistics Agency (BPS) and data on mustahiq recipients from the BAZNAS Jombang Regency. The primary data collected are then processed using the Wilcoxon test and CIBEST model analysis (Maya Adiba & Amir, 2023). The Wilcoxon test determines the average difference between income before and after receiving zakat. Meanwhile, the CIBEST (Center of Islamic Business and Economic Studies) research method model is used to evaluate the welfare of Mustahik.

In determining whether a household has achieved sufficiency materially and spiritually, the first step is to estimate the minimum value of the household's material needs in the material poor category or not using the Material Value (MV) measurement. MV is obtained by multiplying the poverty threshold by the number of members in the family. The MV formula is as follows:

$$\mathbf{MV = \sum_{i=1}^{n} Pi \cdot Mi}$$

Where:

MV = Minimum standard of material needs that needs to be met by each family
Pi = Poverty borderline
Mi = Number of internal members

RESULT AND DISCUSSION

Statistical findings

The average Mustahik family income is considered materially sufficient if it is equivalent to MV. If a household cannot achieve this MV value, then the household is considered to be experiencing material poverty. Meanwhile, the evaluation of spiritual needs is carried out by considering five variables and measured using a Likert scale, with a value range between 1 and 5. The average score for each household is computed, and if the score is below or equal to 3, the family will be classified as spiritually poor. Conversely, if the score exceeds 3, the household is deemed to meet its spiritual needs successfully. The results of the respondents' questionnaires were also analyzed using the Wilcoxon test to determine whether there was a difference in Mustahik income before and after receiving zakat. Income data for all Mustahik before and after receiving productive zakat funding assistance obtained from the respondent questionnaires were then averaged to support research evidence. Furthermore, in determining the classification using the CIBEST framework, the assessment is based on the Mustahik's spiritual values and income. After classifying Mustahik in the CIBEST quadrant, the next step is calculating the CIBEST index using the following formula.

$$\mathbf{W = \frac{w}{N}}$$

Where:

W = reflects the Welfare Index, with a value range between 0 and 1
w = is the number of families achieving material and spiritual prosperity
N = is the population, namely the number of families that are the focus of observation

The location of this research is Jombang Regency, with a household poverty threshold of approximately IDR 488,754 (BPS, n.d.). This district has a population of approximately 1,364,775 people, with around 400,000 heads of families (SambangJombang, 2023).

An average Mustahik family's income is deemed materially sufficient if it equals or exceeds the MV (minimum standard of material needs that a family must meet), which is IDR 1,661,764. If a household falls short of this MV value, it is considered to be experiencing material poverty. Evaluation of spiritual needs involves considering five variables and measuring them using a Likert scale, with values ranging from 1 to 5, as outlined in the following table:

Table 1. Spiritual needs indicators

Variable	Likert scale					Poverty standards
	1	2	3	4	5	
Prayer	Forbidding others from praying	Rejecting the concept of prayer	Not diligent in performing obligatory prayers	Diligently perform the obligatory prayers, but only sometimes in the congregation.	Diligently carry out obligatory and congregational prayers and perform Sunnah prayers	The average score of spiritually low-income families is 3 (SV = 3)
Fasting	Prohibit others from fasting	Rejecting the concept of fasting	Not fully observing compulsory fasting	Only observe complete mandatory fasting.	Performing obligatory fasting and sunnah fasting	
Zakat and Infaq	Prohibiting other people from giving zakat and giving infaq	Refuse zakat and infaq	Not paying at least infaq once in one year	Paying zakat fitrah and zakat on property	Paying zakat fitrah, property zakat and infaq alms	
Family Environment	Prohibiting family members from worshipping	Refusing to perform worship	Considering worship a private matter of family members	Support the worship of family members	Building a family atmosphere that supports worship together	
Government policy	Prohibiting worship for every family	Refusing to perform worship	Considering worship a private matter of the community	Supporting worship	Creating a conducive environment for worship	

Source: Beik & Arsyianti (2015)

Referring to the spiritual needs indicators in Table 1, the average score for each household is 3. If a household's score is below or equal to 3, the family will be classified in the spiritual poverty category. This may be attributed to a need for more consistency in the implementation of worship or the perception that worship is a private matter for family members. Conversely, if the score exceeds 3, the household successfully meets its spiritual needs. The calculation of the results of the respondent questionnaire using the Wilcoxon test yielded the following outcomes.

Table 2. Mustahik income Wilcoxon test

		N	Mean Rank	Sum of Ranks
Income after receiving zakat – income before receiving zakat	Negative Ranks	1a	48.00	48.00
	Positive Ranks	49b	25.04	1227.00
	Ties	0c		
	Total	50		

Source: Processed data (2023)

Table 3. Statistical test

	Income after receiving zakat - income before receiving zakat
Z	-5.723b
Asymp. Sig. (2-tailed)	0

Source: Processed data (2023)

Based on the data in the table above, the analysis of monthly mustahik income using the Wilcoxon test reveals a significance value of 0.000. Since this value is smaller than 0.5, the null hypothesis (H0) is rejected, and the alternative hypothesis (Ha) is accepted. These results indicate an average difference between income before and after receiving zakat.

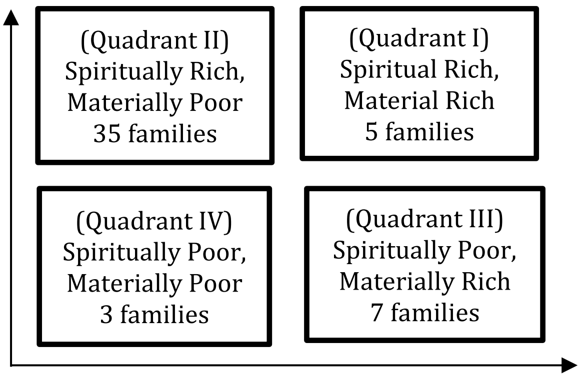
Table 4. Average income of mustahik before and after receiving productive zakat fund assistance

The average income of mustahik before receiving zakat productive fund assistance	The average income of mustahik after receiving zakat productive fund assistance
IDR 1,573,000	IDR 2,338,000

Source: Processed data (2023)

Based on the data shown in the table, it is evident that the average income of Mustahik increased both before and after receiving productive Zakat funds. Subsequently, classification is determined using the CIBEST framework, wherein assessment is conducted based on the Mustahik's spiritual values and income. The criteria for inclusion in this classification involve meeting the minimum MV value of IDR 1,462,335 and maintaining an average household spiritual value of at least 3. By satisfying these conditions, an individual can be placed in quadrant 1 or the prosperous quadrant. The CIBEST classification system comprises four categories: quadrant 1 indicates the level of welfare, quadrant II refers to the material poor category, quadrant III refers to the spiritual poor category, and quadrant IV refers to the absolute poor category.

Figure 1. CIBEST quadrant before mustahik receiving productive zakat fund assistance

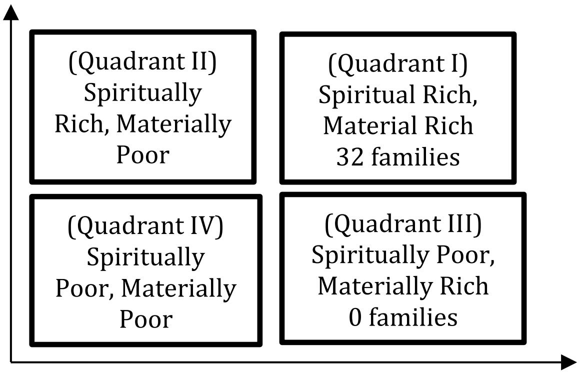


Source: Processed data (2023)

Based on the data above, 5 Mustahik are classified in quadrant I, indicating spiritual and material richness. 35 Mustahik fall into quadrant II, representing the materially poor category. 7 Mustahik are categorized in Quadrant III, indicating spiritual poverty. Meanwhile, in Quadrant IV, which signifies spiritual and material poverty, there are 3 Mustahik classified in that category.

The condition of the beneficiaries after receiving productive zakat fund assistance from BAZNAS Jombang Regency is depicted in the figure below. A total of 32 beneficiaries are classified in Quadrant I, representing spiritual and material richness. Conversely, 18 beneficiaries are categorized in Quadrant II, signifying the material poor category. There are no beneficiaries classified in Quadrants III and IV.

Figure 1. CIBEST quadrant after mustahik receiving productive zakat fund assistance



Source: Processed data (2023)

The following results are obtained after classifying Mustahik in the CIBEST quadrant and subsequently calculating the CIBEST index.

Table 5. CIBEST welfare index

CIBEST index	Index value before receiving productive zakat	Index value after receiving productive zakat	Percentage changes
Welfare index	0,1	0,64	0,54%
Material poverty index	0,7	0,36	-0,36%
Spiritual poverty index	0,14	0	-0,14%
Absolute poverty index	0,06	0	-0,06%

Source: Processed data (2023)

The welfare index before receiving productive zakat funds was 0.1. However, after receiving assistance, the welfare index increased to 0.64, marking a rise of 0.54%. The material poverty index before receiving productive zakat funds stood at 0.7. Yet, after receiving productive zakat assistance, the index decreased to 0.36, reflecting a decrease of -0.36%. The spiritual poverty index before receiving productive zakat funds was 0.14. Following productive zakat fund assistance, the index decreased to 0, indicating a decline of -0.14%. The absolute poverty index before receiving productive zakat funds was at 0.06. Post-receiving productive zakat fund assistance, the index decreased to 0, experiencing a decrease of -0.06%.

Discussion

In this research, the application of the Wilcoxon Test is crucial for analyzing changes in Mustahik's material and spiritual conditions before and after receiving zakat from the BAZNAS Jombang Regency. Data analysis of monthly mustahik income using the Wilcoxon test yielded a significance value of 0.000. Since this value is smaller than 0.5, the null hypothesis (H0) is rejected, and the alternative hypothesis (Ha) is accepted, indicating an average difference between income before and after receiving zakat. Thus, productive zakat has an impact that leads to differences in mustahik income before and after receiving zakat.

The classification of mustahik in the CIBEST quadrant reveals that five mustahik fall into quadrant I or the spiritually and materially rich category. Quadrant I is positioned on the positive side of the spiritual and material poverty line, indicating that these 5 mustahik could already meet their material and spiritual needs before receiving productive zakat funding assistance. Additionally, 35 mustahik fall into quadrant II or the materially poor category, which is situated on the positive side of the spiritual poverty line and the negative side of the material poverty line.

This indicates that these mustahik can fulfill spiritual needs but still experience difficulties in meeting material needs. In the spiritually poor category, which is included in Quadrant III, there are 7 mustahik, indicating that these individuals can meet material needs but face difficulties in meeting spiritual needs. Meanwhile, in Quadrant IV, or the category of spiritual and material poverty, there are 3 mustahik, facing challenges in meeting spiritual and material needs equally.

After receiving productive zakat assistance, mustahik can improve their quality of life economically and spiritually. This improvement is evident from the CIBEST quadrant after mustahik received productive zakat fund assistance. A total of 32 beneficiaries were classified in quadrant I, indicating that they can meet material and spiritual needs. Conversely, 18 beneficiaries fall into quadrant II, experiencing difficulties in meeting material needs even after receiving productive zakat funds. In quadrants III and IV, no beneficiaries are observed, indicating the success of BAZNAS Jombang Regency in its efforts to overcome spiritual and material poverty.

The results of the CIBEST index analysis demonstrate that the welfare index, material poverty index, spiritual poverty index, and absolute poverty index all improved after receiving assistance, showcasing the effectiveness of productive zakat fund assistance from BAZNAS Jombang Regency in enhancing the welfare of Mustahik. Specifically, the welfare index increased from 0.1 to 0.64, the material poverty index decreased from 0.7 to 0.36, the spiritual poverty index decreased from 0.14 to 0, and the absolute poverty index decreased from 0.06 to 0.

With the assistance of productive zakat funds from BAZNAS Jombang Regency, mustahik can enhance their spiritual and material welfare. This increase occurred after receiving assistance, coaching, guidance, and counseling from BAZNAS Jombang Regency staff.

CONCLUSION

The primary objective of distributing productive zakat is to enhance the welfare of mustahiq. Through the CIBEST Model approach, this research demonstrates that productive zakat can significantly improve the economic conditions and welfare of zakat recipients.

Positive changes have been observed in the classification of mustahiq through productive zakat assistance. Initially, there were 5 mustahiq in quadrant 1 who had achieved prosperity before receiving productive zakat assistance. After assistance, the number increased to 32 mustahiq. In quadrant 2, there were initially 35 mustahiq who were materially poor, but after receiving assistance, the number dropped to 18 mustahiq. In quadrant 3, there were 7 mustahiq before receiving productive zakat assistance, and after assistance, the number decreased to 0, indicating no mustahiq were spiritually poor. Similarly, in quadrant 4, there were initially 3 mustahiq who were poor, but after assistance, the number dropped to 0, indicating no more mustahiq were poor. The aim of distributing productive zakat is to make a tangible contribution to efforts aimed at improving the spiritual and material welfare of mustahiq.

This research has implications for improving the welfare of mustahiq. Positive changes in mustahiq classification indicate that productive zakat assistance effectively reduces the number of materially poor households and indirectly diminishes spiritual and absolute poverty. This underscores that the productive zakat distribution approach can serve as a sustainable solution to poverty. Moreover, there are implications for the success of productive zakat distribution, fostering increased public trust in zakat management institutions, such as BAZNAS. By demonstrating a tangible impact in improving the welfare of mustahiq, these institutions can garner greater support from the community in collecting and distributing zakat.

Evaluation of the long-term impact of productive zakat should also be considered for further research. Longitudinal studies can be conducted to track the enduring impact of productive zakat programs on the welfare of mustahiq and local economic development. This would provide insights into whether the program effectively delivers long-term benefits for zakat recipients and society as a whole.

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