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Evaluating the Effectiveness of BAZNAS Zakat Distribution on Mustahik Welfare in Ajatappareng Using the CIBEST Model

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Abstract

Zakat distribution in Indonesia has generally been limited to material measurements, which often results in an imbalanced impact on mustahik , especially in the context of productive zakat. To address this gap, the CIBEST (Center for Islamic Business and Economic Studies) model is recognized as an effective tool for measuring both material and spiritual dimensions of welfare. This study focuses on productive zakat recipients (mustahik) under the auspices of BAZNAS in the Ajatappareng region, specifically in Parepare City and Sidenreng Rappang Regency. The research adopts a mixed-methods approach, combining quantitative and descriptive qualitative analysis, while using the CIBEST model to evaluate the impact of zakat distribution. Findings reveal that BAZNAS distributes both productive and consumptive zakat—including cash assistance, business equipment, and staple food—alongside training, mentoring, and empowerment programs. Based on the CIBEST quadrant analysis, significant shifts occurred in the material and spiritual poverty classifications of mustahik . Before receiving zakat, households were distributed as follows: Quadrant I (10 households), Quadrant II (22), Quadrant III (0), and Quadrant IV (3). After receiving productive zakat, the distribution changed markedly to: Quadrant I (29 households), Quadrant II (6), Quadrant III (0), and Quadrant IV (0). A paired-sample statistical test showed a significant difference in household income before and after zakat assistance, with a p-value (Sig. 2-tailed) of 0.000 (< 0.05). These findings confirm that productive zakat distribution by BAZNAS has a positive and statistically significant impact on improving the economic welfare of mustahik in the Ajatappareng region.

1. Introduction

Poverty remains a major obstacle to development, affecting nearly all countries, particularly those still in the development phase such as Indonesia (Santi Ariani & Ach Yasin, 2022). The root causes of poverty generally stem from structural issues such as limited access to education, uneven distribution of development outcomes, and income inequality.

In addressing poverty through approaches aligned with religious values, zakat emerges as a strategic solution. By empowering communities through capital formation, zakat can serve as a tool for promoting more equitable economic growth. Beyond that, zakat also plays a vital role in improving the quality of human resources and in providing production facilities and infrastructure (Santi Ariani & Ach Yasin, 2022).

Zakat is a form of worship encompassing three dimensions: spiritual, social, and economic. Spiritually, zakat is an expression of faith and a means of self-purification from traits such as greed and apathy, as emphasized in *QS At-Taubah (9): 103*. Socially, zakat aims to foster social harmony, strengthen national resilience, and mitigate the risks of social disintegration. Economically, zakat supports just and equitable development, aligning with the principles in *QS Ar-Ruum (30):39* and *QS Adz-Dzaariyaat (51):19*. In this context, zakat, along with infaq and sadaqah, are seen as instruments to address poverty and other economic challenges (N. Huda, 2015).

In 2019, Indonesia's national zakat potential reached IDR 233.8 trillion. However, actual collection from zakat, infaq, and sadaqah only amounted to around IDR 8 trillion, or about 3.5% of its potential. This discrepancy was also reflected in findings by Canggih and Fiqriyah (2017), who noted a consistent gap between potential and actual zakat collection between 2011 and 2015. A key factor contributing to this gap is the tendency of zakat distribution to

bypass official institutions, resulting in untracked and underreported contributions.

Several challenges hinder optimal zakat management in Indonesia. These include low awareness among *muzakki* (zakat payers), limited government regulatory support for the implementation of Law No. 23/2011 on zakat management, the concentration of zakat collection on zakat fitrah and professional zakat, public distrust in zakat institutions, and the predominantly consumptive nature of zakat distribution (BAZNAS, 2020).

In practice, zakat collected by *amil* (zakat administrators) is generally allocated for two primary purposes: consumptive and productive zakat. Consumptive zakat is used to meet immediate needs such as food, education, and healthcare. Once these basic needs are addressed, zakat may then be allocated for productive purposes, such as providing business capital to help *mustahik* (zakat beneficiaries) become economically independent (Ali & Amaliya, 2016).

If managed professionally and in accordance with Islamic principles, zakat has the potential to significantly improve social welfare and contribute to economic equity. Direct distribution of zakat, while valid under sharia, may hinder the achievement of its full potential. For this reason, collaboration between government, religious scholars, and zakat institutions is essential to shift public perception and demonstrate the transformative role of zakat in promoting inclusive development (Azwar M., 2016).

However, in reality, most zakat distributions to *mustahik* are still consumptive in nature—typically in the form of cash or basic necessities—which may reinforce consumption rather than foster empowerment. As such, there is a growing need to shift toward productive zakat as an innovative approach to poverty alleviation.

Most current evaluations of zakat effectiveness focus solely on material outcomes. To address this limitation, the CIBEST (Center for Islamic Business and Economic Studies) model was introduced by Beik and Arsyianti in 2015. The model measures welfare and poverty from an Islamic perspective by integrating both material and spiritual dimensions (Santi Ariani & Ach Yasin, 2022). It serves as a comprehensive tool to assess the real impact of zakat, particularly productive zakat, on household welfare.

Despite its potential, studies using the CIBEST model to evaluate the impact of productive zakat remain limited. Most research has yet to thoroughly explore how productive zakat contributes to *mustahik* welfare when both spiritual and economic aspects are taken into account (Santi Ariani & Ach Yasin, 2022).

Professional and effective zakat management is crucial for maximizing the benefits of zakat, especially in promoting economic empowerment. Productive zakat should help *mustahik* achieve financial independence and social inclusion. Thus, zakat should not only serve immediate needs but also support long-term development through educational and entrepreneurial initiatives.

A major challenge faced by communities and micro-entrepreneurs is not merely access to capital but also a lack of business management capacity. Therefore, early-stage productive zakat programs should incorporate educational components to prepare *mustahik* for sustainable business development. This approach aligns with the goal of zakat-based empowerment.

In light of the above, this study aims to evaluate the distribution and impact of productive zakat using the CIBEST model, with a focus on programs implemented by BAZNAS in the Ajatappareng region.

2. Literature Review

2.1 Distribution

Zakat must be distributed to *mustahiq* in accordance with the provisions of Islamic law. Distribution is carried out by adhering to a scale of priorities while upholding the principles of equality, justice, and territoriality. Zakat can also be utilized to support productive businesses with the aim of alleviating poverty and improving the quality of life, especially after

the basic needs of the *mustahiq* have been fulfilled (Hayu Prabowo et al., 2016).

From the explanation above, it can be concluded that distribution in this context refers to the process of linking between the *muzakki* (zakat payer) and the *mustahiq* (zakat recipient). Whatever is donated by the *muzakki* will be allocated to the *mustahiq* according to the applicable regulations.

2.2 Zakat

Zakat originates from Arabic and refers to a specific portion of wealth that must be given by Muslims to entitled groups, such as the poor and needy. Linguistically, zakat carries the meanings of purification, sanctity, growth, blessing, and fertility. In Islamic law, zakat is regarded as the third pillar of Islam (Wikipedia, 2023). Zakat also reflects the interdependence between financially capable individuals and those who are less fortunate. This relationship is renewed annually through the payment of zakat. When wealthier individuals pay zakat, it is not merely a voluntary act of kindness, nor is it done with the expectation of receiving rewards from the recipients. Rather, it involves the allocation of a portion of one's investable wealth—such as money, agricultural produce, trade goods, and livestock (Faruq An-Nabhani, 2000).

Zakat is a religious obligation with immense spiritual value, being one of the five pillars of Islam. Ignoring or rejecting zakat is considered a major sin and, in some cases, may lead to disbelief, especially if the obligation is outright denied (Ahmad Zurwat, 2019). Zakat holds significance as *tazkiyat al-maal* (purification of wealth) and *tazkiyat al-nafs* (purification of the soul). *Tazkiyat al-maal* refers to the function of zakat in purifying one's wealth from any questionable practices that may have occurred during its acquisition. For example, a trader who lies during a price negotiation is accountable for their actions. However, to attain blessings and purification from such flaws, the individual is required to pay zakat (Aden Rosadi, 2019).

Zakat is generally divided into two main categories: *zakat fitrah* and *zakat maal*. *Zakat fitrah* (alms of breaking the fast) is obligatory for every Muslim, male or female, and is paid during the month of Ramadan. The urgency of paying zakat can be seen in Surah Al-Baqarah (2:43), where the command to give zakat is made clear. The principle of Islamic jurisprudence which states "Al-aslu fi al-amri lil-wujub" (the origin of a command indicates obligation) also applies in this context (Aden Rosadi, 2019).

The Quran and Sunnah emphasize justice through the concept of "balance." In Islamic socio-economic systems, this is known as *distributive justice*, which involves both economic and social aspects. In the political framework of Islamic economics, it is referred to as *social justice*. These two concepts are interconnected and inseparable, serving as foundational principles in Islamic political economy (Aden Rosadi, 2019).

Justice in Islam is not a secondary principle but a fundamental one. Allah commands justice in multiple instances: when commanding three things (QS. An-Nahl: 90), two things (QS. An-Nisa: 58), and even when commanding just one thing (QS. Al-A'raf: 29), justice is always mentioned. The Quran stresses that justice is one of the main pillars of societal life. Acts of kindness that go beyond justice—such as forgiving an offender or helping the lazy—can disrupt social harmony. While the Quran urges fairness and justice (QS. An-Nahl: 90), acts of virtue (*ihsan*) are considered above justice on a personal level, but may pose risks if applied at the societal level (Aden Rosadi, 2019).

Numerous studies have confirmed the positive impact of zakat on the economy, especially in reducing poverty. For instance, the implementation of a zakat program in Pakistan successfully reduced the poverty gap from 11.2% to 8%. Similarly, in Malaysia, particularly in Selangor, zakat has played a significant role in reducing poverty and income inequality (Hayu Prabowo et al., 2016).

2.3 Mustahiq

Mustahiq refers to those who are entitled to receive zakat as determined by Allah SWT. According to Surah At-Tawbah (9:60), the recipients include the poor (*fuqara*), the needy (*masakin*), zakat administrators (*amil*), those whose hearts are to be reconciled (*muallaf*), captives (*riqab*), those in debt (*gharimin*), those in the path of Allah (*fi sabilillah*), and travelers (*ibn sabil*).

The poor are individuals who do not possess sufficient wealth or a source of income. According to Imam Hanafi, the poor are those who own less than one *nisab* of wealth. Imam Maliki defines the poor as those whose wealth is insufficient to meet their needs for one year. Imam Shafi'i describes them as individuals who possess less than half of what they need and have no one to support them. Imam Hanbali defines the poor as those who either have no wealth or whose wealth is insufficient to cover half of their needs (Aden Rosadi, 2019).

2.4 CIBEST

The CIBEST model is a measurement method for poverty and welfare from an Islamic perspective. It combines human needs in two dimensions: material and spiritual. The model uses the CIBEST quadrant, which consists of four sections: Quadrant I (prosperous), Quadrant II (material poverty), Quadrant III (spiritual poverty), and Quadrant IV (absolute poverty) (Irfan Syauqi Beik & Laily Dwi Arsyianti, 2015).

The CIBEST quadrant is divided into four sectors based on the material poverty line (horizontal axis) and the spiritual poverty line (vertical axis). The (+) sign indicates that a household can meet its material and spiritual needs, while the (-) sign indicates that the household is unable to meet these needs adequately (Leny Afriyanti, 2021).

The CIBEST quadrant is useful for mapping household situations, enabling the design of appropriate development programs aimed at moving households toward Quadrant I (prosperous quadrant). Minimum material needs include basic necessities such as food, clothing, housing, and transportation. Spiritual needs consist of at least five indicators: prayer, fasting, zakat, family environment quality, and government policy conditions (Leny Afriyanti, 2021).

Calculating the impact of zakat using the CIBEST model involves classification based on the material and spiritual poverty lines. This classification helps determine whether a household is considered rich or poor in both dimensions (Muhibbul Jaily et al., 2021).

The CIBEST model provides an Islamic poverty index, which includes the welfare index, material poverty index, spiritual poverty index, and absolute poverty index (Wahyi Busyro & Dwita Radzkia, 2020).

3. RESEARCH METHODS

3.1 Types and Research Approaches

This study employs a **quantitative approach** using **descriptive methods**. Quantitative research generally requires the use of numerical data, starting from data collection to the presentation of research results (Santi Ariyani & Ach Yasin, 2022). Therefore, the researcher provides a detailed explanation of the research findings and then interprets them based on the theoretical framework used in the study.

In addition, this research also applies a **qualitative approach**, which involves presenting data in descriptive form or through explanations based on interview results. This study also employs the **CIBEST approach**, which is used to measure and analyze the welfare of respondents by categorizing them into four quadrants based on CIBEST approach indicators.

3.2 Research Location and Time

This research was conducted at BAZNAS in the **Ajatappareng region**, which includes BAZNAS Parepare City and BAZNAS Sidenreng Rappang Regency. The research took place from **December 2023 to January 2024**.

3.3 Research Focus

The research focus in this study is presented in the following table:

Table 1. Research Focus

No.	Variables	Research Focus
1	Distribution of Zakat Funds	Productive Zakat for Mustahik in the Ajatappareng region
2	Mustahik Welfare	1. Material 2. Spiritual

3.4 Types and Sources of Data

The sources of information in this study are primarily **primary** and **secondary** data. Primary data were collected directly through sampling at BAZNAS in the Ajatappareng region. This included written data such as **questionnaires** and **interview results** obtained directly from the research respondents.

Meanwhile, **secondary data** were obtained from references such as **articles, books, and other media sources**.

3.5 Data Collection Techniques

The data collection methods used in this study involved the use of **research instruments** in the form of **questionnaires**, which were distributed to the research subjects — specifically the **mustahik sample** of BAZNAS in the Ajatappareng area. In addition, the data collection process included **observation techniques** and **direct interviews** with respondents.

3.6 Population and Sample

The population in this study consists of **mustahik recipients** of BAZNAS in the Ajatappareng region. The sample was selected using a **purposive sampling method**, which involves selecting participants based on specific characteristics aligned with the research focus. According to Sugiyono (2012), purposive sampling is a technique used to select samples that possess specific, relevant characteristics related to the research topic.

In this study, the selected characteristic is **mustahik who have received or regularly receive productive zakat funds** from BAZNAS in the Ajatappareng area. The mustahik who were sampled include **22 individuals from Parepare City** and **13 individuals from Sidenreng Rappang Regency**.

3.7 Data Collection Techniques and Instruments

This study designed the data collection techniques for the **population of mustahik recipients** of zakat assistance from BAZNAS in the Ajatappareng area. According to a report from the National Alms Agency (BAZNAS) in the Parepare region, the number of zakat recipients in the area reached **2,000 people**. The sample was selected using the **purposive sampling method**, focusing on productive zakat recipients from BAZNAS Parepare City and BAZNAS Sidenreng Rappang Regency.

Data collection was conducted through **questionnaires, interviews, and observations**.

3.8 Data Analysis Techniques

The data analysis technique used in this study is **interactive analysis**. Interactive analysis is a systematic process of organizing and describing data obtained from **interviews, notes, and documentation**. This approach involves **grouping data into categories, explaining data within specific units, integrating the data**, and drawing conclusions to facilitate understanding by researchers and readers.

The analysis process began with **reading, reviewing, and analyzing** the data using the **CIBEST approach** with **quantitative methods**, along with interview results processed according to **Miles and Huberman's framework**, which includes **data collection, data display, data reduction, and conclusion drawing**.

4. Results and Discussion

4.1 Description of Respondents

After the researcher conducted surveys with the BAZNAS Parepare City officer, Ms. Nursyamsi, on December 1, 2023, and the

BAZNAS Sidenreng Rappang Regency officer, Mr. Imran Burhanuddin, on December 2, 2023, the number of mustahik respondents selected as samples in this study totaled 35 individuals. These consisted of 22 mustahik from BAZNAS Parepare City and 13 mustahik from BAZNAS Sidenreng Rappang Regency. The respondent profile is presented in the following table:

Gender Distribution

From the data above, it can be seen that the recipients of productive zakat assistance are predominantly female, totaling 26 respondents or 75%. Meanwhile, the male recipients total 9 respondents or 25%. This indicates that the implementation of the productive zakat program is more frequently undertaken by women.

Age Distribution

Based on the respondents' age distribution, 25 respondents (71%) are in the age range of 30–50 years, while 10 respondents (29%) are aged over 50. This shows that the majority of productive zakat recipients are within the productive age range, which is appropriate for managing household or micro-enterprises.

Education Background

The data shows that no productive zakat recipients have only completed elementary school. However, 14 respondents (40%) have a junior high school education, 18 respondents (51%) have a senior high school education, and 3 respondents (9%) hold a bachelor's degree. This implies that most productive zakat recipients have at least a high school education level, which is considered sufficient to utilize zakat assistance productively.

Occupational Background

The data also shows that all 35 mustahik respondents (100%) are engaged in micro, small, and medium enterprises (MSMEs). This confirms that MSME players dominate the recipients of productive zakat, as this segment is considered more capable of utilizing zakat assistance as business capital.

Table 4.5: Mustahik Respondent Data

No.	Name	Gender	Age	Family Members	Address
1	Nurul Walinda Abdullah	F	45 years	3 people	BTN Timur Rama Block A, Parepare
2	Sulhan	M	43 years	3 people	Jl. Pemuda No. 7, Parepare
3	Sharifuddin	M	55 years	3 people	Jl. Gen. Sudirman No. 41, Parepare
4	St. Syahra	F	42 years	4 people	Jl. Damis No. 3 A, Parepare
5	Rachmia	F	40 years	2 people	Jl. Perumahan Sarewigading
6	Rosita	F	38 years	4 people	Jl. Pipit Block D, Perumnas, Parepare
7	Suarti	F	52 years	3 people	Galung Maloang Sub-district
8	Kamariah	F	56 years	3 people	Jl. Syamsul Bahri, Parepare
9	Firmanzah	M	37 years	4 people	Jl. Jambu No. 60, Parepare

10	Muhidin	M	55 years	3 people	Jl. Bau Massepe, Parepare
11	Yudach Yani	M	39 years	4 people	Jl. Lintas Brimob, Parepare
12	Hijratul Nur Muslim	F	30 years	7 people	Jl. Eagle No. 186, Parepare
13	Nurmia Badru	F	41 years	7 people	Jl. Lasinrang No. 20, Parepare
14	June	F	40 years	3 people	Jl. Ajatappareng, Parepare
15	Sumarni	F	50 years	2 people	Jl. H. Agussalim, Parepare
16	Grace	F	50 years	2 people	Jl. Zasilia No. 60 B, Parepare
17	Hadjeriah M	F	48 years	5 people	Jl. Syamsul Bahri No. 41, Parepare
18	Rostiawan	F	47 years	3 people	Jl. Lasinrang, Parepare
19	Norm S	F	50 years	4 people	Jl. Sibali, Parepare
20	Suharni	F	47 years	3 people	Jl. Sharp Bamboo, Parepare
21	St. Khadijah	F	44 years	3 people	Jl. Petta Oddo, Soreang District
22	Muh Mastur	M	51 years	3 people	Jl. Pelita No. 7, Parepare
23	Miftashin Ary	M	48 years	5 people	Jl. Lasinrang No. 85 B, Parepare
24	Cant	F	53 years	6 people	Jl. Asoka, Bangkai Subdistrict, Watang Pulu District
25	Will Laupe	F	51 years	3 people	Bulo Tengnga, Bulo Wattang Village
26	Zainuddin Samauna	M	57 years	3 people	Simpo Village, Passeno District, Baranti
27	Nome	F	30 years	3 people	Jl. General Sudirman, Watang Pulu District
28	Hasna Shoulder	F	60 years	1 person	Jl. A. Tinggi, Baranti Subdistrict, Duampanua
29	Nurhayati	F	65 years	3 people	Jl. Andi Takko, Tanrutedong Village
30	Nurhayati	F	57 years	3 people	BTN Bumi Arawa Indah, Batulappa Subdistrict
31	Muh Aras	M	55 years	3 people	Jl. Poros Parepare, Ciro-Ciroe Village
32	Hey	F	32 years	2 people	Jl. Poros Barukku, Bila Village

33	Noble	F	46 years	5 people	Jl. Pioneer, Barukku Village
34	Riama	F	40 years	3 people	Jl. Pertiwi, Barukku Village
35	Way	F	38 years	6 people	Jl. H. Arifin Nu'mang, Barukku Village

Summary

Based on the data in Table 4.5, 22 mustahik received productive zakat from BAZNAS Parepare City and 13 mustahik from BAZNAS Sidenreng Rappang Regency in 2023. As research samples, the researcher successfully collected data from 35 households who completed questionnaires regarding the impact of zakat fund distribution on mustahik welfare.

4.2 Impact distribution of productive zakat to welfare mustahik at BAZNAS in the Ajatappareng area

a. CIBEST Quadrant without existence productive zakat assistance for homes ladder mustahik

A House ladder or family considered capable in a way financial or material If average income of mustahik equivalent with MV (minimum standard material requirements that must be met) filled family), namely amounting to Rp 1,949,255. On the other hand , if family No capable reach mark this , then can categorized as families who experience poverty in a way financial or material .

Following classification mustahik in the quadrant CIBEST:

1. Quadrant I/Wealth (W) = income > Rp. 1,949,255 and poverty line score spiritual > 3
2. Quadrant II/Poverty material (Pm) = income ≤ Rp. 1,949,255 and poverty line score spiritual > 3
3. Quadrant III/ Spiritual poverty (Ps) = income > Rp. 1,949,255 and poverty line score spiritual ≤ 3
4. Quadrant IV/Absolute Poverty (Pa) = income < Rp. 1,949,255 and poverty line score < 3

Table 4.6
Name, Number Family , SH Value, income before Productive Zakat assistance , and Classification Quadrant

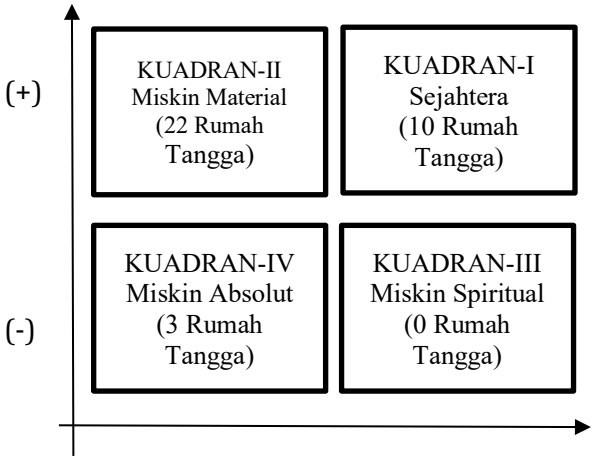
Name	Amount Family	SH Value	Income	Classification Quadrant
Nurul Walinda Abdullah	3 people	4.4	Rp. 1,000,000	Quadrant II
Sultan	3 people	4	Rp. 900,000	Quadrant II
Sharifuddin	3 people	4.6	Rp. 1,000,000	Quadrant II
St. Syahra	4 people	4.	Rp. 1,000,000	Quadrant II
Rachmia	2 persons	4.8	Rp. 1,500,000	Quadrant II
Rosita	4 people	4	Rp. 1,800,000	Quadrant II
Suarti	3 people	4	Rp. 2,000,000	Quadrant I
Kamariah	3 people	3.2	Rp. 500,000	Quadrant II
Firmanzah	4 people	4.6	Rp. 1,000,000	Quadrant II
Muhidin	3 people	3	Rp. 1,500,000	Quadrant IV
Yudach Yani	4 people	4.8	Rp. 1,800,000	Quadrant II
Hijratul Nur Muslim	7 people	4	Rp. 2,000,000	Quadrant I
Nurmia Badru	7 people	4	Rp. 2,500,000	Quadrant I
June	3 people	4	Rp. 1,500,000	Quadrant II

Sumarni	2 persons	4	Rp. 1,800,000	Quadrant II
Grace	2 persons	4.2	Rp. 1,000,000	Quadrant I
Hadjeriah M	5 people	3.8	Rp. 2,000,000	Quadrant I
Rostiawan	3 people	4	Rp. 1,300,000	Quadrant II
Norm S	4 people	4.2	Rp. 1,000,000	Quadrant II
Suharni	3 people	4.6	Rp. 500,000	Quadrant II
St. Khadijah	3 people	4	Rp. 1,200,000	Quadrant II
Muh Mastur	3 people	4.2	Rp. 2,000,000	Quadrant I
Miftashin Ary	5 people	5	Rp. 2,300,000	Quadrant I
Cant	6 people	4.2	Rp. 1,500,000	Quadrant II
Will Laupe	4 people	3	Rp. 800,000	Quadrant IV
Zainuddin Samauna	5 people	4	Rp. 1,200,000	Quadrant II
Nome	3 people	4.2	Rp. 1,000,000	Quadrant II
Hasna Shoulder	4 people	4	Rp. 2,000,000	Quadrant I
The Beauty of Nurhayati	2 persons	4.4	Rp. 800,000	Quadrant II
The Beauty of Nurhayati	3 people	5	Rp. 1,800,000	Quadrant II
Muh Aras	4 people	4.2	Rp. 1,000,000	Quadrant II
Hey	4 people	2.8	Rp. 850,000	Quadrant IV
Noble	3 people	4	Rp. 1,000,000	Quadrant II
Riama	4 people	4.4	Rp. 2,800,000	Quadrant I
Way	4 people	4.2	Rp. 2,000,000	Quadrant I

CIBEST (Central of Islamic Business and Economics Studies) Model Measurement consists of from four quadrant , quadrant I is prosperous , quadrant II is material poverty, quadrant III is spiritual poverty and quadrant IV is absolute poverty . Based on the data obtained through questionnaire , can seen results as following :

Chart 4.1

Quadrant CIBEST before Accept Productive Zakat Assistance



b. CIBEST Quadrant with existence productive zakat assistance for homes ladder Mustahik

Classification mustahik in the quadrant CIBEST.

1. Quadrant I/Wealth (W) = income > Rp. 1,949,255 and poverty line score spiritual > 3
2. Quadrant II/Poverty material (Pm) = income ≤ Rp. 1,949,255 and poverty line score spiritual > 3
3. Quadrant III/ Spiritual poverty (Ps) = income > Rp. 1,949,255 and poverty line score spiritual ≤ 3
4. Quadrant IV/Absolute Poverty (Pa) = income < Rp. 1,949,255 and poverty line score < 3

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Table 4.7
Name, Number Family , SH Value, income after Productive Zakat assistance , and Classification Quadrant

Name	Amount Family	SH Value	Income	Classification Quadrant
Nurul Walinda Abdullah	3 people	4.4	Rp. 2,000,000	Quadrant I
Sulhan	3 people	4.2	Rp. 2,500,000	Quadrant I
Sharifuddin	3 people	4.6	Rp. 2,000,000	Quadrant I
St. Syahra	4 people	4.2	Rp. 1,900,000	Quadrant II
Rachmia	2 persons	4.8	Rp. 2,000,000	Quadrant I
Rosita	4 people	4	Rp. 3,000,000	Quadrant I
Suarti	3 people	4	Rp. 2,000,000	Quadrant I
Kamariah	3 people	3.8	Rp. 1,000,000	Quadrant II
Firmanzah	4 people	4.6	Rp. 2,500,000	Quadrant I
Muhidin	3 people	3.6	Rp. 3,000,000	Quadrant I
Yudach Yani	4 people	4.8	Rp. 1,700,000	Quadrant II
Hijratul Nur Muslim	7 people	4	Rp. 2,500,000	Quadrant I
Nurmia Badru	7 people	4.2	Rp. 3,000,000	Quadrant I
June	3 people	4.8	Rp. 2,000,000	Quadrant I
Sumarni	2 persons	4	Rp. 2,300,000	Quadrant I
Grace	2 persons	4.2	Rp. 2,100,000	Quadrant I
Hadjeriah M	5 people	3.8	Rp. 3,000,000	Quadrant I
Rostiawan	3 people	4.6	Rp. 2,500,000	Quadrant I
Norm S	4 people	4.2	Rp. 2,000,000	Quadrant I
Suharni	3 people	4.8	Rp. 2,000,000	Quadrant I
St. Khadijah	3 people	4.2	Rp. 3,200,000	Quadrant I
Muh Mastur	3 people	4.2	Rp. 2,500,000	Quadrant I
Miftashin Ary	5 people	5	Rp. 3,000,000	Quadrant I
Cant	6 people	4.2	Rp. 2,000,000	Quadrant I
Will Laupe	4 people	4	Rp. 1,900,000	Quadrant II
Zainuddin Samauna	5 people	4.6	Rp. 1,500,000	Quadrant II
Noma	3 people	4.8	Rp. 2,000,000	Quadrant I
Hasna Shoulder	4 people	4.2	Rp. 3,200,000	Quadrant I
The Beauty of Nurhayati	2 persons	4.4	Rp. 2,500,000	Quadrant I
The Beauty of Nurhayati	3 people	5	Rp. 3,000,000	Quadrant I
Muh Aras	4 people	4.2	Rp. 2,000,000	Quadrant I
Hey	4 people	4.8	Rp. 2,000,000	Quadrant I
Noble	3 people	4	Rp. 1,500,000	Quadrant II
Riama	4 people	4.4	Rp. 3,500,000	Quadrant I
Way	4 people	4.2	Rp. 3,000,000	Quadrant I

The CIBEST (Central for Islamic Business and Economic Studies) measurement model consists of from four quadrant , where Quadrant I shows condition prosperous , quadrant II describes conditions of material poverty, quadrant III refers to spiritual poverty , and quadrant IV indicates poverty absolute . The results of the collected data through questionnaire show as following :

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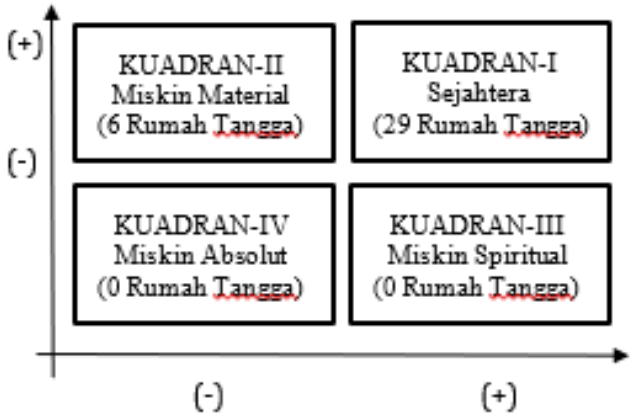
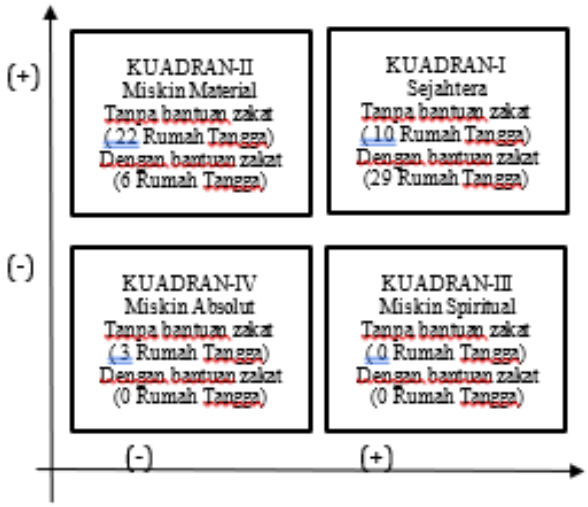
Bagan 4.2
Kuadran CIBEST Setelah Menerima Bantuan Zakat Produktif



4.2.3 Changes CIBEST quadrants without and with existence zakat assistance for homes ladder Mustahik

Comparative data change CIBEST quadrant between condition before and after accept zakat assistance for homes ladder mustahik is as following :

Bagan 4.3
Kuadran CIBEST setelah Menerima Bantuan Zakat Produktif



Based on picture mentioned , there is changes in Quadrant I (Prosperous) with addition of 19 houses ladder after accept zakat assistance . In Quadrant II (Material Poverty), there is decline as many as 16 houses ladder into 6 houses stairs . Quadrant III (Spiritually Poor) remains at 0 houses stairs , while in Quadrant IV it experiences decline as many as 3 houses ladder become 0 houses ladder .

Change the caused by the impact positive zakat assistance from BAZNAS, which was successful increase income House ladder mustahik . While that , in the spiritual aspect , mustahik is basically Already including in spiritually rich category . However , thanks to zakat assistance and guidance from BAZNAS, it is possible happen improvement in the spiritual dimension of the home ladder the .

4.3.3 CIBEST Index Values without and with existence Productive zakat assistance from BAZNAS Ajatappareng Region

As for the results from The CIBEST index consists of from index welfare , Material Index , Index Spiritual and Absolute Index will explained as following :

Tabel 4.8
Indeks Kemiskinan Islami

Indeks CIBEST	Tanpa adanya zakat	Setelah adanya zakat	Selisih/perubahan
Indeks Kesejahteraan	0,28	0,82	0,54
Indeks Kemiskinan Material	0,62	0,17	0,45
Indeks Kemiskinan Spiritual	0	0	0
Indeks Kemiskinan Absolut	0,08	0	0,08

Index welfare family mustahik before implementation of productive zakat program is 0.28, but after implementation of zakat program, index welfare increase to 0.82. This is show that distribution benefits of zakat success increase level welfare mustahik .

Index Material Poverty before existence productive zakat assistance is 0.62, and after existence productive zakat assistance , index This decrease to 0.17. This is indicates that the zakat distribution program is productive succeed reduce level material poverty .

Index spiritual poverty at home ladder Mustahik before the existence of a productive zakat program is 0 houses stairs . After

implemented a productive zakat distribution program by BAZNAS, the index spiritual poverty remains 0. With Thus , it can concluded that the zakat distribution program is productive No own impact on index spiritual poverty .

Poverty absolute family Mustahik before the existence of the BAZNAS productive zakat program is 0.08, After the existence of a productive zakat distribution program BAZNAS index poverty down becomes 0. This means that the zakat distribution program is productive can lower number poverty absolute mustahik .

c. Income Mustahik before and after existence zakat assistance from BAZNAS Ajatappareng area

Based on results obtained from mustahik so known that income before and after existence zakat assistance explained as following :

Table 4.9
Name, Number Income before and after accept productive zakat assistance , and the amount Help

Name	Income before receive productive zakat	Income after receive productive zakat	Amount of zakat received
Nurul Walinda Abdullah	Rp. 1,000,000	Rp. 2,000,000	Rp. 1,000,000
Sultan	Rp. 900,000	Rp. 2,500,000	Rp. 1,000,000
Sharifuddin	Rp. 1,000,000	Rp. 2,000,000	Rp. 1,000,000
St. Syahra	Rp. 1,000,000	Rp. 1,900,000	Rp. 1,000,000
Rachmia	Rp. 1,500,000	Rp. 2,000,000	Rp. 1,000,000
Rosita	Rp. 1,800,000	Rp. 3,000,000	Rp. 1,000,000
Suarti	Rp. 2,000,000	Rp. 2,000,000	Rp. 1,000,000
Kamariah	Rp. 500,000	Rp. 1,000,000	Rp. 1,000,000
Firmanzah	Rp. 1,000,000	Rp. 2,500,000	Rp. 1,000,000
Muhidin	Rp. 1,500,000	Rp. 3,000,000	Rp. 1,000,000
Yudach Yani	Rp. 1,800,000	Rp. 1,700,000	Rp. 1,000,000
Hijratul Nur Muslim	Rp. 2,000,000	Rp. 2,500,000	Rp. 1,000,000
Nurmia Badru	Rp. 2,500,000	Rp. 3,000,000	Rp. 1,000,000
June	Rp. 1,500,000	Rp. 2,000,000	Rp. 1,000,000
Sumarni	Rp. 1,800,000	Rp. 2,300,000	Rp. 1,000,000
Grace	Rp. 1,000,000	Rp. 2,100,000	Rp. 1,000,000
Hadjeriah M	Rp. 2,000,000	Rp. 3,000,000	Rp. 1,000,000
Rostiawan	Rp. 1,300,000	Rp. 2,500,000	Rp. 1,000,000
Norm S	Rp. 1,000,000	Rp. 2,000,000	Rp. 1,000,000
Suharni	Rp. 500,000	Rp. 2,000,000	Rp. 1,000,000
St. Khadijah	Rp. 1,200,000	Rp. 3,200,000	Rp. 1,000,000
Muh Mastur	Rp. 2,000,000	Rp. 2,500,000	Rp. 1,000,000
Miftashin Ary	Rp. 2,300,000	Rp. 3,000,000	Rp. 1,000,000
Cant	Rp. 1,500,000	Rp. 2,000,000	Rp. 1,000,000
Will Laupe	Rp. 800,000	Rp. 1,900,000	Rp. 1,500,000

Zainuddin Samauna	Rp. 1,200,000	Rp. 1,500,000	Rp. 1,500,000
Nome	Rp. 1,000,000	Rp. 2,000,000	Rp. 1,000,000
Hasna Shoulder	Rp. 2,000,000	Rp. 3,200,000	Rp. 1,500,000
The Beauty of Nurhayati	Rp. 800,000	Rp. 2,500,000	Rp. 1,500,000
The Beauty of Nurhayati	Rp. 1,800,000	Rp. 3,000,000	Rp. 1,500,000
Muh Aras	Rp. 1,000,000	Rp. 2,000,000	Rp. 1,500,000
Hey	Rp. 850,000	Rp. 2,000,000	Rp. 2,500,000
Noble	Rp. 1,000,000	Rp. 1,500,000	Rp. 750,000
Riama	Rp. 2,800,000	Rp. 3,500,000	Rp. 750,000
Way	Rp. 2,000,000	Rp. 3,000,000	Rp. 750,000

Based on average income data mustahik , visible existence significant changes after given to him productive zakat assistance . Before existence assistance , average income mustahik reached Rp. 1,424,285, while after accept productive zakat assistance , average income mustahik increase to Rp 2,337,142. This is show that productive zakat assistance give contribution positive to improvement income mustahik . Although Thus , it is necessary noted that There is a number of mustahik who experienced fluctuation income .

d. Income Mustahik before and after existence Productive Zakat assistance with Paired Sample T Test

Based on results revenue data processing mustahik using the SPSS version 26 program with perform normality test moreover where was it before normality test results known mark significant 0.20 > 0.05, then can concluded that the residual values are normally distributed so that results analysis This can carry on to analysis regression Because condition from assumption classic this time mark the residual stated normally distributed . Description the outlined in image in the SPSS 26 application as following :

Figure 4.1
Sample Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		35
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	434241.4844
Most Extreme Differences	Absolute	.106
	Positive	.064
	Negative	-.106
Test Statistic		.106
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

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Next , a Paired Sample Test was carried out with compare income mustahik before and after accept productive zakat assistance . The results of this test will explained as following :

Figure 4.2
Paired Samples Test

Paired Samples Test

Paired Differences							
			95% Confidence Interval of the Difference				
Mean	Std. Deviation	Std. Error Mean	Lower	Upper	t	df	Sig. (2-tailed)
-912857.143	475169.1428	80318.24455	-1076083.45	-749630.831	-11.366	34	.000

The results of the Paired Sample test show Sig. value (2-tailed) of 0.000, which is more small from level significance 0.05. Therefore that , can concluded that there is significant difference between income House ladder mustahik before accept productive zakat assistance and after accept help said . With mark significant of 0,000, which is more small from level significance 5%, then can reject hypothesis zero (H0). This means that income mustahik after get productive zakat assistance experience significant difference .

5. Closing

5.1 Conclusion

1. The form of zakat distribution by BAZNAS Aatappareng region in this case BAZNAS Parepare City and BAZNAS Sidenreng Rappang Regency in the form of consumptive zakat in the form of cash, habitable housing, and basic necessities/food items. As for productive zakat in the form of equipment / supplies business , costs additional capital in the form of cash . Zakat is distributed with method distribute to the chosen mustahik based on population data obtained from party every sub-districts in various area Work The same with mosque administrators . In the distribution of productive zakat , mustahik given training and guidance as well as assistance by the Zakat Collection Institution for hack poverty with source Power qualified mustahik in his efforts .
2. Through distribution productive zakat assistance from the BAZNAS Ajatappareng area , including BAZNAS Parepare City and BAZNAS Parepare Regency Sidenreng Rappang , looks existence improvement welfare mustahik . Measurement using the CIBEST model for test level poverty material and spiritual mustahik without productive zakat assistance show that level Poverty in quadrant I contains 10 houses stairs , quadrant II as many as 22 houses stairs , quadrant III no There is House stairs , and quadrant IV has 3 houses stairs . With existence productive zakat assistance , occurs change significant , namely in quadrant I it increased become 29 houses stairs , quadrant II experiences decline into 6 houses stairs , quadrant III remains No There is House stairs , and quadrant IV experienced decline become 0 houses stairs . This is show that productive zakat assistance succeed increase welfare mustahik , especially in aspect poverty material ..
3. Based on Paired Sample T Test results and sampling decision , found that mark Significance (2-tailed) is 0.000, which is more small from alpha value (0.05). Therefore that , can concluded that there is significant difference between income House ladder mustahik before accept productive zakat assistance and after accept productive zakat assistance . Therefore that , hypothesis zero (H0) is rejected , indicating existence significant difference in income mustahik after get productive zakat assistance .

5.2 Suggestion

With the existence of a program that prioritizes independence like This , it is hoped that Indonesia will be able to rise and compete globally . It is not impossible , in two decades to ahead , Indonesia can overcome challenges and setbacks with develop any program that does not only give help directly , but also provides skills and understanding to society to be more independent and creative . BAZNAS, as example , sure that through its programs , the level poverty in Indonesia can reduced . Approach based on independence This can stimulate Spirit public For become independent , productive , and increase quality faith and islam them . If zakat management can done with well , as happened during the time of Caliph Umar bin Abdul Aziz, added with potential from alms and donations , then God willing , the Islamic community will reach welfare without there are those who experience lack or hunger .

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