Implementation of the CIBEST Model in Measuring the Success of Implementing the Product Zakat Program at BAZNAS Jeneponto District

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A B S T R A C T

This research aims to analyze the impact of the distribution of productive zakat funds by BAZNAS Jeneponto Regency with a focus on finding out the poverty level of mustahik before and after the existence of productive zakat fund assistance from BAZNAS Jeneponto Regency using the CIBEST model. This research uses quantitative methods and the type of data used in this research is secondary data in the form of data on mustahik recipients of productive zakat fund assistance at BAZNAS Jeneponto Regency and primary data obtained through distributing questionnaires and interviews. The respondents in this study were 14 mustahik households. The data analysis method used in this research is the CIBEST model and Normality Test, Paired sample T Test and Wilcoxon Difference Test using SPSS 26 tools. The results of this research show that materially poor households previously went from 6 to 0 households. And succeeded in increasing prosperous households from 8 households to 14 households. Meanwhile, in the results of the Wilcoxon test on the worship dimension score, the sig value obtained was sig. (2-tailed) of 0.003 < 0.05, there was an increase in household spiritual values. The results of the Paired Sample T Test showed that the average income value of mustahik households was 0.000 < 0.05, so it can be concluded that there was a real difference in the income of 14 mustahik households before and after receiving productive zakat fund assistance at BAZNAS Jeneponto Regency.

1. Introduction

Poverty is a major problem for many countries in the world, especially in developing countries. One of the benchmarks for social and economic conditions in assessing the success of government development in a region is the e*xistence of poverty itself (Priseptian & Primandhana, 2022)*. Based on data obtained from the Central Statistics Agency (BPS) in March 2023, the poverty rate in Indonesia was 25.90 million people or 9.36% of the total population. South Sulawesi Province is one of the regions in Indonesia that still faces poverty problems and has not been able to overcome poverty proble*ms optimally (Iwang, 2023)*. The number of poor people in South Sulawesi Province continue*s to fluctuate every year (Tahir et al., 2021)* .

Based on data released by the Central Statistics Agency (BPS) of South Sulawesi, the number of poor people in March 2023 was 788.85 people or 8.705% of the total population. When compared to the conditions in March 2022, the poor population increased by 11.41 people. The number of poor people in Jeneponto Regency in March 2018 was 55.95 thousand people, decreasing to 50.59 thousand people in March 2022. The occurrence of poverty rates that are still fluctuating in an area can be caused by several indicators such as in the social and e*conomic fields (Iwang, 2023)*.

Poverty is a complex social problem (Nafi, 2021). Many factors are aspects of the emergence of poverty, one of which is education, income, limited access to health, public services and lack

of income (Yanthi & , Marhaeni, 2015). Islam pays great attention to poverty because it is very dangerous for the faith, morals, and morals of society(Salam & Nisa, 2021). Zakat is one of the instruments in Islam that has an important role in poverty alleviation if it can be managed properly (Wahyuningsih & Makhrus, 2019).

Productive zakat is one of the models of zakat distribution that can help solve social problems, especially poverty alleviation which is still a problem that needs to be addressed seriously (Efendi, 2017). Zakat is one of a series of worship in Islam that aims to distribute and bridge the Muzakki and Mustahik so that there is continuity of economic life between the two, distributing zakat productively to zakat recipients can have a greater impact on Mustahik so that it is hoped that the economy of zakat recipients can be lifted because of the distribution of zakat through productive zakat instruments (Sumantri, 2018). Zakat will be more effective if the zakat funds are managed by a professional institution that is expert in managing zakat funds (Reza Dasangga & Cahyono, 2020).

The Jeneponto Regency Zakat Agency is one of the ZIS management agencies in Indonesia that is involved in distributing zakat funds in the form of productive zakat programs. One of the programs run is the Z-Mart program , which is a model of economic empowerment program intended for Mustahik who have businesses such as stalls or shops (Rachman & Kukuh, 2021). Through the Z-mart program , BAZNAS as the manager of ZIS funds will distribute assistance in the form of business capital, light renovation of stalls, and assistance to micro retail stall business groups.

Needs to be a deeper measurement of the recipients of productive zakat program assistance. To see the extent to which this program can help lift the community's economy. Measurement of the impact of productive Zakat is generally still limited to the material aspect. Therefore, a model is needed that is able to measure the material aspect and also the ritual spirit simultaneously (Reza Dasangga & Cahyono, 2020). CIBEST (Center of Islamic Business and Economic Studies) is a method that can be used to measure poverty from an Islamic perspective by aligning the material and spiritual aspects (Ashar & Ryandono, 2020).

So the author is interested in conducting research by taking a topic entitled "Implementation of the C IBEST Method in Measuring the Success of the Implementation of the Productive Zakat Program at BAZNAS Jeneponto Regency"

2. Literature Review

Zakat

Zakat in language means pure and fertile, while zakat according to the term is to issue part of one's property on the command of Allah SWT as obligatory charity to those who have been determined according to the conditions determined by Islamic law (Hidayat & Mukhlisin, 2020). Zakat etymologically has the word meaning to develop (an-namaa), purify (at-thaharatu) and bless (albarakatu). While in terminology, zakat means to issue part of one's property with certain conditions to be given to certain groups (Mustahiq) (Beik, 2009) .

Productive zakat is a zakat distribution model that can make the Mustahiq produce something continuously, with the zakat assets that have been received. Productive zakat is zakat assets given to Mustahiq not spent or consumed but developed and used to help their businesses, so that with these efforts Mustahiq can meet their living needs continuously (Thoharul Anwar, 2018). Productive zakat aims to make Mustahiq more independent and it is hoped that in the future they will be able to become Muzakki . Productive zakat is interpreted as a method or mechanism used to overcome the problem of poverty. In addition , productive zakat can also be used as working capital given to mustahiq among the poor and those in need in general who have micro-small businesses to be developed (Bahri & Khumaini, 2020).

Cibest Model

Center Of Islamic Business and Economic Studies or abbreviated as CIBEST, the method studied by Beik & Arsyianti, (2016) is a tool to measure the performance of zakat institutions by looking at the level of poverty in an area with a material and spiritual approach. This is because the poverty measurement tool commonly used is limited to measuring material poverty. In fact, from a sharia perspective, there is a more vital poverty that needs to be prioritized to be overcome, namely spiritual poverty . So a model was created that can measure poverty not only in material terms but also in spiritual terms, which is currently known as the CIBEST Model (Beik & Arsyianti, 2015)

Measurement using the CIBEST Model is different from other measurement methods, in the CIBEST model measurement in addition to measuring the poverty line or material value (MV), it also measures the spiritual level or spiritual value (SV) (Beik & Arsyianti, 2016). The Household Poverty Index used in the CIBEST method consists of a material poverty index, a spiritual poverty index, an absolute poverty index, and a welfare index (Susilawati, 2018).

3. Methodology

Research Approach

This study uses a quantitative descriptive approach with the CIBEST model measuring instrument. This is to determine the success of the productive zakat program at the National Zakat Agency of Jeneponto Regency by using the CIBEST model through normality tests and paired t sample tests.

Data source

The data used in this study are secondary data in the form of data on mustahik recipients of productive zakat funds at BAZNAS Jeneponto Regency and primary data obtained through distributing questionnaires and interviews.

Population and Sample

The population in this study was Mustahik who received productive zakat assistance from BAZNAS Jeneponto Regency.

The sample in this study was Mustahik who had met the characteristics or Mustahik who had received productive zakat funds from BAZNAS Jeneponto Regency. The number of Mustahik who were samples in the study was 14 people who had received productive zakat funds .

Research Instruments

According to Nasution, (2016), an instrument is a tool used to collect, manage, analyze and present data systematically with the aim of solving a problem or testing a hypothesis. The instrument in quantitative research uses a questionnaire (Likert scale) in measuring the poverty of Mustahik *rituals* and in qualitative research using direct interview instruments with *Mustahik* who are research respondents.

Data Analysis Techniques

The analysis used in this study uses the CIBEST (*Center of Islamic Business and Economic Studies) model,* which is carried out in order to determine the welfare of *Mustahik* before and after receiving productive zakat from BAZNAS Jeneponto Regency.

a) Material poverty line (*material value*)

The material poverty line in this study uses a modification of the poverty line set by the BPS of Jeneponto Regency, which is IDR 384,299 and the total population and households are 401,610 people and 92,741 households respectively (BPS South Sulawesi, 2023) . It is categorized as capable if the family needs score is the same as the MV (minimum standard of material needs that must be met by the family).

Average household size = $\frac{401\ 610}{92\ 741}$ = 4,330

So the MV value = 384 299 × 4.33 = Rp. 1 664 014.6

b) Spiritual Poverty Line (*spiritual value) as* stated by Beik & Arsyianti, (2016).

$$Hi = \frac{Vpi + Vfi + Vzi + Vhi + Vgi}{5}$$

Information:

Hi = Actual spiritual score of member i
Vpi = Prayer score of family member i
Vfi = Fasting score of family member i
Vzi = Zakat and alms score of family member i
Vhi = Family environment score according to the i-th family member
Vgi = Government policy score according to the i-th family member

After getting the Hi value, it is necessary to calculate the score of all family members to get the household ritual sp i value . The formula used in calculating the household ritual sp i value is as follows:

$$\mathrm{SH} = \sum_{k=1}^{n} \frac{\mathrm{H1} + \mathrm{H2} + \cdots + \mathrm{Hn}}{\mathrm{MH}}$$

Information:

SH = Average score of family spiritual condition
Hi = Spiritual condition score of family member i
MH = Number of family members

Based on the SH value that reflects the spiritual value of a family, then several ritual sp i values of a family can be calculated in a region and even a country. The formula used in calculating is as follows:

$$\mathrm{SS} = \sum_{\mathrm{k=1}}^{\mathrm{a}} \frac{\mathrm{SHK}}{\mathrm{N}}$$

Information:

SS = Average score of the overall observed family ritual sp condition
SHk = Spiritual score of the kth family
N = Total number of families observed in a region/country

c) Combination of Actual Values of SV and MV

Grouping into CIBEST quadrants. In the context of a country/region if the SS value > SV then it can be concluded that the spiritual condition of the community is good or sufficient. If the SS value ≤ SV then the spiritual condition of the community is poor or lacking.

After knowing the MV and SV values, each family will be grouped in the CIBEST quadrant.

Table 1.1 CIBEST Quadrant Groups

Actual Score	≤ MV Value	> MV Value
>SV Value	Spiritually rich, materially poor (Quadrant II)	Material rich and spiritual rich (Quadrant I)
≤ SV Value	Materially poor and spiritually poor (Quadrant IV)	Material rich, spiritual poor (Quadrant III)

Source: (Beik & Arsyianti, 2015)

d) CIBEST Model Index Calculation

According to (Beik & Arsyianti, 2015) the formula used to calculate the welfare index is as follows :

1) Welfare can be calculated using the following formula:

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

Information:
W = Welfare index 0≤W≤1
W = Number of prosperous families (rich in material and spiritual)
N = Number of household population observed

2) Material Poverty can be calculated using the following formula:

$$Pm = \frac{Mp}{N}$$

Information:
Pm = Material poverty index 0≤Pm≤1
Mp = Number of families who are materially poor but spiritually rich
N = Total population of families observed

3) Spiritual poverty can be calculated using the following formula:

$$Ps = \frac{Mp}{N}$$

Information:
Ps = Spiritual poverty index 0≤Ps≤1
Sp = Number of families who are spiritually poor but financially rich material
N = Total population number of families observed

4) Spiritual Poverty can be calculated using the following formula:

$$Pa = \frac{Ap}{N}$$

Information:
Pa = Absolute poverty index 0≤Pa≤1
Ap = Number of families who are materially and spiritually poor
N = Total population of families observed

Normality testing is part of the data analysis requirements testing which aims to test the normality of study data in any model (in this case regression analysis) has a normal distribution or not (Pratama & Permatasari, 2021). The normality test used in this study uses the Kolmogorov Smirnor test and this data analysis uses the help of the SPSS (*Statistical Product and Service Solution)* Version 25 program. The conclusion of the normality test results can be said to be normal if:

a. Significance value (sig) > 0.05 means the data is normally distributed.
b. Significance value (sig) < 0.05 means the data is not normally distributed.

The Paired Sample T-Test is part of the comparative hypothesis test. This test is better known as a comparison test aimed at determining whether there is a difference in the average of two paired or related samples. The data used in the Paired Sample T-Test is in the form of the average value of two paired samples or in the form of a ratio scale(Prameswari & Rahayu, 2020). The Paired Sample T-Test test is carried out using the SPSS 25 application. The basis for drawing conclusions from the t-test results can be seen:

Hypothesis

H0 : The income of *Mustahik* households after receiving zakat funds is not significantly different at the α = 5 percent level compared to the income of *Mustahik* households before receiving zakat funds.

H1 : The income of *Mustahik* households after the provision of zakat funds is significantly different at the α = 5 percent level compared to the income of *Mustahik* households before the provision of zakat funds.

4. Results and Discussion

Description of Respondent Mustahik

The data on the number of respondents in this study were 14 mustahik households who received productive zakat funds from BAZNAS Jeneponto Regency. The explanation regarding the respondents who were the research sample for recipients of productive zakat funds from BAZNAS Jeneponto Regency. It is known that 4 people or 28.6% of heads of families who were assisted by BAZNAS Jeneponto Regency were male and the remaining 10 people or 71.4% of heads of families who were assisted were female.

It is known that the majority of respondent heads of families are aged 50> years, as many as 5 people or 35.7%, heads of families aged 41 to 50 years are 4 people or 28.6%, and heads of families aged 30-40 years are 3 people or 21.4%, while the rest are heads of families who are in the age range of 25-29 years, amounting to 2 people or 14.4% of the total number of respondents. It is known that the majority of respondents who act as heads of families are married, namely 12 people with a percentage of 85.7%. As many as 2 heads of families are unmarried with a percentage of 14.3% of the total number of respondents.

It is known that there are 2 mustahik at elementary school level with a percentage of 14.3%, 5 mustahik at junior high school level with a percentage of 35.7%, and 7 mustahik at high school level with a percentage of 50%, meaning that high school graduates are more dominant.

The majority of mustahik who received productive zakat funds from BAZNAS Jeneponto Regency have a family size with 1-3 family members in one family, as many as 4 respondents with a percentage of 28.6%. Furthermore, as many as 9 respondents with a percentage of 64.3% have a family size with 4-6 family members, and respondents with a family size of more than 7 people in one family amount to 1 respondent with a percentage of 7.1%.

It is known that the majority of respondents or mustahik who received productive zakat funds from BAZNAS Jeneponto Regency are traders who have small businesses. Mustahik respondents who work as traders are 7 people with a percentage of 50% of the total respondents, then mustahik

respondents who work as farmers are 3 people with a percentage of 21.4% and respondents who are unemployed, laborers, and others are 1 person with a percentage of 7.1% each.

5. Discussion

CIBEST Quadrant before Productive Zakat Assistance

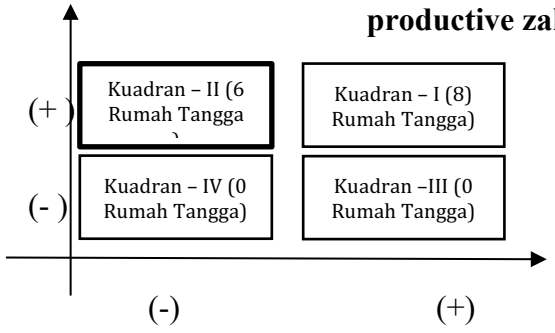
A family or household can be said to be materially rich if the average income of Mustahik is equal to the MV (Material Value) value , a minimum standard of material needs that must be met, which is Rp. 1,664,014 . If the family cannot meet this value, then the family is considered materially or financially poor.

Here's how to group mustahik in the CIBEST quadrant

1. Quadrant I/Wealth (W) = income > Rp . 1,664,014 and spiritual poverty line score > 3
2. Pm) = income > Rp . 1,664,014 and poverty line score > 3
3. III /Poverty spiritual (Ps) = Income > Rp . 1,664,014 and poverty line score ≤ 3
4. Quadrant IV/Absolute poverty (Pa) = Income > Rp . 1,664,014 and poverty line score ≤ 3

Figure 1CIBEST quadrant before receiving

productive zakat fund assistance f



Based on Figure 4.1, it can be seen that there are 8 mustahik households that fall into the quadrant I or prosperous category.

Households that fall into the category of quadrant II include 6 mustahik households that fall into the category of material poverty.

Quadrant III describes households that are included in the category of spiritually poor but materially rich. This quadrant is located on the positive axis line on the poverty line and negative on the spiritual line. In this study, there were no households included in quadrant III.

Quadrant IV describes households that are in the absolute category. This quadrant is located on the negative axis of the material poverty line and the spiritual poverty line. In this study, there were no households that were included in quadrant IV, which indicates that the mustahik households were good because they were not in the absolute category, namely poor materially and absolutely or poor in both.

CIBEST Quadrant after Productive Zakat Assistance

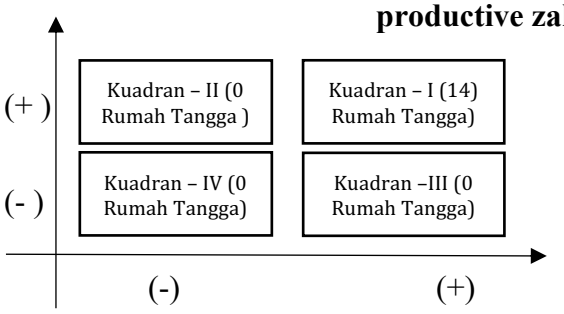
A household can be said to be materially or financially capable if it has an average income that is equivalent to the minimum standard level of material needs or MV (Material Value) of Jeneponto Regency, namely: Rp. 1,664,014

The following is the classification of mustahik in the CIBEST quadrant:

1. Quadrant I/Wealth (W) = income > Rp . 1,664,014 and spiritual poverty line score > 3
2. Pm) = income > Rp . 1,664,014 and poverty line score > 3
3. III /Poverty spiritual (Ps) = Income > Rp . 1,664,014 and poverty line score ≤ 3
4. (Pa) = Income > Rp . 1,664,014 and poverty line score ≤ 3

Based on the data obtained through the questionnaire, it can be seen as follows:

Figure 2CIBEST quadrant after receiving productive zakat fund assistance



From the CIBEST quadrant, it can be seen that the condition of recipients of zakat assistance from BAZNAS Jeneponto Regency in quadrant I has increased the number of mustahik, namely 6 households, so that all households in this study are in quadrant I, meaning that these households are included in quadrant I in the prosperous category.

Mustahik's income before and after assistance with Paired Sample T Test

Table 1Spiritual Normality Test

	Kolmogorov-Smirnov			Shapiro Wilk		
	Static	df	Sig	Static	df	Sig
Before	.285	14	.003	.771	14	.002
After	.478	14	.000	.516	14	.000

Source: Data Processed by SPSS version 26

Based on the normality test table, it can be seen that the data is not normally distributed because the significance value of 0.000 < 0.05 indicates that the residual income value is not normally distributed.

Table 2Wilcoxon Spiritual Test

		N	Mean Rank	Sum of Ranks
Spiritual after help - Spiritual before help	Negative Ranks	0 [a]	.00	.00
	Positive Ranks	10 [b]	5.50	55.00
	Ties	4 [c]		
	Total	14		

Source: Data Processed by SPSS version 26

Positive rank table to see the increase in the spiritual value of mustahik from before receiving

assistance to after receiving productive zakat funds from BAZNAS Jeneponto Regency. From table 4.10 it can be seen that 10 mustahik households experienced an increase in spiritual value.

Ties table to see the values that have similarities before and after receiving productive zakat funds. From table 4.10 it can be seen that 4 households have the same value or have not changed. It can be seen from the table that 10 mustahik households have changed and 4 households have the same value.

Table 3Test Statistics

	Spiritual after help Sprituak before help
Z	**-2.972 [b]**
Asymp. Sig. (2-tailed)	**.003**

Source: Data Processed by SPSS version 26

Furthermore, the statistical test with decision making shows that the sig. (2-tailed) value is 0.003 <0.05, the hypothesis is accepted. So it can be concluded that there is a difference between the spiritual value of mustahik households before receiving program assistance and after receiving productive zakat funds from BAZNAS Jeneponto Regency.

Table 4.4 Income Normality Test

	Kolmogorov-Smirnov			**Shapiro Wilk**		
	Static	**df**	**Sig**	**Static**	**df**	**Sig**
Before	**.190**	**14**	**.181**	**.917**	**14**	**.198**
After	**.190**	**14**	**.183**	**.928**	**14**	**.287**

Source: Data Processed by SPSS version 26

Based on the normality test table, it was found that the data was normally distributed with a significance value of 0.287 > 0.05, so it can be said that the residual value is normally distributed.

Table 5Paired Sample T Test of Income

	t	**df**	**Sig. (2-tailed)**
Before help – After Help	**-9.775**	**14**	**.000**

Source: Data Processed by SPSS version 26

Significant results were obtained (0.000), the value is smaller than the real level of 5%, so H0 is rejected. This means that the income of mustahik after being given productive zakat funds is different. The difference that occurs is the increase in household income of mustahik before and after receiving productive zakat funds from BAZNAS Jeneponto Regency.

6. Conclusion

Based on the results of the discussion and research that has been carried out , the following conclusions were obtained:

1. The results of the research conducted on the distribution of productive zakat funds from BAZNAS Jeneponto Regency had an impact on mustahik households, there was an increase in the welfare of mustahik households after receiving productive zakat funds from BAZNAS Jeneponto Regency.
2. Based on the results of the Wilcoxon Test, the sig value obtained sig. (2-tailed) is 0.003 <0.05, the hypothesis is accepted. So it can be concluded that there is a difference between the spiritual value of mustahik households before receiving productive zakat funds and the results of the Paired Sample T Test obtained an average income value of mustahik households of 0.000 <0.05, so it can be concluded that there is a real difference in the income of 14 mustahik households before receiving assistance and after receiving productive zakat funds from BAZNAS Jeneponto Regency.

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