

**ANALYSIS OF THE SUCCESS OF PRODUCTIVE ZAKAT FUND
EMPOWERMENT AT KSM PENGASINAN DEPOK
WITH THE CIBEST METHOD**

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ABSTRACT

This research aims to measure the level of success in empowering mustahik using zakat funds in the One Million Berdaya Program at the Al Azhar Amil Zakat Institution. The success level of zakat empowerment is measured using the CIBEST (Center of Islamic Business and Economic Studies) method. The CIBEST method is a method used to measure the material and spiritual index values of households, in this case the mustahik who are beneficiaries of the One Million Berdaya Program based on the CIBEST Quadrant. The research results showed that the welfare index value of mustahik increased after receiving program benefits by 31.6%. Apart from an increase in the welfare index value, there was a decrease in the material poverty index value after receiving program benefits by 54.5%

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PENDAHULUAN

Poverty is an economic problem found in several countries in the world. This problem can be seen from the level of income and living inequality of the community. Indonesia as a developing country cannot be separated from these problems. Economic development after the Covid-19 crisis has not reached the expected direction, such as uneven development in several regions. Based on data obtained from the Central Statistics Agency (BPS) in March 2022, the poverty line by province and region was recorded at IDR 377,958/Capita/Month. Meanwhile, the World Bank sets the extreme poverty line at Rp 32,745 / day or Rp 982,350 / month. With the number of poor people in March 2022 of 26.16 million people, an increase of 0.20 million people or 7.53 percent in September 2022 of 26.36 million people.

Based on these poverty data, there is a need for instruments to reduce poverty and improve the welfare of people in Indonesia. One of the instruments that can be used to improve welfare and reduce poverty is zakat. Zakat is one of the religious pillars in the pillars of Islam that must be carried out by every Muslim. Zakat comes from human wealth set aside. Setting aside some wealth for zakat can be a blessing, grow, develop, be holy and good (Hafidhuddin, 2002). In Islam zakat becomes the axis of a state. Zakat has an impact on moral, social and economic fields. In the moral field, zakat completely erodes the greed and greed possessed by property owners. In the social sector, zakat plays a role in making property owners aware to participate in being responsible for eliminating poverty in the midst of society. In economic terms, zakat prevents excessive fertilization of wealth by property owners that can cause problems in the future (Huda, 2015).

Indonesia as a country with the largest Muslim population, has great zakat potential. It is recorded in BAZNAS reporting in the 2022 Indonesian Zakat Outlook that there are 26 trillion Rupiah of ZIS-DSKL collection targets. However, the large potential of zakat, infak and alms (ZIS) is not comparable to the funds raised only amounting to 12.5 trillion Rupiah. From 2019 to 2021, it only experienced an increase of 2 trillion Rupiah with a huge zakat potential. So based

on the data above, the collection of zakat funds is not comparable to the potential of zakat in Indonesia. However, even so, BAZNAS together with OPZ and the Amil Zakat Institute in Indonesia are trying to optimize the zakat funds that have been collected so that they can play a role in poverty alleviation. This is done because zakat as a large source of public finance is unlikely to be able to achieve its goals for the groups mentioned in QS. At Tawbah verse 60 if it is not managed by a trustful, professional and transparent institution. Therefore, related to the distribution of zakat, Allah has explained the existence of a management institution (Amil) in charge of planning, implementing and supervising the receipt and utilization of zakat in accordance with the provisions of the Shari'a.

Zakat has been a fiscal instrument since the time of the Prophet (peace be upon him) which serves to reduce the economic gap between muzzaki and mustahik. Zakat expenditure is a minimum expenditure to make income distribution more even (Rozalinda, 2014). So that zakat can be a potential source and become a fulcrum for alleviating poverty (Jasafat, 2015). Utilization of zakat potential in advancing the economy can be done to improve the welfare of the population by using productive zakat empowerment. The success of zakat in overcoming poverty can be seen in the historical records of the glory of Islam, precisely during the Umayyad era under the leadership of Umar Bin Abdul Aziz (Huda, 2015). People who initially became recipients of zakat through the empowerment of zakat that were equal and fair at that time changed their status from mustahik to muzzaki. From this, it can be seen the important role of zakat empowerment in elevating the status of Muslims by improving their welfare.

This is the concern of the Amil Zakat Institute to empower mustahik, in order to improve community welfare. One of the Amil Zakat Institutions that has a regular program to carry out poverty alleviation is the Al Azhar National Amil Zakat Institute. LAZ Al Azhar has various empowerment programs that can help address the challenges of change and existing economic and social problems. One of them is the **One Million Empowered Program**, which is a group-based economic empowerment program and assistance to improve the overall and

sustainable economic welfare of families by utilizing zakat funds divided into Non-Community **Groups**. Economic empowerment is carried out by increasing the ability of skills, knowledge, access to capital and access to marketing micro business products. In a study, it was shown that productive zakat is more able to improve mustahik welfare compared to consumptive zakat. Of course, the empowerment carried out is not only to increase the economic value of the community.

Improving the quality of the community through the Productive Zakat Empowerment program also aims to improve the spirituality of the blessing recipients. Thus, the benefits received are not only the world but also the hereafter. To measure the economy and spirituality of beneficiaries, there needs to be a benchmark to see the success of productive zakat utilization carried out by LAZNAS Al Azhar. So that measurements were carried out using the CIBEST model on the Productive Zakat Utilization Program at LAZNAS Al Azhar in Depok Salting KSM to see the impact of zakat utilization carried out by institutions economically and spiritually on KSM members as beneficiaries of zakat funds. The CIBEST model is one method that can be used to measure productive zakat relationships for beneficiaries, and can measure changes in income and spiritual mustahik before and after obtaining productive zakat programs.

METODE

This study used a type of descriptive quantity research. The population in this study is mustahik who is also a member of KSM Pengasinan Depok who has a profession as Micro, Small and Medium Enterprises (MSMEs) under the auspices of Laz Al Azhar. The number of Mustahik who are members of the Depok Salting KSM and participate in the One Million Empowered Program is 30 mustahik people spread throughout the Pengasinan area. The sample in this study is the entire population or all members of the Depok Salting KSM. The data analysis method used in this study is using the CIBEST poverty index method (*Center of Islamic Bussines Economic Studies*)

RESULTS OF DISCUSSION

Material Well-being

Mustahik is declared materially rich if the average income of mustahik is equal to the value of MV (Material Value) which is Rp 1,697,667. This value is obtained from the results of modifying the poverty line set by BPS West Java from a per capita standard to a household or family standard in a household. Respondents to the material welfare analysis consisted of 30 mustahik. The analysis of material welfare within the family sphere is illustrated by the following mustahik income table:

Table 1 Mustahik Income Productive Zakat Program

Income	Average income before receiving zakat	Average income after receiving zakat
Mustahik Income	Rp 1.697.667	Rp 3.515.000

Source: Data processed

Based on table 1, after the implementation of the zakat productivity program through the qardul hasan contract, there was an increase in the average mustahik income of Rp 1,817,333. So it can be concluded that the productive zakat program at KSM Pengasian Gemilang has a positive impact on the level of material welfare of mustahik families.

Table 2 Mustahik Income Classification of Productive Zakat Program

Classification	Before receiving zakat	After receiving zakat
> MV (above the material poverty line)	19	25
≤ MV (below the material poverty line)	11	5
Total	30	30

Source: Data processed

Based on table 2, it can be known the classification of mustahik income before and after receiving the productive zakat program through KSM Pengasian Gemilang. Before receiving the productive zakat program, there were 11 mustahik who had income below MV (*Material Value*) or material poverty line, then after

receiving the productive zakat program reduced to 5 mustahik. This shows that there are 6 mustahik who are able to increase their income beyond the material poverty line so as to get out of the material poverty line. So that the total number of families whose income is above MV (*Material Value*) or material poverty line after receiving the productive zakat program amounts to 25 mustahik.

Spiritual Well-being

Mustahik is declared spiritually capable if the average worship score of mustahik is equal to SV (*Spiritual Value*) or spiritual value which is 3 (three). Respondents to the spiritual well-being analysis in this study consisted of 30 mustahik. The analysis of mustahik spiritual well-being is depicted in the following mustahik worship table.

Table 3 Mustahik Worship of Productive Zakat Program

Variable	Spiritual Needs Score	
	Before Receiving Productive Zakat	After Receiving Productive Zakat
Shalat	4,033333	4,7
Shaum	4,1	4,566667
Zakat, Infak and Shodaqoh	4,166667	4,833333
Family Environment	4,1666667	4,7
Government Policy	4,5666667	4,9333333
Average	4,2066667	4,7466667

Source: Data processed

Based on table 3, after the implementation of the productive zakat program through KSM Pengasinan Gemilang, there was an increase in mustahik worship scores on all variables of worship indicators. So it can be concluded that the distribution of productive zakat through KS Pengasinan Depok is able to improve the spiritual condition of the beneficiaries of the productive zakat program.

Based on table 4, before and after mustahik receives the productive zakat program has no difference in the classification of mustahik worship. This is because all mustahik have worship scores above SV (*Spiritual Value*) or spiritual poverty line. So it can be concluded that all ustahik both before and after receiving productive zakat do not experience spiritual poverty.

Table 4 Classification of Mustahik Worship of Productive Zakat Program

Classification	Before receiving zakat	After receiving zakat
> SV (above the spiritual poverty line)	30	30
≤ SV (Below the Spiritual Poverty Line)		
Total	30	30

Source: Data processed

Mustahic Wellbeing Quadrant Grouping

The empowerment of mustahik carried out by Laz Al Azhar through the One Million Empowered Program has a huge impact on KSM members who are mustahik beneficiaries of the program. The impact felt by mustahik is not only material but also felt spiritually. The following is an overview of changes in the position of the mustahik quadrant (KSM Members) before and after participating in the Empowerment Program as follows:

Figure 1 CIBEST quadrant before the program

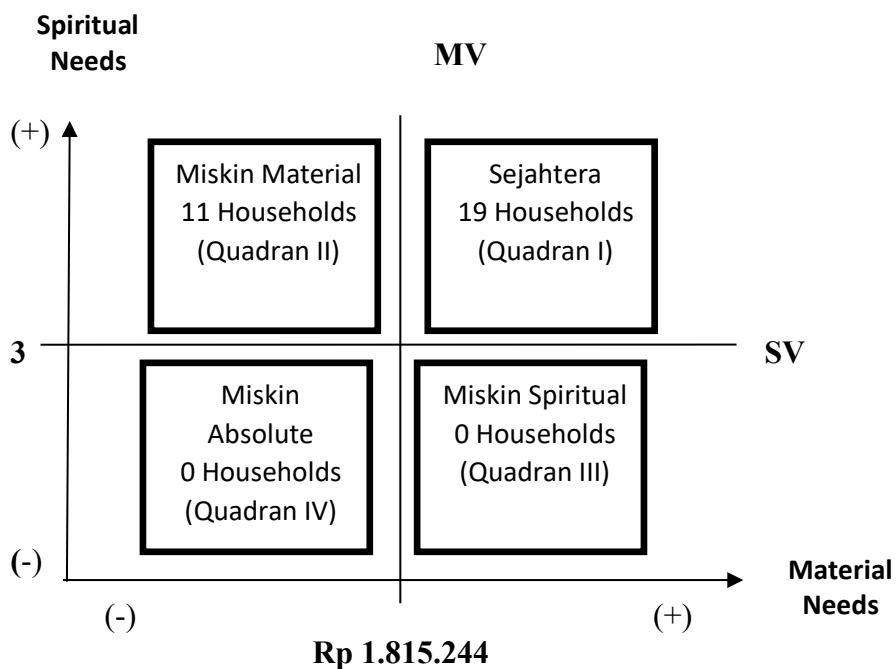


Figure 2 CIBEST Quadrant After Program

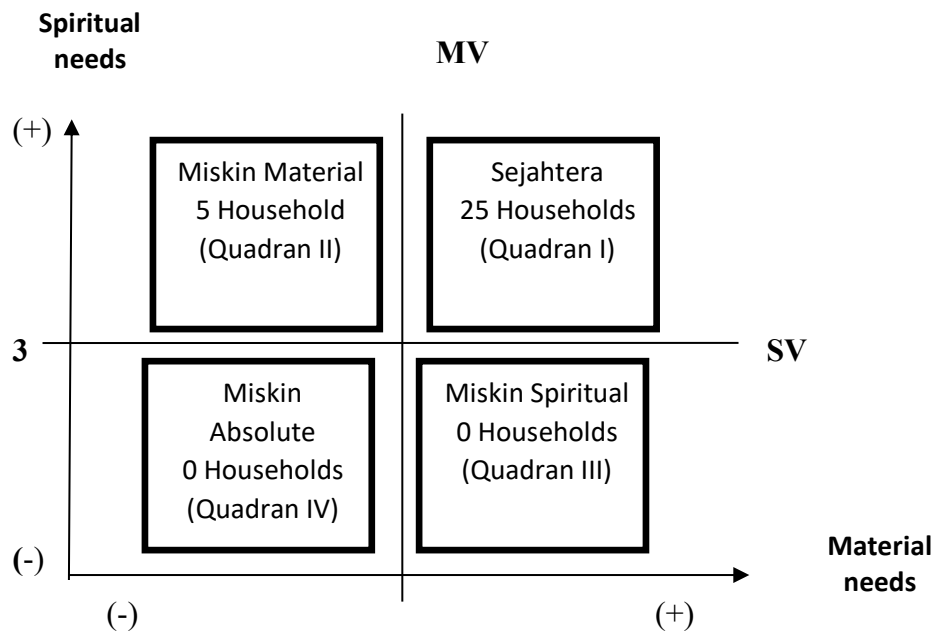


Figure 1 and figure 2 are depictions of changes in the mustahik quadrant of Productive Zakat beneficiaries through the Laz Azhar Million Empowered Program. The existence of the One Million Empowered program is very beneficial for the welfare of mustahik materially and spiritually. This is evidenced by the increase in the number of prosperous households from before and after receiving the program. Before receiving the Sejuta Berdaya program, there were 19 households in quadrant I or Sejahtera and 11 households in quadrant II or material poor. After receiving the One Million Empowered program, there were 25 households in Quadrant I or prosperous and 5 households in Quadrant II or materially poor.

In addition to the increase in material terms, there is an increase in the spiritual value of mustahik. This is shown by an increase in the average spiritual score of members before joining the program which is 4.2 and after participating in the program by 4.7. This is in accordance with the results of interviews from the Chairman of KSM, Chief Coordinator and Supervisor of KSM Pengasinan Depok. From the results of the interview, it was found that, members who initially only carried out compulsory prayers, by following the program slowly had changes by

fulfilling alms, zakat and could improve prayer readings and base business activities based on Sharia.

There are supporting factors that can improve the material and spiritual mustahik of Depok Salting KSM members. These factors include:

1. The business run by mustahik uses capital from revolving funds that have been granted by Laz Al Azhar to KSM to be managed properly by KSM Pengasinan Depok with assistance from Laz Al Azhar
2. Implementation of reduced spending. According to the Supervisor of KSM Pengasinan Depok, Mr. Wahyudi, in addition to increasing income through business management, a decrease in member spending was also implemented through the development of live kitchens such as chilies, vegetables and medicinal plants in each member's home. If the results of the living kitchen managed by members obtain results that exceed daily needs, this can also be used by members as additional income. Sontohnya, such as fish farms, strawberry seedlings and others.

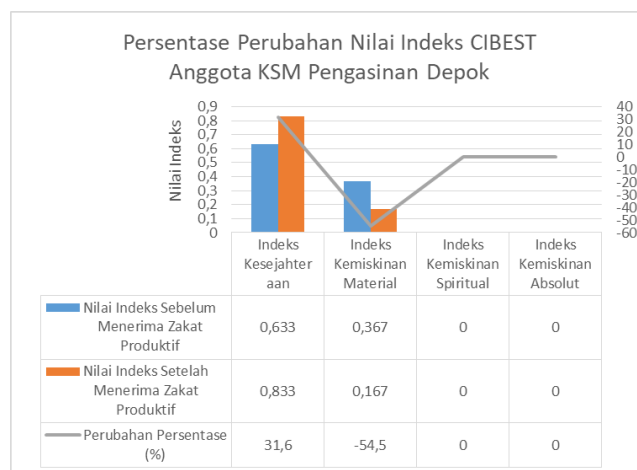
Majlis Ilmu by bringing Da'i. Laz Al Azhar not only helps mustahik in meeting economic needs. However, Laz Al Azhar also helps mustahik to increase religious knowledge by holding a science council twice a week in order to increase members' knowledge in religious matters. Of course, this has a positive impact on the spiritual value of members who are getting better after participating in the program. This is shown by an increase in the average spiritual score of members before joining the program which is 4.2 and after participating in the program by 4.7.

CIBEST Mustahic Index Analysis

Based on graph 1, there is a percentage change in the welfare index and material poverty index before and after receiving the Sejuta Berdaya program. From the results of data processing that has been carried out by researchers on the Laz Al Azhar Welfare Index succeeded in increasing the Welfare Index Value of KSM members by 31.6% and reducing the value of the material poverty index by 54.5%. The increase in the value of the welfare index and the decrease in the value of the material poverty index are supported by an increase in the income of mustahik

(KSM members) through periodic assistance carried out by Laz Al Azhar to KSM members. Assistance is not only carried out to increase material value, but also to maintain and even increase the spiritual value that already exists in mustahik (KSM members). The results of this study are in line with research conducted by previous researchers, namely Muhammad Afthon Ashar 2019 which states that productive zakat has an influence on the welfare conditions of mustahik, such as increasing the value of material or spiritual poverty indices (Muhammad Afthon Ashan, 2019).

Grafik 1 Persentase Perubahan Nilai Indeks CIBEST



Source: Data processed

The success of the Sejuta Berdaya Laz Al Azhar program felt by mustahik (KSM members) was carried out gradually. According to the Head of the Depok Salting KSM, Ibu Nuryanih and the Chief Coordinator, Mr. Firdaus, the existence of the One Million Empowered Laz Al Azhar program gradually helps KSM members to get welfare. With the One Million Empowered program, Laz Al Azhar has gradually reduced material poverty and moved mustahik members gradually to the welfare quadrant which is the main target of the development program.

CONCLUSION

Based on the results of research conducted on the distribution and productive zakat at the Depok Salting KSM which was studied using the CIBEST method, there was a change in mustahik welfare after receiving productive zakat through the Depok Salting KSM. Through the Million Empowered Empowerment program, Laz Al Azhar succeeded in reducing the number of materially poor

households from 11 to 5 households. As well as successfully increasing prosperous households from 19 households to 25 households. This is also reflected through changes in the value of the CIBEST index, namely an increase in the value of the welfare index by 31.6% and a decrease in the value of the material poverty index by 54.5%. This result is in line with the goal of LAZ Al Azhar to create a productive zakat utilization program, namely to improve the welfare of mustahik.

The results of this research are expected to be a reference for the Al Azhar Amil Zakat Institute in particular and the Amil Zakat Institute, OPZ, and parties related to zakat management in Indonesia in compiling and implementing mustahik empowerment. In addition, the results of this research can be used as feedback by the Amil Zakat Al Azhar Institute on the success of the Million Empowered Empowerment Program that has been implemented at KSM Pengasinan Depok and become a guide in formulating policies in productive zakat management to increase mustahik empowerment in a planned, effective, efficient and measurable manner.

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