

Social Innovation for Poverty Alleviation: Study of Zakat Distribution Using the CIBEST Quadrant Model in the “Dompot Dhuafa Container Canteen” Program Bengkulu Province

¹ Esti Alfiah

¹ Universitas Islam Negeri Fatmawati Sukarno Bengkulu

Email : esti.alfiah2107@gmail.com

Abstrak

Purpose - This study aims to analyze the empowerment of productive zakat on zakat mustahiqs at institution “Dompot Dhuafa “Container Canteen” In the province of Bengkulu through the program in an effort to reduce poverty among mustahiqs by using the CIBEST model.

Method–The method used in this research is field research with a descriptive quantitative approach. Data collection was conducted through surveys and interviews with 10 mustahik involved in the program. This research took place from April to July 2024, with the research location in Bengkulu Province, specifically at mustahik business places that received assistance from the Dompot Dhuafa “Container Canteen” program which runs a poverty alleviation program with CIBEST (Center for Islamic Business and Economic Studies).

Result–The distribution of zakat assistance through the “Container Canteen” with the CIBEST model has a positive impact on the income of mustahik households. Specifically, this program is able to reduce material poverty by 10% and improve the welfare of mustahik households by 47%. Although the spiritual poverty index did not change, there was a decrease in the number of mustahik households in Quadrants I and IV, indicating an improvement in their economic and spiritual conditions.

Implication–Add to the scientific treasures related to the CIBEST model of productive zakat management to measure the welfare of mustahik. For the Dompot Dhuafa Institution, it can contribute thoughts and input regarding productive zakat management through the programs carried out.

Keywords :

Container Canteen;
Mustahiqs; Zakat;
CIBEST Model



Copyrights :

The Author(S) Esti
Alfiah

Article History:

Submit: 12-9-2024

Revision:

20-09-2024

08-10-2024

15-10-2024

Publish: 19-10-2024

INTRODUCTION

Indonesia is one of the developing countries that faces great challenges in overcoming poverty. (Papilaya, 2020) Many people are classified as entitled to receive assistance (*mustahiqs*), namely those who are entitled to receive zakat in the context of assistance in poverty alleviation efforts (Miah, 2021). Most of the Indonesian people still live in difficult economic conditions. The "Container Canteen" program implemented by institutions / legal entities aims to provide assistance to *mustahik* so that they can increase their income through small and medium enterprises.

This research focuses on analyzing the effectiveness of the program in reducing poverty and improving the welfare of zakat *mustahiqs* in Bengkulu Province. As is known, the management of zakat funds does not stop when the money is collected. Zakat funds must advance to the utilization stage whose development is productive. (Kamil & Maria, 2023) Utilization is a productive way of distributing zakat that empowers and maximizes the potential of *mustahik* for long-term sustainability. The utilization of zakat can be carried out through various programs, one of which is the provision of business capital and business equipment to *mustahik*.

One of the Amil Zakat Agency institutions that has implemented a productive zakat program for *mustahiqs* is "Dompot Dhuafa", (Baidhowi, 2020) which is one of the philanthropic institutions in Bengkulu. Dompot Dhuafa is a philanthropic and humanitarian organization engaged in empowering people and humanity. Its empowerment rolls through the management of zakat, infaq, sadaqah and waqf (Ziswaf) funds, as well as other social funds that are managed in a modern and trustworthy manner. In its management, it puts forward the concept of *compassion* or love as the root of the philanthropic movement which prioritizes five program pillars, namely Health, Education, Economy, Social, and Da'wah and Culture. According to KKBI Online, "Welas Asih" is a compassion means feelings of affection and empathy followed by a desire to alleviate the suffering of others.

Initial observations found that Dompot Dhuafa Bengkulu has a productive zakat distribution program to *mustahik* in order to assist in empowering *mustahik* productive businesses so as to improve *mustahik* welfare. The results of the author's initial observations show that most of the beneficiaries of the "Container Canteen" program. One of the zakat distribution programs is the "Container Canteen" program. The container canteen is an economic empowerment program intended for students who are unable and have an interest in entrepreneurship.

In the container canteen program, Dompot Dhuafa Bengkulu distributes zakat funds by looking at Spiritual and material aspects. In terms of material, the utilization of productive zakat is given to help the *mustahiqs* economy both

in terms of economic and family conditions. While in terms of Spiritual *mustahik* seen from daily activities. For example, participation in attending majelis taklim activities, prayer, alms and zakat.

The CIBEST (Center for Islamic Business and Economic Studies) model is one method to quantify the amount of material and spiritual poverty. The well-being quadrant, material poverty quadrant, spiritual poverty quadrant, and absolute poverty quadrant are the four quadrants in this concept (Beik & Arsyanti, 2019). Based on this, the level of *mustahiqs* poverty is not only measured through the material aspect but also needs to be seen from the spiritual aspect and other *mustahiqs* poverty indicators. So the researcher decided that this research would use the CIBEST model in analyzing the empowerment of productive zakat to mustahik at Dompot Dhuafa Bengkulu.

Referring to the background of the problem and the identification of the problem above, the formulation of the problem in this research is how does the CIBEST model work in analyzing the empowerment of talents (Nazah & Amri, 2022) productive pada *mustahiqs* at "Dompot Dhuafa" in Bengkulu Province. Based on the formulation of the main problem above, the purpose of this research is to analyze the CIBEST model in the empowerment of productive zakat to the *mustahiqs* "Container Canteen" Zakat Program.

LITERATURE REVIEW

Relevant Previous Research

1. Some previous studies have discussed the impact of zakat and economic empowerment programs on poverty reduction. For example, research conducted by Beik(Beik & Arsyanti, 2019) on the CIBEST model that measures material and spiritual poverty. Other studies have also shown that zakat assistance can improve the income and quality of life of beneficiaries. However, this research focuses on the specific context of the "Container Canteen" program and its impact on mustahik in Bengkulu, which has not been studied much before.
2. In addition, Dwi Septa Aryani with the title Poverty Typology in Palembang City Using the Cibest Model concluded that there are four types of poverty with the Cibest model in the community in Palembang City, namely material poverty as much as 54.5%, absolute poverty as much as 24%, spiritual poverty as much as 4.5% and there are people who can be said to be prosperous as much as 17%. This study also found that the majority of material type poverty occurs in poor people who are elderly (over 60 years old) who are no longer productive so it is difficult to fulfill their basic needs of clothing, food, shelter and health. Meanwhile, the majority of absolute type poverty occurs in people who have jobs either as casual laborers or

4| *Esti Alfiah*

other private jobs but the income from these jobs is not sufficient to meet their basic needs.(Aryani & Rachmawati, 2019).

3. The research conducted by Dian Ghani Reza Dasangga concluded that Poverty is a condition in which a person cannot fulfill their basic needs. Zakat is one of the instruments in Islam to solve the problem of poverty. This study analyzes the poverty level of mustahik comparing changes before and after the implementation of the productive zakat program by taking a case study from Rumah Gemilang Indonesia Surabaya Campus LAZ Al Azhar East Java. Respondents in this study were 31 mustahik with random sampling. The analysis method used in this research is the CIBEST Model which consists of the CIBEST quadrant and the Islamic poverty index. The CIBEST model seeks to analyze poverty from both material and spiritual aspects. The results showed that the productive zakat program can increase mustahik income and reduce the level of material poverty and absolute poverty.(Reza Dasangga & Cahyono, 2020).
4. The research conducted by Rinol concluded that the ZDC program built by BAZNAS did have a fairly good contribution to improving welfare and reducing poverty in Banyuasin, it was still not significant, this was due to the lack of supervision and technical guidance from BAZNAS in realizing the program. Meanwhile, even with the CIBEST approach, there are changes but they are not significant, because many people in Teluk Payo are still more concerned with making a living than praying on time.(Sumantri, 2018).
5. Research conducted by Halimatussa'diyah and Nurlaily, with the title "Analysis of the Use of Productive Zakat in Poverty Reduction Using the Cibest Model" (Case Study of the National Amil Zakat Agency of North Sumatra Province). This research uses a qualitative approach. The results showed that the use of productive zakat in BAZNAS SU was examined using the CIBEST model, and based on the findings, the welfare and poverty indices of the CIBEST model increased. The welfare index increased by 36%, material poverty index decreased by 17%, spiritual poverty index decreased by 10%, and absolute poverty index decreased by 10%.(Halimatussakdiyah & Nurlail, 2021). The similarity between previous research and what researchers want to do is that both focus on discussing the impact of productive zakat on reducing the poverty level of mustahik using the CIBEST model variable. Meanwhile, the difference is that previous research focused on productive zakat utilization and the object of research was at BAZNAS North Sumatra Province. Meanwhile, the authors focus on measuring the role of the Bengkulu prosperous program on poverty reduction and the object of research, namely at BAZNAS Bengkulu Province.

6. Research conducted by Azmil Umur, with the title "Utilization of Productive Zakat Funds Towards Poverty Alleviation in Tebo Ulu District". In this study, the discussion will focus on how the utilization of productive zakat by mustahik given by BAZNAS Tebo Regency in poverty alleviation. Based on the results of research conducted by the author, it can be concluded that the distribution of productive zakat by BAZNAS Tebo Regency has been able to improve the welfare of mustahik and help mustahik in overcoming the poverty they experience, this can be seen in terms of clothing, food and education of their children.(Umur, 2019) The equation of previous research with what researchers want to do is both discuss productive zakat funds on poverty alleviation. While the difference is, the previous research object of research was at BAZNAS Tebo Regency. Meanwhile, the authors focus on the Bengkulu makmur program by using the CIBEST measuring tool to analyze the reduction in the poverty level of mustahik with the object of research at BAZNAS Bengkulu Province.
7. Research conducted by Muhibbul Jaili, Muhammad Adnan, Hafas Furqani, with the title "Analysis of the Impact of Productive Zakat Utilization on Increasing Mustahik Business Income Based on the Cibest Model (Case Study at Baitul Mal Aceh)". The results of this study indicate that Baitul Mal Aceh uses CIBEST to determine prospective mustahiks for zakat distribution. If the impact of productive zakat empowerment on increasing the success of mustahik businesses in Baitul Mal Aceh is analyzed using CIBEST, it can be seen that there is a shift in the number of mustahik from the material poor category to the prosperous category, which is known from business income before and after productive zakat is given. This is very much applied by good management of productive zakat, the distribution is right on target, and continuous assistance is given.(Jaili et al., 2020) The equation of previous research with what researchers want to do is both using the CIBEST model variable. Meanwhile, the difference is that previous research focused on the problem of increasing Mustahik's business income and the object of research was Baitul Mal Aceh. Meanwhile, the author will focus on the Bengkulu prosperous program on poverty reduction with the object of research at BAZNAS Bengkulu Province.

Relevant Theory

a. Concept of Zakat

Zakat etymologically in the book *Mu'jam* as quoted by Dr. Yusuf Qardawi, is a root word that means blessing, growth, cleanliness, and good. That something is said to be zaka, which means growing and developing, and a person can be said to be zaka, which means that the person is good. Quoting the opinion of Sulaiman Rasjid that zakat in terminology is a certain level of property, which is given to those entitled to receive it, with several conditions. Every Muslim is obliged to pay zakat if he has fulfilled the obligatory conditions of zakat which is then handed over to mustahiq. (Ridlo, 2014) In The Q.S At-Taubah (9:103);

"Take zakat from some of their wealth, with which you cleanse and purify them and pray for them. Indeed, your prayers will give them peace of mind. And Allah is All-Hearing, All-Knowing."

Tafsir Ibu Katsir :(Quran.com, n.d.)

Q.S At-Taubah verse 103 is the command of Allah SWT to Collect Zakat and Benefit for the Muhtahik group as a form of charity for others. Allah commanded His Messenger to take alms from Muslims' money to purify and sanctify them with it.

This verse is general, although some say that it is specifically addressed to those who confuse good and evil deeds, who admit their guilt. Some Bedouins then thought that paying zakat to the Leader was not permissible except to the Messenger of Allah ﷺ himself.

The phrase "to cleanse and purify" means that the sustenance that Allah has entrusted to those whom HE wills, there are rights - the rights of mustahik to be given and issued for people who believe and do good deeds is a pillar of worship as a manifestation of divine provisions. In addition, if zakat is associated with wealth then in the teachings of Islam the property that is zakati will grow and develop, increase because it is pure and blessed.

Moh. Daud Ali formulated that the meaning of zakat is part of the property that must be given by every Muslim who meets certain conditions. (M.D, 1988). Zakat is useful to reduce poverty. Qardhawi (Yusuf, 2005) defines poverty as a weak source of income that can be created by the individual community itself in meeting all the needs and the economy and life.

b. CIBEST (Center of Islamic Business and Economic Studies) Quadrant Program Model

Taking into account this poverty in meeting material and spiritual needs in using the CIBEST model. The definition of the CIBEST (*Center of Islamic Business and Economic Studies*) model is a poverty calculation model that is seen from the ability to fulfill material needs and spiritual needs.

The unit of analysis of the CIBEST index is the household/family as a unit. The main issue in this model is to set the standard of material and Spiritual needs so that it can analyze whether a family belongs to the prosperous family group, the material poor family group, the Spiritual poor family or the absolute poor family.

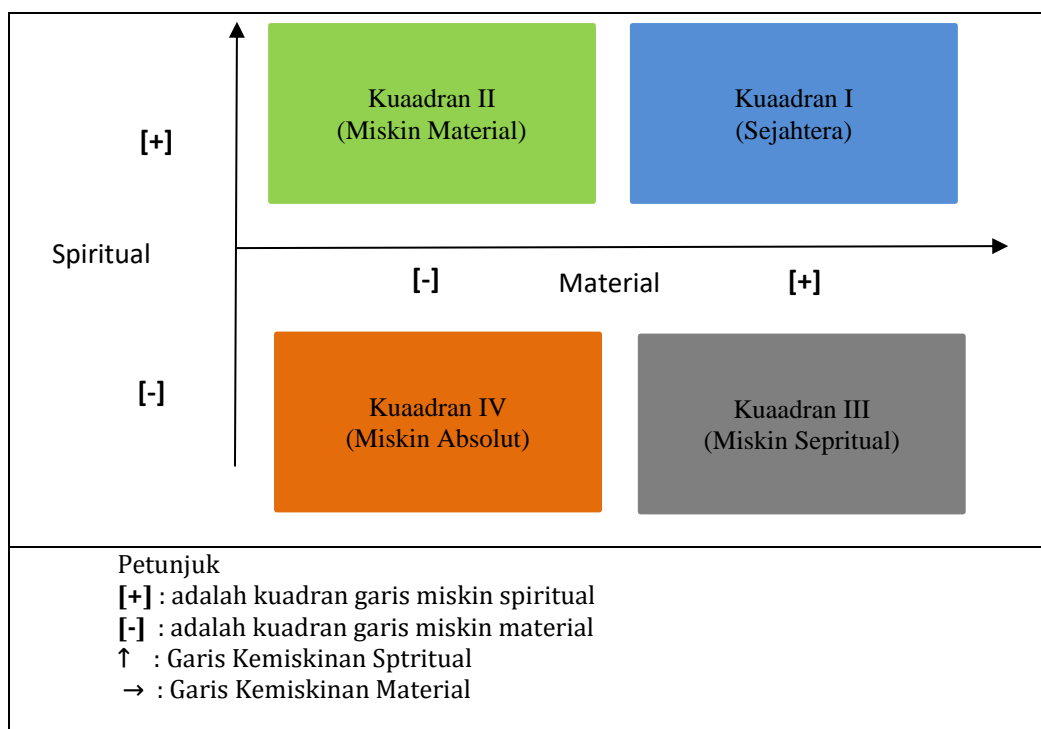


Figure 1 : CIBEST Quadrant

The quadrant above shows that the CIBEST Quadrant divides the ability of the household/family to meet material and spiritual needs by giving a positive sign (+) and a negative sign (-). A positive sign (+) means that the household/family is able to fulfill their needs well while a negative sign (-) means that the household/family has not been able to fulfill their needs well. The horizontal axis represents the material poverty line and the vertical axis represents the Spiritual poverty line.

Material poverty occurs when the family is unable to fulfill material needs such as clothing, food and shelter. Spiritual poverty occurs when the family has insufficient knowledge and religious teachings so that they do not perform the

worship required in Islamic teachings. This combination of material poverty and spiritual poverty is referred to as absolute poverty.

The benefit of the CIBEST Quadrant is related to mapping the condition of the household/family so that an appropriate program can be carried out to improve the condition of the household/family to be prosperous (Quadrant I). With the above pattern, there are four possibilities. First, the household/family is able to fulfill their material needs and spiritual needs so that both signs of need are positive (+).

Based on the CIBEST Quadrant, five variables are divided based on the standard of Spiritual needs, namely prayer, fasting, zakat, family environment and government policy. Prayer, fasting, and zakat are used as variables because they are worship obligations that must be carried out because they are included in the pillars of Islam.

The quality of one's faith can be determined through commitment in performing these acts of worship. If these acts of worship are not performed such as the five daily prayers, fasting during Ramadan, and not paying zakat or infaq then a person is considered to be spiritually poor. Variables such as family environment and government policy greatly influence commitment and opportunity to worship. The family environment is the first place to remind the importance of worshipping Allah SWT. Likewise, government policy is a supporting factor in providing opportunities to worship when working. (Jaenudin & Ali Hamdan, 2022)

c. Poverty

Poverty is generally divided into two types, namely absolute poverty and relative poverty. Absolute poverty is the inability of people to fulfill their basic subsistence needs properly. Relative poverty is the ability of people to fulfill their basic subsistence needs, but their average income is still below the average population in the vicinity (Todaro & Smith, 2008). The fundamental difference between these two poverty concepts is the income. Poverty from an Islamic perspective actually has a different meaning. Al-Maraghi (1969) described poverty as the inability of people to have something that makes it difficult for them to fulfill their primary needs. (Hidayat, 2023)

d. Productive Zakat

Zakat is a portion of wealth that must be spent by a Muslim to be distributed to those who are entitled to receive it. Zakat is calculated at a certain rate (Asnaini, 2015). Zakat utilization is an optimization program of Zakat benefit value without reducing its economic value. Zakat utilization is focused on developing the productive sector, so that Zakat remains effective for the welfare of the people. (Musa, 2020) The instrument of Zakat Utilization in this context is productive Zakat. Productive Zakat is a Zakat fund that is

channeled to develop the capacity of mustahik creative businesses in terms of production and marketing. Productive Zakat is expected to improve their standard of living in a sustainable manner.(Asnaini & Oktarina, 2017)

The policy on zakat empowerment has been regulated in order for the productive zakat program to run effectively and there is a significant improvement in the welfare of the poor, efforts are needed from all Muslims, including the government, amil zakat agencies, and the community in Indonesia, in developing zakat according to its potential, so that zakat can be utilized according to its function. In addition, in order to effectively achieve the goal of increasing the independence of mustahik businesses, a program that is right on target and effective is needed with one of them providing assistance in managing funds for those in need, so that the funds allocated to mustahik will ultimately improve their welfare and bring them out of poverty.(Pratama, 2015)

e. CIBEST Quadrant on Zakat

The definition of the CIBEST (Center of Islamic Business and Economic Studies) model is a poverty calculation model that is seen from the ability to fulfill material needs and spiritual needs. The unit of analysis of the CIBEST index is the household/family as a unit. The main issue in this model is to determine the standard of material and spiritual needs so that it can analyze whether a family is included in the prosperous family group, material poor family group, spiritual poor family or absolute poor family.

Material poverty occurs when the family is unable to fulfill material needs such as clothing, food and shelter. Sepiritual poverty occurs when the family has a lack of knowledge and religious teachings so that they do not perform the worship required in Islamic teachings. This combination of material poverty and spiritual poverty is referred to as absolute poverty.

The benefit of the CIBEST Quadrant is related to mapping the condition of the household/family so that an appropriate program can be carried out to improve the condition of the household/family to be prosperous (Quadrant I). With the above pattern, there are four possibilities. First, the household/family is able to fulfill material needs and spiritual needs so that both signs of need are positive (+).

Based on the CIBEST Quadrant, there are five variables that are based on the standard of Sepiritual needs, namely prayer, fasting, zakat, family environment and government policy. Prayer, fasting, and zakat are used as variables because they are religious obligations that must be carried out because they are included in the pillars of Islam.(Rini & Novinka, 2024).

The quality of a person's faith can be determined through their commitment in performing these acts of worship. If these acts of worship are

not performed, such as the five daily prayers, fasting during Ramadan, and not paying zakat or infaq, then a person is considered to be spiritually poor. Variables such as family environment and government policy strongly influence commitment and opportunity to worship.

The family environment is the first place to remind the importance of worshipping Allah SWT. Similarly, government policy is a supporting factor in providing opportunities to worship while working.

METHOD

This study aims to display and explain the analysis of the "Container Canteen" program in reducing *mustahik* poverty with the CIBEST model approach at Dompot Dhuafa towards policy and implementation in Bengkulu Province, so that this type of research is Empirical research (*field research*) using Qualitative and quantitative approaches (*Mix Method*) which are presented descriptively, where data collection, data interpretation, and appearance based on the sample poulasi tested. Quantitative research is a research method that aims to convert raw data into concise and easily understood information. There are several normative approaches as a strengthening of data tested quantitatively sourced from applicable positive law and Islamic law.

The population in this study were 10 *mustahiqs of the Dompot Dhuafa Container Canteen Program Bengkulu Province*. The sample of this study was the entire research population, namely 10 *mustahiks* who received the Container Canteen Program. The reason for using the entire population as a sample is because it represents the entire population because if it is less than 100 population, it is used as a research sample.

The Center of Islamic Business and Economics Studies (CIBEST) Islamic Poverty Index is used as an analytical technique in this study to determine the state of *mustahik* households. The Material Value (MV) or household poverty line, as well as monthly household income, were used as the basis for calculations in this study. Material Value (MV) is a metric to determine the minimum material needs that households must fulfill. MV is calculated by multiplying the price of goods and services consumed (Pi) by the minimum amount of goods and services required (Mi). MV can be expressed mathematically as follows:

$$MV = Pi.Mi$$

MV = The minimum material standard that households must meet (IDR or other currency) or can be called the Material Poverty Line.

Pi = Price of goods and services (IDR or other currency).

Mi = Minimum quantity of goods and services required.

Islamic Poverty Index Center of Islamic Business and Economics Studies (CIBEST) digunakan sebagai teknik analisis dalam penelitian ini untuk mengetahui keadaan rumah tangga mustahik. Nilai Material (MV) atau garis kemiskinan rumah tangga, serta pendapatan rumah tangga bulanan, digunakan sebagai dasar perhitungan dalam penelitian ini. Material Value (MV) merupakan metrik untuk menentukan kebutuhan material minimal yang harus dipenuhi oleh rumah tangga. MV dihitung dengan mengalikan harga barang dan jasa yang dikonsumsi (P_i) dengan jumlah minimum barang dan jasa yang dibutuhkan (M_i). MV dapat dinyatakan secara matematis sebagai berikut:

$$MV = P_i \cdot M_i$$

MV = Standar minimal material yang harus dipenuhi oleh rumah tangga (Rp atau mata uang lain) atau bisa disebut Garis Kemiskinan Material.

P_i = Harga barang dan jasa (Rp atau mata uang lain).

M_i = Jumlah minimal barang dan jasa yang dibutuhkan.

The MV value used in this study is the material poverty line (GK) value issued by BPS Bengkulu Province, which will then be converted into a household poverty line for Bengkulu Province per capita per month. The poverty line is calculated by multiplying the poverty line per capita per month by the average household members.

The Material Poverty Line of households before receiving productive zakat assistance or called MV1 is calculated based on the value of the Poverty Line in Bengkulu Province in 2018 with a value of Rp 481,420 with a total population in Bengkulu Province of 1,963,300 people in 2018 and a total of 495,100 households in Bengkulu Province.

Average household size = $1,963,300 / 495,100 = 3.96$. The average number of household members in 2018 was 3.96 per household. Thus, the MV1 value is obtained as follows:

$MV1 = \text{Rp } 481,420 \times 3.96 = \text{Rp } 1,906,423$ per household per month. Based on the MV1 calculation above, the material standard per household per month is Rp 1,906,423 before receiving the productive zakat assistance program.

MV2 or the condition of the Material Poverty Line of households after receiving productive zakat assistance is calculated based on the Poverty Line in Bengkulu Province in 2019 with a value of IDR 499,660. The total population of Bengkulu Province is 1,991,800 people, while the total households of Bengkulu Province are 502,300 households (BPS Bengkulu Province 2021). Average household size = $1,991,800 / 502,300 = 3.96$

The average number of household members that has been known is then multiplied by the value of the Poverty Line in Bengkulu Province, so that the Material Value (MV2) or Household poverty line is obtained as follows:

MV2 = Rp499,660 x 3.96 = Rp1,978,653 per household per month.

The Spiritual Poverty Line or Spiritual Value (SV) is a measurement related to basic matters relating to Spiritual quality or fulfillment of worship in practicing religion. The fulfillment of Spiritual needs is obtained from the calculation of the Spiritual score, which is determined by the fulfillment of five variable indicators of Spiritual needs. The assessment of each Spiritual variable uses a Likert Scale of 1 to 5, where score 1 is the worst Spiritual indicator condition while score 5 is the best Spiritual indicator condition. The indicator score assessment is based on the conditions that actually occur, the assessment indicators are as follows:

Variabell	Likert Scale				
	1	2	3	4	5
Pray	I never prayed.	I do the obligatory prayers but not 5 times.	I pray the obligatory prayers but not in congregation.	I pray the obligatory prayers in congregation and the sunnah prayers but not regularly.	I pray the obligatory prayers in congregation and perform the regular sunnah prayers every day.
Fasting	I have never fasted.	I did the obligatory fasts but not the full month.	I only do the obligatory fasting for one full month.	I do the obligatory and optional fasts but not regularly.	I do the obligatory and voluntary fasts regularly.
Zakat and Infaq	I have never given zakat or charity.	I'm just giving alms.	I give zakat fitrah regularly every year.	I pay zakat fitrah regularly and give alms, but not regularly.	I pay zakat fitrah every year, zakat on my wealth and infaq, and sadaqah regularly every day.
Family Environment	I have participated in majelis taklim activities at the mosque where I live.	I think worship is a private matter.	Support worship activities carried out in the family environment.	Creating a family environment that is conducive to worship.	Daily family worship together

Government Policy	Prohibiting religious activities in the community.	Thinking that worship is a private matter.	Support the implementation of worship or religious activities in the community.	Creating a safe community environment for worship.	Creating a conducive environment and regular religious activities.
--------------------------	--	--	---	--	--

Table 1 : Linkert Scale
Source : (Beik & Arsyianti, 2019)

The table above shows that the Spiritual standard of *mustahiqs* households is said to be in Spiritual poverty and separates between Spiritual poor and Spiritual rich households if the Spiritual score is equal to 3 (SV = 3) or smaller than 3, meaning that the household is classified as Spiritual poor. The *Spiritual Value* (SV) is calculated using the following formula:

$$H_i = V_f + V_p + V_h + V_z + V_g$$

Description:

H_i = Actual score of the *i-th* family member

V_f = Fasting Score

V_p = Prayer score

V_h = Family Environment Score

V_z = Zakat score

V_g = Government policy score

The next step after calculating the MV and SV values is to classify households into CIBEST Quadrant categories, as follows:

Spiritual Score	\leq MV Value	$>$ MV Value
$>$ MV Value	Spiritually Rich, Materially Poor (Quadrant II)	Spiritually Rich, Materially Rich (Quadrant I)
\leq MV Value	Spiritual Poor, Material Poor (Quadrant IV)	Spiritually Poor, Materially Rich (Quadrant III)

Table 2 : CIBEST Squares
Source : (Beik & Arsyianti, 2019)

Based on the table above, it can be explained that households that fall into the Quadrant I category are if the actual value of the household's Spirituality is greater than SV and the household income is greater than MV, then the household is said to be materially and spiritually rich or a prosperous family. Quadrant II, where the household has a Spiritual value higher than SV and a material value lower than MV, is referred to as a materially poor family. Quadrant III category is when the actual Spiritual score of the household is

14| *Esti Alfiah*

smaller than SV and the income is greater than MV, then the household is said to be Spiritual poor but materially rich. Then, Quadrant IV, which is households that obtain an actual Spiritual score smaller than SV and an actual material score smaller than MV are referred to as households with absolute poverty. The CIBEST quadrant can be depicted in the Quadrant mapping as shown below:

The table above shows that the Spiritual standard of *mustahik* households is said to be in Spiritual poverty and separates between Spiritual poor and Spiritual rich households if the Spiritual score is equal to 3 (SV = 3) or smaller than 3, meaning that the household is classified as Spiritual poor. The *Spiritual Value* (SV) is calculated using the following formula:

$$H_i = V_f + V_p + V_h + V_z + V_g$$

Description:

H_i = Actual score of the *i-th* family member

V_f = Fasting Score

V_p = Prayer score

V_h = Family Environment Score

V_z = Zakat score

V_g = Government policy score

The next step after calculating the MV and SV values is to classify households into CIBEST Quadrant categories, as follows:

$$\text{CIBEST Model} = 1 = W + P_m + P_s + P_a$$

a. **Welfare Index**

The welfare index (W) is used to see households that fall into Quadrant I. In this Quadrant, households can be said to be prosperous. The W value can be obtained with the formula:

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

N

Description:

W = Welfare index; 0

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

N = Total population of households observed

b. Material Poverty Index

The material poverty index (PMI) is used to see households that are in Quadrant II or materially poor. The material poverty index value can be obtained using the formula:

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

N

Description:

Pm = Material poverty index; 0

Mp = Number of materially poor but spiritually rich families

N = Total population (observed households)

c. Spiritual poverty index (Ps)

This index is used to see households that fall into the Quadrant III category or the Spiritual Poor category. The Ps value can be obtained with the formula:

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

N

Description:

Ps = Spiritual poverty index; 0

Sp = Number of families who are spiritually poor but materially well off

N = Total population of observed households

d. The absolute poverty index (Pa) is used to see households that are in Quadrant IV or absolute poor. The Pa value can be obtained with the formula:

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

N

Description:

Pa = Absolute poverty index; 0 Pa

16| *Esti Alfiah*

A_p = Number of families who are spiritually and materially poor

N = Total population of observed households

Meanwhile, to see the changes that occur in mustahik household income, the analysis used is to use the Wilcoxon test. The Wilcoxon test was conducted using Statistical Package for the Social Sciences version 25 software.

RESULT AND DISCUSSION

1. Overview of Dompot Dhuafa Bengkulu Province

Dompot Dhuafa Bengkulu Province is a partner branch established by the Dompot Dhuafa Republika Foundation in collaboration with the Muslimat Nahdatul Ulama Welfare Foundation (YKMNU) Bengkulu Province. Established since 2019 until now. Dompot Dhuafa's social program is present as a bridge to fulfill this fitrah. This program aims to improve the dignity of life of mustahik with the orientation of increasing the income of assisted partners. During the program intervention, partners will receive business capacity building training, access to capital and mentoring. (Dhu'afa, 2024)

2. Poverty Level of *Mustahik* Before Receiving Container Canteen Program through CIBEST Approach

If the average income of the mustahik is equal to the MV (the minimum level of material needs to be met by the family), which is IDR 1,906,423, the family is said to be materially well-off. If the family is unable to meet this value, they are considered materially poor. Based on existing research data, before receiving zakat fund assistance in the Container Canteen program, it is known that the average income of mustahik is IDR 1,415,000 with an average score of mustahik household variables of 15.1 or a scale of 3. The classification of mustahik households before receiving zakat assistance is depicted in the CIBEST diagram and CIBEST index below.

1. Quadrant I/ Wealth (W) = income > IDR 1,906,423 and Spiritual poverty line score > 3
2. Quadrant II / Poverty material (Pm) = income ≤ IDR 1,906,423 and Spiritual poverty line score > 3
3. Quadrant III/ Spiritual Poverty (Ps) = income > IDR 1,906,423 and Spiritual poverty line score ≤ 3
4. Quadrant III/ Spiritual Poverty (Ps) = income ≤ IDR 1,906,423 and Spiritual poverty line score ≤ 3

Quadrant I is the rich category, Quadrant II is the material poor category, Quadrant III is the spiritual poor category, and Quadrant IV is the absolute poor category, according to the CIBEST model. The following are the results obtained based on the data obtained from the questionnaire :

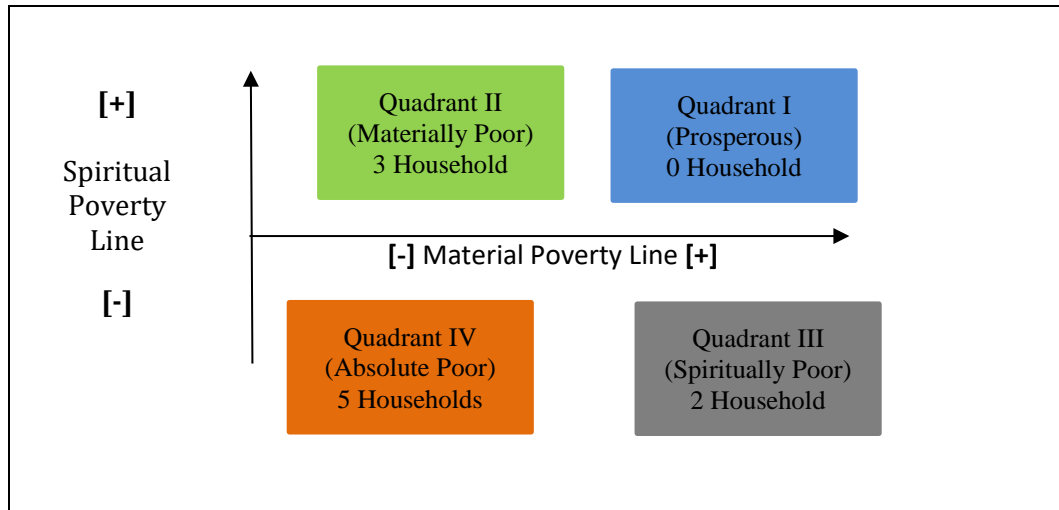


Figure 2: Grouping of Mustahik Households before getting zakat assistance in the Container Canteen program based on the CIBEST Quadrant.
 (Source data processed 2024)

Based on Figure 2, there are no respondents who fall into Quadrant I, or have achieved success. Quadrant I is located on the positive axis of the material poverty line and the spiritual poverty line, or income greater than MV and spiritual greater than number 3. This shows that there are no respondents who are categorized as having been able to achieve good material and spiritual outcomes even without receiving zakat funds from the Dompot Dhuafa Container Canteen Program Bengkulu Province.

This describes mustahik households classified as materially poor in Quadrant II. This quadrant is on the negative axis of the material poverty line and the positive axis of the spiritual poverty line. There are 3 households in this category that are in severe financial distress. This shows that these 3 people are able to fulfill their spiritual needs without the help of Dompot Dhuafa Bengkulu Province, despite their material poverty. This is due to the fact that family business income is insufficient to meet their needs, as well as the large number of family members covered and the physical limitations of the family breadwinner.

Quadrant III describes *mustahik* households that are categorized as spiritually poor. This quadrant lies on the positive axis of the material poverty line and the negative axis of the Spiritual poverty line. There are 2 households categorized as spiritually poor. This means that these 2 households have been able to meet their material needs while their Spiritual needs have not been

met. This is due to a lack of insight and guidance on religious knowledge and less active participation in religious activities in the community.

Quadrant IV describes *mustahik* households that fall into the absolute poor category. This quadrant is located on the negative axis of the material poverty line and the Spiritual poverty line. There are 5 households categorized as absolute poor. This is due to the low level of education of the head of the family, limited sources of livelihood, lack of participation in religious activities in the community, the backbone of the family is the wife and widow status.

3. Poverty Level of *Mustahik* After Receiving Dompot Dhuafa's "Container Canteen" Program through the CIBEST Approach

Receiving zakat fund assistance in the Container Canteen program, it is known that the average income of *mustahik* is IDR 2,156,667 with an average score of *mustahik* household variables on a scale of 4. Qualification of *mustahik* with the CIBEST model as follows:

- a. Quadrant I/ Wealth (W) = income > IDR 1,991,800 and Spiritual poverty line score > 3
- b. Quadrant II/ Poverty material (Pm) = income ≤ IDR 1,991,800 and Spiritual poverty line score > 3
- c. Quadrant III/ Spiritual Poverty (Ps) = income > IDR 1,991,800 and Spiritual poverty line score ≤ 3
- d. Quadrant III/ Spiritual Poverty (Ps) = income ≤ IDR 1,991,800 and Spiritual poverty line score ≤ 3

Dompot Dhuafa Bengkulu Province provides productive assistance sourced from zakat infaq and alms funds through the Container Canteen program in the form of business capital funds, business equipment, business partners, stall renovation and animal husbandry. But for now Dompot Dhuafa Bengkulu Province does not hold coaching and training programs for beneficiaries. So that Dompot Dhuafa Bengkulu Province only provides assistance to recipients who already have a business or who do not have a business to then create a business to develop with the hope of being able to improve welfare. The following are the results of the *mustahik* classification after being given zakat assistance funds through the Container Canteen program.

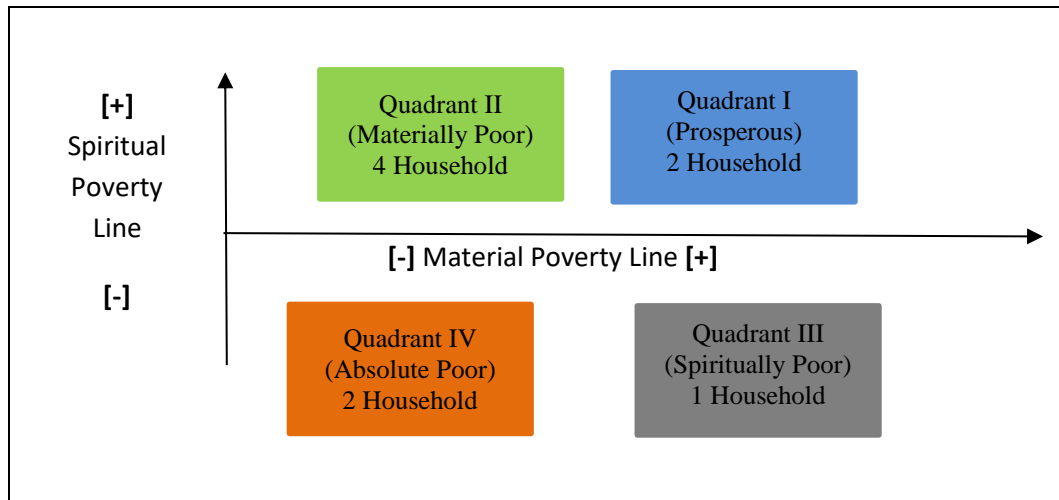


Figure 3 Changes in Mustahik Household Categories after receiving Zakat Assistance in the Container Canteen Program based on the CIBEST Quadrant

Based on Figure 3 above, after receiving the Container Canteen zakat support, the grouping of Quadrant type households changed. Quadrant I or prosperous group, which previously consisted of 0 households, has now grown to 2 mustahik households. This shows that 2 households are able to improve their financial situation, as evidenced by an increase in income, as well as their spiritual condition, which can be seen from the quality of their worship.

Quadrant II, or the materially poor but spiritually rich category, shrank from ten to four mustahik households, indicating that there are six mustahik households that fall into this category as many as 4 respondents. In addition, 2 mustahik households in Quadrant III, or the materially rich but spiritually poor category, either before or after receiving assistance.

Finally, Quadrant IV, which previously had 5 mustahik households, was reduced to 6 mustahik households, so that 2 mustahik households could move from Quadrant IV to Quadrant I or the welfare category, and their material situation was better.

The zakat fund assistance provided to mustahik by Dompot Dhuafa Bengkulu Province in the form of Container Canteen zakat to increase business capital is expected to improve the welfare of mustahik, as evidenced by the decreasing number of mustahik households classified as materially poor, spiritually poor, or absolute poor.

CLOSING

The following conclusions were drawn as a result of the discussion and research:

- a. The distribution of zakat assistance in the Dompot Dhuafa Container Canteen program in Bengkulu Province to mustahiks who do not yet have a small business and who have a business has a positive impact on changes in mustahik household income as evidenced by an increase in the number and changes in income groups experienced by mustahiks, as well as an increase in the spiritual value of mustahiks.
- b. The distribution of Dompot Dhuafa Container Canteen assistance in Bengkulu Province is able to reduce the level of poverty of mustahik both in terms of material and spiritual, and is able to improve the welfare of mustahik households, according to the Cibest Quadrant conducted among 10 mustahik recipients of zakat assistance.

ACKNOWLEDGEMENTS

Thank you to all campus parties who have helped fund this research and stakeholders who help especially The “Dompot Dhuafa” Bengkulu Province.

BIBLIOGRAFI

- D. S., & Rachmawati, Y. (2019). Tipologi Kemiskinan di Kota Palembang dengan Menggunakan Model Cibest. *Jurnal Ilmiah Ekonomi Global Masa Kini*, 10(2), 93–98. <https://doi.org/10.36982/jiegmk.v10i2.844>
- Asnaini. (2015). Optimalisasi Zakat Dalam Ekonomi Islam (Studi terhadap Sumber Zakat dan Pengembangannya di Indonesia). *Juournal Al-Adl*, 8(2), 1–17.
- Asnaini, & Oktarina, A. (2017). Improvement of Social Welfare Through Optimization of Organizacion of Zakat Management in Indonesia. *Batusangkar International Conference*, 23, 99–106.
- Baidhowi, M. M. (2020). Actualization of Spiritual Workplace Value At Amil Zakat Institution (Dompot Dhuafa Yogyakarta). ... : *Journal Economics and Business of*
- Beik, I. S., & Arsyianti, L. D. (2019). *Ekonomi Pembangunan Syariah*. Raja Grafindo Persada.
- Dhu'afa, D. (2024). *Tentang Kami*. Dompot Dhu'afa.
- Halimatussakdiyah, & Nurlail. (2021). Analisis Pendayagunaan Zakat Produktif Dalam Mengurangi Kemiskinan Berdasarkan Model Cibest (Studi Kasus Badan Amil Zakat Nasional Prov.Sumut). *AT-TAWASSUTH: Al-Amwal: Journal of Islamic Economic Law*

Jurnal Ekonomi Islam, VI(1), 12–25.

Hidayat, M. R. (2023). Evaluation of The Productive Zakat Program Effectiveness with CIBEST Model. *International Journal of Zakat*, 8(1), Hlm. 5.

Jaenudin, M., & Ali Hamdan. (2022). Penilaian Dampak Zakat, Infak, Sedekah Terhadap Kemiskinan Spiritual Dan Material Penerima Manfaat Laznas LMI: Pendekatan CIBEST. *Jurnal Ekonomi Syariah Teori Dan Terapan*. <https://doi.org/10.20473/vol9iss20223pp362-378>

Jaili, M., Adnan, M., & Furqani, H. (2020). Analisis Dampak Pendayagunaan Zakat Produktif Terhadap Peningkatan Pendapatan Usaha Mustahik Berdasarkan Model CIBEST (Studi Kasus pada Baitul Mal Aceh). *Journal of Sharia Economics*, 1(2), 160–176. <https://doi.org/10.22373/jose.v1i2.645>

Kamil, M. H., & Maria, T. (2023). Productive Zakat, Healthy Lifestyle and Welfare : An Indonesian Case Study. *International Journal of Zakat and Islamic Philantrophy (IJZIP)*.

M.D, A. (1988). *Sistem Ekonomi Islam Zakat Dan Wakaf*. UI Press.

Miah, M. A. (2021). Effectiveness of Zakat-based Poverty Alleviation Program. *International Journal of Zakat*.

Musa, A. (2020). Pendayagunaan Zakat Produktif. In *Lembaga Naskah Aceh*. Lembaga Naskah Aceh.

Nazah, R. K., & Amri, M. (2022). Studi Analisis Peran BAZNAS Microfinance Desa (BMD) Yogyakarta Terhadap Peningkatan Kesejahteraan Mustahik Berdasarkan Model CIBEST. *Journal of Islamic Philanthropy and Disaster (JOIPAD)*. <https://doi.org/10.21154/joipad.v2i2.5095>

Papilaya, J. (2020). KEBIJAKAN PUBLIK DALAM PENGENTASAN KEMISKINAN (Suatu Kajian Peranan Pemerintah Dalam Pengentasan Kemiskinan). *Jurnal Bimbingan Dan Konseling Terapan*. <https://doi.org/10.30598/jbkt.v4i1.1113>

Pratama, Y. C. (2015). Peran Zakat Dalam Penanggulangan Kemiskinan (Studi Kasus : Program Zakat Produktif Pada Badan Amil Zakat Nasional) [The Role of Zakat in Poverty Alleviation (Case Study: Productive Zakat Program at the National Amil Zakat Board)]. *The Journal of Tauhidinomics*, 1(1), 93–104.

Quran.com. (n.d.). *Quran 9:103 Tafsir Ibn Kathir*. Quran.Com. <https://quran.com/9:103/tafsirs/en-tafsir-ibn-kathir>

Reza Dasangga, D. G., & Cahyono, E. F. (2020). Analisis Peran Zakat Terhadap Pengentasan Kemiskinan Dengan Model Cibest (Studi Kasus Rumah

Gemilang Indonesia Kampus Surabaya). *Jurnal Ekonomi Syariah Teori Dan Terapan*, 7(6), 1060–1073.
<https://doi.org/10.20473/vol7iss20206pp1060-1073>

Ridlo, A. (2014). Zakat dalam Prespektif Ekonomi islam. *Jurnal Al-'Adl*, 7(1).

Rini, & Novinka, S. (2024). Analisis Pendayagunaan Zakat Produktif dalam Mengurangi Kemiskinan berdasarkan Model CIBEST. *Aksioreligia*, 2(1), 39–46. <https://doi.org/10.59996/aksioreligia.v2i1.378>

Sumantri, R. (2018). Efektifitas Dana Zakat Pada Mustahik Zakat Community Development Sumatera Selatan Dengan Pendekatan Cibest. *I-ECONOMICS: A Research Journal on Islamic Economics*, 3(2), 209. <https://doi.org/10.19109/ieconomics.v3i2.1688>

Todaro, M. P., & Smith, S. C. (2008). *Pembangunan Ekonomi* (Erlangga (ed.)).

Umur, A. (2019). *Pendayagunaan Dana Zakat Produktif Terhadap Pengentasan Kemiskinan Di Kecamatan Tebo Ulu*. Universitas Islam Negeri (UIN) Sulthan Thaha Saifuddin Jambi.

Yusuf, Q. (2005). *Spektrum Zakat dalam Membangun Ekonomi Kerakyatan*. Zikrul Hakim.