The Impact of the Distribution of Productive Zakat Philanthropy on Poverty Alleviation by the BAZNAS of Demak Regency with the 2021 CIBEST Quadrant Model.

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Abstract. The purpose of this study was to determine the impact of productive zakat philanthropy distribution on poverty alleviation, including material, spiritual, absolute and mustahik welfare before and after receiving BAZNAS productive zakat assistance in Demak Regency in 2021. The data collection of this research is secondary data used to determine the poverty line and the primary data are using a questionnaire distributed at the mustahik's house, the data is 40 mustahik using a quantitative descriptive method using judgment sampling technique. The data obtained by this researcher was then processed using the CIBEST QUADRANT measuring instrument and later assisted using the SPSS 23 application program. This research method used analysis tools to test validity, reliability, normality, and paired sample t-test different tests. The results of the study are that productive zakat has a positive and significant effect on the welfare, material, spiritual, and absolute poverty of the Mustahik. Each of them experienced the first percentage change, welfare increased by 57.5%. Both material poverty experienced a percentage change of 57.5%. Third, spiritual poverty experienced a 5% change percentage. Fourth, absolute poverty experienced a percentage change of 5%.

Keywords: Productive Zakat, Poverty Alleviation, Welfare, Material Poverty, Spiritual Poverty, and Absolute Poverty.

1 Introduction

Indonesia is a developing country with a high level of poverty. Poverty is one of the main problems faced by various countries, including developed and developing countries. This issue is very important for all countries, because the goal of economic development in reducing poverty alleviation is to minimize members who are categorized as poor and rich. Poverty occurs because of differences in abilities, opportunities, and differences in human resources (Beik & Arsyianti, 2016).

In an effort to reduce the number of poverty in Demak Regency, the government itself has also carried out several program activities, and even then it does not affect the poor at

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all. So from here there must be a breakthrough for handling poverty which is manifested in the productive zakat program by BAZNAS Demak Regency in dealing with poverty alleviation in Demak. (BPS Demak, 2020).

Table 1. Number of poor people and poverty line in Demak Regency

Poverty	Poor Resident		
	2019	2020	2021
Number of poor people (thousands of people)	137,60	146,87	151,74
Percentage of poor people %	11,86	146,87	12,92
Poverty depth index (PI)	1,61	1,97	2,31
Poverty severity index	0,34	0,50	0,61
Line of poverty	411,202	432,533	445,176

Sumber: demakkab.bps.go.id.

Based on the table above, the number of poor people in Demak Regency in 2019 and 2021 has decreased, all except for the Poverty Line (Rp/Kap/Month) which has increased in 2019, while for 2019 and 2020 the number of poor people in Demak Regency has increased all from Number of poor people up to the Poverty Line (Rp/Kap/Month).

Demak Regency still has several villages and sub-districts that are focused on dealing with extreme poverty alleviation, this handling must be handled immediately and followed up so that it does not become a severity level in Demak Regency for the poor. Then to deal with problems like this, collaboration interventions need to be carried out, along with data validation so that they are right on target, efforts to deal with problems like this are through several programs such as productive zakat, direct cash assistance, family hope programs, and labor-intensive programs. To establish the existence of this program, there must be a level of communication, coordination and consultation from several agencies included in the program, especially BAZNAS Demak Regency as a productive zakat program in order to realize Demak Regency towards community welfare. (dinkominfo.demakkab.go.id).

According to (Qardawi, 2007) in research (Syarifuddin, 2018) a prolific scholar and writer, how to alleviate and reduce poverty depends on whether or not zakat is optimized. Because zakat is an inexhaustible source of funds, for Muslim groups who still have awareness of zakat and can manage it well, these funds are very useful for the welfare of Muslims..

According to (Qadir, 2001) How to eradicate poverty of Muslims in the sense that they must have encouragement from the rich where the source of the funds will be from the zakat of these capable people. Zakat itself is one of our ways to get closer to Allah SWT with the intention of worship (Fordebi, 2016).

Zakat has two relationships: vertical and horizontal. An upright relationship is a personal human being directly to ALLAH SWT, which means that a muzakki must pay zakat, while a horizontal relationship is a relationship between humans, which means that by paying zakat, we help each other to mustahik. (Fordebi, 2016).

Islam is very influential in religious and social involvement which can increase the practice of philanthropy. Several quantitative studies owned by (Berger, 2006) in Canada, explained that the practice of philanthropy greatly influences the development of socio-religious and religiosity. Basically, Indonesian people are generally Muslim, in practice of life, philanthropy is generally used in religious matters rather than secular humanity or can be called rejecting religious dogma. Because in religion, of course, people interpret "generosity" differently according to (Latief, 2013).

The term philanthropy in the Islamic tradition is zakat, alms, and waqf. In Islam, zakat is also one of the pillars of Islam and it is mandatory for Muslim servants (Kurnia et al., 2020). The effect of zakat can reduce the level of poverty in Bogor Regency whose research was carried out by (Rini et al., 2018).

In another study also conducted regarding the effect of zakat on poverty, one by (Lapopo, 2017). Analysis of zakat on poverty through multiple linear regression, in this study ZIS can minimize the poor even though the decline is small. On research (Aryani et al., 2019) using the Paired Sample T-test technique, showing zakat sig on poverty in research in the Palembang City area.

Material poverty is where a person cannot fulfill his material needs such as clothing, food, and housing that are in accordance with the conditions of people's lives. While spiritual poverty is where a person cannot fulfill his spiritual needs such as in worship and teachings taught by Islam which consist of alms, prayer, zakat, infaq, and the surrounding environment. The inability to meet material and spiritual needs has different causes, then for absolute poverty itself is a mustahik unable to meet material and spiritual needs, as well as for welfare is the opposite of absolute poverty (Beik & Arsyianti, 2019).

In Islamic Economics, welfare is not only about material aspects but also about spiritual aspects. In Islamic economics, the level of welfare can be seen or measured using a model, namely CIBEST. The CIBEST model is a method created by Irfan Syauqi Beik and Laily Dwi Arsyanti which combines the two things. This model is a tool to measure the level of welfare based on Islamic Economics.

The CIBEST Model divides the condition of a household or family into four possible conditions. First, a household has the ability to fulfill both of these needs, both materially and spiritually. This is called a prosperous household. This means that the family's income is above the material poverty line and the spirituality score is above the spiritual poverty line. From the CIBEST model, it can be seen that the level of welfare is more dominant in the spiritual or material aspects after receiving productive zakat assistance.

Aryani et al.(2019) explained that there are many studies that discuss zakat on poverty alleviation, but on the other hand many of them only discuss the impact of zakat materially without looking at it spiritually. So it is important for this researcher to discuss research like this, so the purpose of this research is to find out whether later productive zakat can change poverty alleviation in Demak Regency through the assistance of the Productive Zakat program at BAZNAS, Demak Regency. Based on the above background, this researcher took the research title, namely: **"The Impact of the Distribution of Productive Zakat Philanthropy on Poverty Alleviation by BAZNAS, Demak Regency, the CIBEST Quadrant Model in 2021".**

2 Research Method

The purpose of this study is to identify how the impact before and after the distribution of productive zakat philanthropy on poverty alleviation by BAZNAS Demak Regency. The population in this study are mustahik who receive Productive Zakat assistance from BAZNAS, Demak Regency in 2021. Determination of the sample is done using a judgment sampling technique. The number of respondents is 40 mustahik who receive productive zakat assistance. This research uses quantitative research. The data used are primary data obtained through the distribution of questionnaires to mustahik's homes. The questionnaire uses a Liker scale of 1-5. While the variables used are prayer, fasting, zakat infaq alms, family environment, and government policies. Data analysis using SPSS 23 and measuring instrument CIBEST QUADRANT.
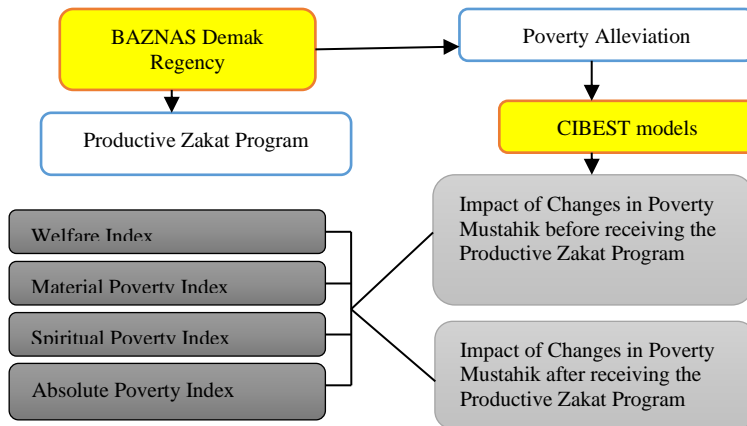
Figure 1. Research Framework

The hypotheses developed in this study are as follows:

H1 : There is an Impact of the Distribution of Productive Zakat Philanthropy on the Welfare of Mustahik in Demak Regency with the CIBEST QUADRANT Model.

H2 : There is an Impact of Productive Zakat Philanthropy Distribution on Welfare, Spiritual, Material, and Absolute Poverty Alleviation Mustahik Demak Regency CIBEST QUADRANT Model.

H3 : There is an Impact of the Distribution of Productive Zakat Philanthropy on Welfare, Alleviation of Spiritual, Material, and Absolute Poverty Mustahik Demak Regency CIBEST QUADRANT Model.

H4 : There is an Impact of the Distribution of Productive Zakat Philanthropy on Welfare, Alleviation of Spiritual, Material, and Absolute Poverty Mustahik Demak Regency CIBEST QUADRANT Model.

3 Result and Discussion

3.1 Validity Test

In this Validity Test, it is to determine whether or not it is appropriate for each question that we give to respondents in the questionnaire that has been made for research. The proof of the question can be said to be valid if: $r_{tabel} < r_{hitung}$ (Noor, 2012).

Table 2. Validity Test

Variabel	Correlations	Keterangan
Salat	0,527	Valid
Fast	0,488	Valid
Zakat, Infaq, Alms	0,446	Valid
Family environment	0,672	Valid
Government policy	0,510	Valid

Source: Primary Data Processed 2022

Based on Table 2. Validity test, it is known that all the questions in the questionnaire in this study are five variables and the results are all valid. The value of each question item based on the correlation coefficient value has a positive coefficient value and is greater than the value for determining the spiritual level with rtable 0.3120.

3.2 Reliability Test

In this reliability test, which is used to assess whether the respondent is consistent in filling out the questionnaire, the questionnaire in this study is in the form of questions. In testing

in this Reliability Test together on all questions, it can be said to be reliable if the value of *alfa cronbach>* 0.60 (Noor, 2012).

Table 3. Reliability Test

Variabel	Batas Normal	Nilai *Cronbach's Alpha*	Keterangan
Five Variables	> 0,60	0, 759	Reliabel

Source: Primary Data Processed 2022

Based on Table 3. The reliability test states that of the 5 variables the Cronbach Alpha value is > 0.60, it can be said that the variable is feasible and can be used as a measuring tool for data collection in the questionnaire later.

3.3 Normality Test
In this Normality Test, which is to determine the model of the dependent variable, independent, or both whether later the data will be normally distributed or not (Sugiyono, 2012).

Table 4. Normality Test

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	df	Sig.
Sebelum mendapatkan bantuan zakat produktif	,140	40	,048	,947	40	,059
Setelah mendapatkan bantuan zakat produktif	,162	40	,010	,952	40	,089

a. Lilliefors Significance Correction

Source: Primary Data Processed 2022

In Table 4. the results of the Shapiro-Wilk test state that the assistance before and after receiving productive zakat assistance is sig. > 0.05. The conclusion is that the assistance before and after receiving productive zakat assistance, the data is normally distributed.

3.4 Uji Paired Sample T-test
In this test according to Santoso (2010) dalam (Aryani et al., 2019) it is explained that in this test, it is to determine changes in poverty in Mustahik before and after receiving productive zakat assistance. This test uses 2 paired samples with decision making, namely, if the probability (Asymp. Sig) <0.05 then Ha will be accepted and H0 will be rejected, then if the probability (Asymp. Sig) 0.05 then Ha is rejected and for which H0 is accepted.

Table 5. Paired Sample t Test Spiritual Mustahik

		Paired Differences							
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference		T	Df	Sig. (2-tailed)
					Lower	Upper			
Pair 1	Sebelum menerima bantuan zakat produktif - Setelah menerima bantuan zakat poduktif	-7,22500	7,23059	1,14326	-9,53745	-4,91255	-6,320	39	,000

Source: Primary Data Processed 2022

Based on Table 5. above, the results of the Pired Sample t Test on the value of sig. (2–tailed) which is 0.000 < 0.05, which means that there is a significant difference in spiritual level before Mustahik gets help and after he gets help.

Table 6. Paired Sample t Test Mustahik Pendapatan Income

		Paired Differences							
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference		T	df	Sig. (2-tailed)
					Lower	Upper			
Pair 1	Sebelum mendapatkan bantuan zakat produktif - Setelah mendapatkan bantuan zakat produktif	-1062708,333	568567,662	89898,441	-1244545,093	-880871,573	-11,821	39	,000

Source: Primary Data Processed 2022

Based on Table 6 above, the results of the Paired Sample t Test on the value of sig. (2 – tailed) which is 0.000 < 0.05, which means that it is explained that there is a significant difference in income before Mustahik gets assistance and after receiving assistance from the Productive Zakat.

3.5 CIBEST Quadrant

Table 7. Results of Average Spiritual Poverty Level in Mustahik Families Before and After Getting the Productive Zakat Program BAZNAS Demak Regency

Variabel Spiritual	Before after	Before after
Salat	3,73125	4,504166667
Fast	3,73125	4,425
Zakat, Infaq, Alms	3,4375	4,429166667
Family environment	3,64375	4,2375
Government policy	3,80625	4,139583333
Spiritual Average	3,67	4,34708334

Source: Mustahik Spiritual Primary Data

It is explained in Table 7. that the Distribution of the Productive Zakat Program in Demak Regency in 2021 BAZNAS in Demak Regency is able to increase the level of Spiritual Mustahik. Mustahik are said to be spiritually poor if their SV value = 3 and are said to be spiritually rich when their SV score is more than 3.

Table 8. Results of Average Income Level Values in Mustahik Families Before and After Receiving the Productive Zakat Program BAZNAS Demak Regency

Pendapatan Mustahik	Before after	Before after
Mustahik's Average Income	1.087.499,95	2.152.708,3

Source: Data By Mustahik Income

It is explained in Table 8. that the Distribution of the Productive Zakat Program in Demak Regency in 2021 BAZNAS in Demak Regency is able to increase the level of Mustahik Income. Mustahik are said to be materially poor if their income is < 1,285,233.11 per month (BPS, 2020).

After merging the SV and MV values, then the Mustahik are adjusted which include Quadrant I (Material Rich and Spiritual Rich), Quadrant II (Spiritual Rich and Material Poor), Quadrant III (Spiritual Poor and Material Rich), and Quadrant IV (Poor Spiritual and Material).
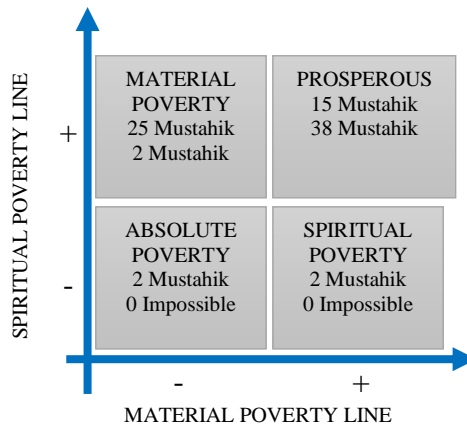
Figure 2. CIBEST Quadrant Grouping Results

From the explanation of Figure 2. above, it has been explained that at the point of material poverty, initially there were 25 Mustahik, after the distribution of Productive Zakat became 2 Mustahik. Furthermore, the points on spiritual poverty which initially had 2 mustahik, after the distribution of productive zakat became 0 mustahik. Furthermore, there were Absolute Poverty points which initially had 2 Mustahik, after the distribution of Productive Zakat it became 0 Mustahik, and the last one was Welfare points which initially had 15 Mustahik, after the distribution of Productive Zakat it became 38 Mustahik in a Prosperous state.

Table 9. Changes in the CIBEST Quadrant Index before and after receiving assistance from the BAZNAS Productive Zakat Program in Demak Regency in 2021

Indeks	Before	After	Change Percentage
Welfare Index	0,375	0,95	57,5 %
Material Poverty Index	0,625	0,05	-57,5 %
Spiritual Poverty Index	0,05	0	-5%
Absolute Poverty Index	0,05	0	-5%

Source: Mustahik Poverty Index Processed Data

Based on Table 9. above, it has been explained that the Welfare Index points have increased from 0.375% to 0.95% with the result of a change in the percentage of 57.5% of the impact after receiving Productive Zakat assistance.

Then the Material Poverty Index points can be seen, before getting assistance it was at 0.625% and after receiving assistance it could reduce the material poverty rate, namely 0.05% with a percentage change of 57.5%. The result of this real poverty is that through the program from BAZNAS Demak Regency, namely Productive Zakat, it can increase material (business) poverty in Mustahik.

Followed by the Spiritual Poverty Index points before receiving assistance, which is 0.05%, after receiving assistance, it can reduce the material poverty rate by 0% with a percentage change of 5%. The result of this spiritual poverty means that the Baznas of Demak Regency through the productive zakat assistance program is able to eradicate spiritual poverty in mustahik.

Then the last one is absolute poverty, the mustahik before getting assistance after the total is at 0.05% and after getting productive zakat assistance has decreased in absolute poverty by 0%, from here means the program from BAZNAS Demak Regency Productive Zakat is able to alleviating poverty in spiritual and material mustahik.

4 Conclusion

The conclusion in this study we can conclude that with the existence of a poverty measurement tool, namely the CIBEST Quadrant, we can find out changes in the poverty level in this poverty measurement tool, namely changes in material poverty and spiritual poverty as well as absolute poverty and welfare in Mustahik. All have been examined by researchers about the changes before and after receiving the BAZNAS Productive Zakat program assistance in Demak Regency. The results of this study to Mustahik BAZNAS Demak Regency in the distribution of Productive Zakat are positive and significant.

The details of the number of Mustahik before and after receiving productive Zakat assistance are as follows: Welfare Quadrant I (before assistance there were 15 Mustahik, after assistance there were 38 Mustahik), Quadrant II Material Poverty (before assistance there were 25 Mustahik, after assistance there were 2 Mustahik) , Quadrant III Spiritual Poverty (before aid there were 2 Mustahik, and after assistance there were 0 Mustahik), the last one was Quadrant IV Absolute Poverty (before aid there were 2 Mustahik and after assistance there were 0 Mustahik).

Furthermore, for the index results, the percentage change this time for the Welfare Index has increased with the percentage change after receiving productive zakat assistance, which is 57.5%. Furthermore, for Spiritual Poverty, the percentage change is 5%. In Material Poverty the percentage change is 57.5%, and the last one for Absolute Poverty is the percentage change is 5%. From these results, it is clear that BAZNAS Demak Regency through the Productive Zakat program is able to increase the level of welfare for Mustahik and we can know the impact of each before and after receiving Productive Zakat assistance from BAZNAS in Demak Regency which has been investigated by researchers at each Mustahik's house. who received Productive Zakat assistance at the Demak Regency BAZNAS Institution in 2021.

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