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The Effectiveness of Zakat Distribution on the Welfare of Mustahiq Households Based on the CIBEST Model: Case Study at the Muhammadiyah Zakat Institution

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Poverty is one of the humanitarian problems which is a problem in many countries including Indonesia. Islam as the religion of Rahmatan Lil Alamin, offers an important instrument to overcome this problem by utilizing the potential of zakat, infaq, and shadaqah for the poor. Seeing the poverty that is currently being felt, the type of poverty is not only in terms of the material aspects but also non-material aspects including the spiritual dimension. One of the measurement models that can be used to see the impact of distributing zakat by combining the material dimensions and spiritual dimensions is the CIBEST model. The purpose of this study is to determine the impact of the distribution of Zakat on the welfare of household mustahiq based on the CIBEST model in Lazismu Umbulharjo Yogyakarta

Lazismu is a Zakat institution owned by Muhammadiyah organization in Indonesia, which has the role to collect and distribute zakat, infaq and shadaqa. One of the zakat programs implemented by Lazismu is productive zakat fund which is expected to improve the welfare of mustahiq (zakat recipients). Thus research is needed to describe and assess the impact of zakat given to the mustahiq by adopting the CIBEST model. This model which have been developed by Beik dan Arsyanti (2015) combines the quadrants of basic human needs which include both material and spiritual aspects. CIBEST model comprising four indices is used as tool of analysis. These indices are welfare index, material poverty index, spiritual poverty index and absolute poverty index

This study uses a descriptive quantitative approach with questionnaires and interviews methods (as primary data) to productive zakat recipients by Lazismu Umbulharjo Yogyakarta. The sample of this study was 10 Mustahiq which were divided into 9 households. The results of this study indicate that there are changes in the welfare conditions of Mustahiq households before and after receiving zakat productive funds and spiritual assistance. Before receiving zakat productive funds and spiritual assistance, there were 2 prosperous households, 6 materially poor households, and 1 absolute poor household. While after being given zakat productive funds and spiritual assistance there are changes in household conditions, namely 4 households that are categorized as prosperous, 5 conditions that are categorized as material poor and there are no households categorized as absolutely poor.

Keywords: zakat fund, CIBEST Model, Lazismu, Mustahiq Household

INTRODUCTION

Poverty is one of the humanitarian problems that has not been completely resolved in developing majority countries, including Indonesia. Failure to earn enough to fulfill basic survival needs such as food, shelter, and clothing, usually means being poor. However, in the context of Indonesia, it has been reported that in March 2018 the Central Statistics Agency (BPS) noted that Indonesia experienced the lowest point in poverty percentage since 1999 which was 9.82%. With this percentage the number of poor people or expenditure per capita per month below the poverty line reaches 25.95 million people.

Java Island is the island with the highest poverty rate in Indonesia according to population of 8.94% or 13.34 million people of the total population. Yogyakarta Special Region Province (DIY) is the region with the highest poverty rate in Java, which is 12.13% or 460.10 thousand people, this figure is still higher than the national average which in March decreased to 9, 82%. DIY poverty rate is still quite far from the 7% target that has been planned in the 2017-2022 Regional Medium-Term Development Plan (RPJMD) in Yogyakarta Province (Yogyakarta Government website, 2018). Therefore, in an effort to overcome poverty problems , Islam offers one solution that can be used is to absorb the potential of Zakat, Infaq, Sadaqah as stated in holy Qur'an, At-Taubah [9]: 71

وَالْمُؤْمِنُونَ وَالْمُؤْمِنَاتُ بَعْضُهُمْ أَوْلِيَاءُ بَعْضٍ يَأْمُرُونَ بِالْمَعْرُوفِ وَيَنْهَوْنَ عَنِ الْمُنْكَرِ
وَيُقِيمُونَ الصَّلَاةَ وَيُؤْتُونَ الزَّكَاةَ وَيُطِيعُونَ اللَّهَ وَرَسُولَهُ أُولَئِكَ سَيَرْحَمُهُمُ اللَّهُ إِنَّ اللَّهَ عَزِيزٌ
حَكِيمٌ

“And those who believe, men and women, some of them are helpers for some of the others. They do what is ma'ruf, prevent from evil, establish prayer, pay alms and they obey Allah and His Messenger. They will be given mercy by God; surely Allah is Mighty, Most Wise ”.

The basic purpose of zakat worship is to solve various social problems including unemployment, poverty, a bad economy and the accumulation of assets (Qaradhawi, 2005). Besides Zakat, Infaq and Alms is also one of the policy instruments or alternative instruments that are expected to be a solution to the problem of poverty and other problems (Beik, 2009). The National Amil Zakat Agency (BAZNAS) Special Region of Yogyakarta (DIY) noted that the potential for Zakat in DIY reached 150 billion and this did not include the zakat potential in the mosque, but the realization only reached 5-6% of the existing potential, so if this can be maximized so the potential of Zakat, Infaq and Sadaqah can be a solution that can overcome the problem of poverty that occurs in the Special Region of Yogyakarta (BPS, 2018).

Law number 23 of 2011 concerning Zakat Management declared that the goal of zakat fund management is to improve the effectiveness and efficiency of zakat fund management service and promote the use of zakat fund in the effort of living standard improvement and poverty eradication. Zakat plays strategic role in the effort of poverty eradication. The flexibility of zakat, in terms of its collection and distribution, is its power. The poor can benefit from zakat which is given by more financially-established people in the same area. If we can make this work more effectively, we can boost the process of poverty eradication.

According to Law number 23 of 2011, Amil Zakat institutions in Indonesia play an important role in managing and distributing Zakat, Infaq and Sadaqah funds aimed at alleviating poverty. One of the zakat institutions in Indonesia is the Muhammadiyah Amil Zakat Institution, which is a national Amil Zakat institution owned by the Muhammadiyah organization, one of the largest Islamic organizations in Indonesia. LazisMU plays a role in community empowerment through the productive use of zakat, infaq, waqf funds and other philanthropic funds, both individuals and institutions. Zakat is expected to be an important pillar in solving social problems in society by encouraging social justice and human development.

A new approach is needed to reduce poverty and increase welfare. Ishaq (2002) claimed that one of the reasons the crisis has arisen so far is that countries and poverty-related organizations are neglecting spiritual values, traditions, and local culture. At this time poverty alleviation, not only from the material point of view, but must also be balanced with spiritual aspect. Therefore, a model is needed to measure the material, spiritual and absolute aspects and this is a function of the Center for Islamic Business and Economic Studies or CIBEST (Beik and Arsyianti 2015).

This study refers to the research of Beik and Aryati (2015) and Ayyubi and Henni (2018) who conducted a study of the impact of the spread of Zakat, Infaq and Sadaqah on poverty alleviation based on the CIBEST model in Indonesia. This research is interesting because poverty alleviation that has been carried out is not only seen from the aspect of material poverty but also in terms of spiritual poverty. This research chooses the object of the Muhammadiyah Amil Zakat Institute (LazisMu) Umbulharjo in Yogyakarta Province. LazisMu is an institution that presents programs that are solutive in overcoming the problems of society both in the aspects of education, health, and economic and social. Your normal achievement in managing zakat, infaq and shadaqah funds in 2017 reached 4.6 billion rupiah, so this becomes a motivation to hold excellent programs in 2018 to 2020 in DIY. LazisMu Umbulharjo has a program that is quite effective in channeling zakat funds such as one of the collection programs namely donation pick-up services that are not owned by other amil zakat institutions, this program is carried out by amil to pick up donations or assistance from busy muzaki and cannot deliver aid directly. In the aspect of recording financial statements, it is common for umbulharjo to have recorded financial statements in accordance with PSAK 109, guidelines and financial accounting standards for Amil Zakat Institutions.

LITERATURE REVIEW

Zakat and The Welfare of Mustahiqs

In terms of etymologically, zakat means blessing, growth, clean and good. Zakat from the term is defined as property with certain conditions, which Allah obliges to its owner (Muzzaki) to be handed over to those entitled to receive it (Mustahiq) with certain conditions (Ash Shiddieqy, 2009, p. 162). According to Law No.23 Year 2011 concerning the management of Zakat article 1 paragraph (2) explains that zakat is a property that must be issued by a Muslim or business entity to be given to those entitled to receive it in accordance

with Islamic law. Paying Zakat is compulsory for the people who own a certain minimum amount (Nisab) of wealth. A Muslim who is adult, sane, free (not a captive or slave), not a debtor (if compared with his/or her total assets) and possesses a certain minimum amount of additional wealth (more than necessary, i.e. Nisab) has to pay Zakat. There are eight groups of people who are eligible to receive Zakat funds. Al-Quran states: "The alms are only for the Fuqara' (the poor), and Al-Masakin (the needy) and those employed to collect (the funds); and to attract the hearts of those who have been inclined (towards Islam); and to free the captives; and for those in debt; and for Allah's Cause, and for the wayfarer (a traveller who is cut off from everything); a duty imposed by Allah. And Allah is All-Knower, All-Wise" (Al-Quran 9:60):

In addition, Law number 23 of 2011 concerning Zakat Management declared that the goal of zakat fund management is to improve the effectiveness and efficiency of zakat fund management service and promote the use of zakat fund in the effort of living standard improvement and poverty eradication. Zakat plays strategic role in the effort of poverty eradication. The flexibility of zakat, in terms of its collection and distribution, is its power. The poor can benefit from zakat which is given by more financially-established people in the same area. If we can make this work more effectively, we can boost the process of poverty eradication. Zakat issued by parties who pay zakat (muzaki) must be distributed to the recipient of zakat (mustahiq) which is divided into several groups, as narrated in the Qur'an surah Taubah: 60

"Indeed, zakat is only for the needy, the poor, amil zakat, people who are softened (converts), to (liberate) slaves, too (free) those who are in debt for the way of Allah, and for those who are in travel, as an obligation of Allah, Allah is all-knowing, all-wise".

Related to the distribution of zakat, Law number 23 of 2011 concerning Zakat Management grouping zakat funds into two programs, consumptive programs, and productive programs. The distribution of zakat was originally more consumptive and is developed with the pattern of the productive distribution to increase the value in the use of zakat and forms an independent person who is able in fulfilling their needs so that it can improve the development of country community.^{2F} The productive zakat is directed to productive activities such as the development and empowerment of the community by making the funds as working capital or for capital production according to their respective skills and skills supported by quality improvement.

In an effort to realize this zakat distribution program (Azizy 2004: 143) reveals that a good zakat management is needed, which is a process or form of work that includes direction of a group in achieving its goals so that the distribution of zakat funds can be channeled properly for consumptive programs or productive programs as one of the efforts to overcome poverty problems that occur in society.

Poverty

Poverty is a condition of a person's life or household with various deficiencies so that they are unable to meet the minimum or appropriate needs for their lives. Based on Indonesian Law No.96 of 2015, poverty is a socioeconomic condition of a person or group of people whose basic rights are not fulfilled to maintain and develop a dignified life. The World Bank defines poverty in absolute terms. The bank defines extreme poverty as living on

less than US\$1.90 per day, and moderate poverty as less than \$3.10 a day. In addition, poverty is also considered as the inability of a person to meet both material and non-material needs (Reitsma and Kleinpenning 1994). The measure of poverty level is not only seen from the fulfillment of material aspects related to meeting basic needs but also pay attention to non-material aspects.

The CIBEST MODEL

The CIBEST model is a model developed by Beik dan Arsyanti (2014). This model is used to analyze the impact of the zakat program based on material and spiritual aspects, which consists of four quadrants by mapping households into four areas. The first area is households that have been able to meet material and spiritual needs, which are called prosperous households (quadrant I) which live under hayatan thayyibah (welfare) as mentioned by Allah SWT in the Qur'an An-Nahl (16) verse 97. The second area is the condition of households that are only able to meet spiritual needs but have not been able to meet material needs. This condition is called materially poor households (quadrant II). In accordance with Surah Al-Baqarah (2) verses 155-156 which explains that a person will be tested with the condition of lack of material wealth but have a strong spiritual aspect. The third area is the condition of households that have been able to meet the needs materially but are unable to meet the needs spiritually. This condition is called spiritual poor households (Quadrant III). In accordance with Surah Al-An'am (6) verse 44 which explains the presence of groups who do not obey Allah's orders, but are able to meet material needs. The fourth area is the condition of households that are unable to meet the material and spiritual needs. This condition is called an absolute poor household (quadrant IV) this is explained by Allah in surah Taha (20) verse 24.

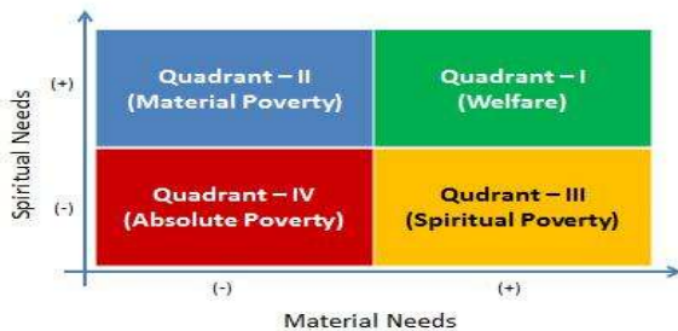


Table 1: CIBEST Quadrant

(Source: Beik dan Arsyanti 2015)

Beik and Arsyanti (2015) describe that spiritual needs should be based on three variable groups that include worship, household environment, and government policy. Worship group consists of three variables, i.e. prayer, fasting and sharing (zakat and infaq), which in the shariah perspective are compulsory worship. The inability to carry out these worships may the house's spiritual condition.

The inclusion of household climate and government policy is due to the strong effect of these two variables on household members ' dedication to worship as well as a sense of security and

equality in worship (Beik and Arsyianti, 2015). In particular, the details and indicators of these spiritual needs are given in Table 2.

Table 2. Spiritual Needs Indicator

Variables	Likert Scale					Poverty Standard
	1	2	3	4	5	
Prayer	Blocking others to pray	Against the concept of prayer	Performing obligatory prayer but not on regular basis	Always performing obligatory prayer but not in congregational prayer	Performing congregational prayer for obligatory one and perform recommended prayer	
Fasting	Blocking others to undertake fasting	Against the concept of fasting	Not fully performing obligatory fasting	Performing only obligatory fasting	Performing obligatory fasting and recommendable fasting	Average score for spiritually poor household is equal to 3 (SV = 3)
Zakat and Infak	Blocking others to pay zakat and infak	Against the concept of zakat and infak	Not paying infak at least once in a year	Paying zakat <i>al-fitr</i> and zakat <i>al-maal</i>	Paying zakat <i>al-fitr</i> , zakat <i>al-maal</i> , and infak	
Household Environment	Forbid <i>ibaadah</i>	Against implementation of <i>ibaadah</i>	Consider <i>ibaadah</i> as private matter for household member	Support execution of <i>ibaadah</i>	Creating environment which obligates execution of <i>ibaadah</i>	
Government Policy Environment	Forbid <i>ibaadah</i>	Against implementation of <i>ibaadah</i>	Consider <i>ibaadah</i> as private matter	Support execution of <i>ibaadah</i>	Creating environment which obligates execution of <i>ibaadah</i>	

Source: Beik and Arsyianti (2015)

Previous Research

Ayyubi and Henni (2018) conducted a study related to the analysis of the impact of the distribution of zakat, infaq and shadaqah on poverty alleviation based on the CIBEST model on Baitul maal of Jogokariyan Yogyakarta Municipality. The results showed that mustahiq households as recipients of ZIS funds experienced an increase in welfare by 21% and a decrease in material poverty by 19%, spiritual poverty by only 1% and absolute poverty by 1%.

Mulyani (2018) also conducted a study related to the analysis of the impact of the distribution of zakat funds to the poverty level of mustahiq by using the CIBEST model on the Amil Zakat Dompot Dhuafa Institute. The results of the study indicate an increase in prosperous households and a decrease in households that are materially poor, spiritual and absolute. Based on the analysis of the welfare index, there was an increase in welfare by 38%. There are 25% of mustahiq households that have escaped material poverty. Spiritual poverty decreased by 8% and absolute poverty decreased by 0.05 so that there were 5% of mustahiq households that managed to get out of absolute poverty after receiving assistance and coaching.

Beik and Caesar (2015) analyze the impact of productive zakat program in poverty alleviation of mustahiq households, based on materially and spiritually aspects. The research

found that the presence of zakat utilization program is able to increase welfare index of the mustahiq by 147.14 percent. The material poverty index, spiritual poverty index and absolute poverty index can also be reduced by 49.6 percent 1.6 and 12.3 percent, respectively. Meanwhile, welfare index increase by 63.7 percent. In conclusion, productive zakat program give positive impact to the mustahiq household life.

The use of productive zakat as an economic empowerment tool was analyzed by Syaiful and Suwarno (2015). The research tried to understand the views of important people in society on using productive zakat to support economic empowerment of mustahiqs. The research found that most people are not aware of mustahiqs using zakat fund empowerment.

Widiastuti and Rosyidi (2015) had researched models of successful zakat empowerment to improve mustahiq profits. The researchers found that the zakat fund is capable of serving as a means of maximizing mustahiq revenue. Providing zakat fund loans without interest to mustahiq to begin their company is one of zakat fund distribution's efficient models.

METHODOLOGY

The population in this study were all mustahiq households in Muhammadiyah Zakat institution (LazizMu) Umbulharjo Special Region of Yogyakarta. The samples observed in this study were 9 households that were LazizMu mustahiq (recipient of zakat). Sampling from this study uses purposive sampling, while the sample characteristics used in this study are: 1) Sample is a mustahiq household or recipient of zakat and spiritual assistance from Lazizmu Umbuharjo. 2). Mustahiq households that receive routine assistance once a month.

The type of data used in this study are primary data and secondary data. The primary data source used in this study is the survey method, namely interviews and household questionnaires mustahiq. While secondary data sources are data obtained from BPS and Lazizmu Umbulharjo zakat distribution report data. Data analysis method used in this research is descriptive quantitative method. Test equipment used in this study is the CIBEST quadrant analysis. Basis of Calculation and analysis used in this study:

1. Material Value

Material Value is the poverty line of households and household income earned per month. Material Value (MV) is used to measure the material needs that must be met or the minimum standard of each household, this figure is obtained from the product price multiplication of products consumed multiplied by the number of goods and services needed (Mi). With the formula:

$$MV = \sum_{i=1}^n P_i M_i$$

Information:

MV = Minimum standard of material needs that must be met by households or called the material poverty line

P_i = Prices of goods and services consumed

M_i = Amount of goods and services needed.

2. Spritual Value

Spiritual Value (SV) is a spiritual poverty line that is based on indicators of need and determinants of spiritual scores. Which is divided into 5 indicators, namely: prayer, fasting, alms and infaq, household environment and government policies formulated with the following formula.

$$Hi = \frac{Vp + Vf + Vz + Vh + Vg}{5}$$

Information:

Hi = Actual Score of spiritual poverty line

Vp = Prayer Score

Vz = Score of Zakat, Infaq and Sadaqah

Vh = Environmental score

Vg = Government policy score.

Meanwhile, to find out the spiritual score of one family member is done by adding up the scores of each individual, then divided by the number of household members.

$$SH = \frac{\sum_{h=1}^n H1 + H2 \dots + Hh}{Mh}$$

Information :

SH = Spiritual Score of household members

Hh = Individual Spiritual Score of each family member

Mh = Number of household members

The value to measure each score used is 1 to 5, and the average score to determine whether a poor household is spiritual or not is 3 (SV = 3). After knowing the SV Value and MV Value, the next step is to conduct an analysis of mustahiq households. In order to find out which household belongs to households that are poor or materially rich and poor or spiritually rich, which will be used as a basis for classifying quadrants on mustahiq households.

Table 3. Combination of CIBEST SV and MV Actual Values.

Actual score	\leq MV Value	\geq MV Value
\geq SV Value	Materially Poor And Sprituely Rich Household (Quadrant II)	Materially and Spiritually Rich Household (Quadrant I)
\leq SV Value	Materially and Spiritually Poor Household (Quadrant IV)	Materially Rich and Spiritually Poor Household (Quadrant III)

Source: Beik dan Arsyanti (2015)

- a. Quadrant I occurs when the actual value of the spiritual score of the household (SH) is greater than the value of SV (spiritual rich) and income is greater than the value of MV (material rich).
- b. Quadrant II occurs when the value of SH is greater than the value of SV (spiritual rich) and income is smaller than the value of MV (material poor)
- c. Quadrant III occurs when the value of SH is smaller than the value of SV (spiritual poor) and income is greater than the value of MV (rich material)
- d. Quadrant IV occurs when the SH value is smaller than SV (spiritual poor) and income is smaller than the MV value (material poor).

RESULT DISCUSSION

Respondents in this study amounted to 10 people from 9 households who received donations from the Muhammadiyah Zakat Institution Umbulharjo with various programs: education, economic empowerment and health sector like nutritional assistance and free medication. The respondents interviewed were the head of the family or family member concerned. Based on the previous explanation about CIBEST awareness and data obtained from the distribution of questionnaires, the mustahik households who receive zakat from Lazismu Umbulharjo are classified as follows:

Table 4 : Characteristics of the Household before Receiving Zakah

No	Nama	MV Value	SV Value	Analysis	Quadrant
1	Household 1	Rp 600.000	3	Materially Poor, spritually Poor	4
2	Household 2	Rp 800.000	3.6	Materially poor, Spritually rich	2
3	Household 3	Rp 1.100.000	3.4	Materially poor, Spritually rich	2
4	Household 4	Rp 3.100.000	3.6	Welfare	1
5	Household 5	Rp 1.000.000	4	Materially poor, Spritually rich	2
6	Household 6	Rp 3.500.000	4.8	Welfare	1
7	Household 7	Rp 3.500.000	4.8	Welfare	1
8	Household 8	Rp 400.000	4.4	Materially poor, Spritually rich	2
9	Household 9	Rp 900.000	3.4	Materially poor, Spritually rich	2
10	Household 10	Rp 900.000	4.6	Materially poor, Spritually rich	2

After households are classified into quadrants that contain categories of prosperous, material poor, spiritual poor, and absolute households, it can be known the index of each household category based on the CIBEST model, the results of the welfare index and poverty index calculation are as follows:

Table 5 Changing in Household condition

Indeks	Before receiving zakat funds and assistance	After receiving zakat funds and assistance	Change in (%)
Welfare Index	$\frac{2}{10} = 0,2$	$\frac{5}{10} = 0,5$	30
Material Poverty Index	$\frac{6}{10} = 0,6$	$\frac{4}{10} = 0,4$	20
Spritual Poverty Index	-	-	-
Absolut Index	$\frac{1}{10} = 0,1$	-	0

Source: Primary Data, Processed, 2019

From Table 4, the figure indicates that welfare index of the mustahik is 0.24 before receiving zakat fund, assistance and participating in the program, the index is increasing 30 percent. The figure indicates that after being given supervision by Lazismu, 30 percent of them have been able to fulfill material and spiritual needs. This happens because there are some households that have moved to a household that is categorized as prosperous after receiving zakat funds and assistance from your usual Umbulharjo.

Furthermore, material poverty index is decreasing. The situation happened due to zakat fund distribution program and supervision offered in Lazismu. The mustahik feel that they are being helpful by this program, so they can improve their skill after receiving zakat fund and assistance from Lazismu.

The spiritual poverty index illustrates the condition of households that can meet material needs but cannot meet spiritual needs, in this condition before and after receiving donations from the zakat funds the index is at 0 or 0% so that from the beginning the recipients of zakat were mostly households that lacked material and have practiced religious practices above the spiritual standard line in CIBEST.

The absolute poverty index illustrates the conditions of households that cannot meet material needs and cannot yet fulfill spiritual needs, before receiving zakat funding assistance there are 10% of households that are in absolute poverty. After being given zakat funds and coaching from Lazismu and attending recitals at the mosque near the house, the absolute poverty index becomes 0%. This means that the household can fulfill its household needs from a spiritual aspect.

CONCLUSION AND RECOMMENDATION

According to the result, Lazismu Umbulharjo is an amil zakat institution which has a role to collect, process and distribute zakat, infaq and shadaqah funds and provide spiritual assistance and guidance to mustahik so that it can overcome poverty materially and spiritually. This is in line with the fundamental objective of the Cibest Model, which is to measure poverty from both aspects of the effectiveness of zakat fund distribution. The Lazismu program also successfully brings the mustahik out of poverty. In average, mustahik households' income increases by 66,9 percent after receiving zakat fund. Their income increases from Rp 1.174,0000/month to Rp 1,959,406/month. There are differences in the conditions of households before and after mustahik receiving zakat funds and spiritual assistance

The program also successfully decreases material poverty indices by 20 percent. Meanwhile, welfare index increases by 30 percent. Therefore, productive-based zakat fund distribution program can decrease material and spiritual poverty of the mustahik.

This study found that the amount of zakat funds distributed to Mustahik in several households (respondents) is not too large so it has not yet provided a significant change in increasing household income, this can be seen from the number of households that

are still categorized as material poor, namely 4 households from a total of 9 households that receive zakat.

Suggestions for further research can do research at other zakat institutions or institutions that receive donations in poverty alleviation so that it can increase the scope of research. The results of this study also recommend to increase mustahik welfare index.

The results of this study also recommend to improve the welfare of household mustahik, it is necessary to collaborate on the management of zakat, infaq, and shadaqah between zakat institutions, the government, and the community by paying attention to both material and spiritual aspects.

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