

Analysis Of Zakat Empowerment In The Era Of Pandemy Covid-19 Towards Impossible Material and Spiritual Aspects Mustahik

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Abstract

The outbreak of the Covid-19 virus has caused the economy of developing countries to slow down, including Indonesia. The sluggish economy contributes to the poverty rate. Zakat has an important role in the economy and can be a source of funds that can improve welfare. This study aims to analyze the impact of the zakat program in alleviating poverty in mustahik households based on material and spiritual aspects. This research method used a descriptive quantitative approach with a sample of 57 mustahik families who received food security action programs. The statistical test and data analysis used were paired data t-test and the CIBEST model. Based on the CIBEST Model, it shows that zakat's assistance improves the welfare of mustahik and reduces the poverty index of the mustahik material. After the assistance of zakat funds, the Number of mustahik households in the welfare household category (quadrant I) has increased by 0.14 percent. Meanwhile, the Number of mustahik households categorized as material poor (quadrant II) decreased by 0.14 percent.

Keywords: CIBEST model; material and spiritual values; Poverty; zakat.

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1. INTRODUCTION

Currently in Indonesia and even the world is being hit by a big disaster, namely the spread of the coronavirus (covid-19), so that many people are affected by it. The public concern arises about the possibility of being exposed to Covid-19. In addition, the existence of social distancing and physical distancing, which is then followed by the PSBB (Large-Scale Social Restriction) policy, will have an impact on being an 'Economic Shock' for the community. According to the World Bank (2020), social restrictions cause shock both in terms of demand and supply globally due to restricted activities. The implementation of this policy will certainly limit the community's economic activities so that it will have an impact on the country's economy (Ozili & Arun, 2020). The sluggish economy contributes to the poverty rate. Many groups of people whose income has decreased even have to lose their livelihoods.

Efforts to reduce poverty in Indonesia during the Covid-19 pandemic will be a serious challenge. The Central Statistics Agency (BPS) noted that the poverty rate as of March 2020 had increased to 26.42 million people, from 25.14 people previously in March 2019 (BPS, 2020). The impact of COVID-19, which has only been recorded for a few weeks in the BPS March 2020 survey, shows that almost all regions have experienced an increase. Of the 34 provinces, 22 experienced an increase in poverty levels. The increasing number of poor people will have a large negative impact on society (Romdhoni, 2018). Therefore, a new approach is needed to reduce poverty.

Indonesia is the largest Muslim country globally, with a majority of its more than 200 million Muslims. Zakat is one of the five pillars of Islam that must be carried out by a Muslim or if not then it is not included in the Muslim group (Siswantoro, etc., 2021). One of the pillars to reduce the poverty level is by maximizing

the utilization of zakat. The potential for zakat in Indonesia in 2020 is IDR 327.6 trillion (Puskas BAZNAS, 2021). According to the 10th edition of the World Giving Index, Indonesia is among the world's top 10 most generous countries. Even though Indonesia is categorized as a lower middle-income country by the United Nations (UN), this is a strength in utilizing zakat as poverty alleviation. Thus, these results need to be taken into consideration for zakat managers in determining and prioritizing management trusted by muzakki by making their best efforts to distribute zakat based on the principles of justice (Arsyad, 2020).

In addition, the state recognizes that zakat as a religious institution is an obligation of Muslims and aims to improve justice and social welfare (Puskas Baznas, 2021). Zakat collection and distribution managed by the official zakat institution have been proved to be more effective and comprehensive benefits to the asnaf and general ummah will be achieved (Aziz 2020). Zakat management requires a professional, responsible, and trustworthy institution. This is expected to drive the economy, nourish the social order, and reduce the gap in society (Dimiyati, 2017). Zakat can reduce the depth and severity of low-income families through well-managed collected zakat funds (Beik, 2015).

During the Covid-19 pandemic, the presence of zakat became increasingly important in easing the economic burden of the community. According to the MUI Fatwa Commission, zakat funds can be distributed to help people who are facing the impact of Covid-19 (Hijrah, 2020). Therefore, the role of zakat is increasingly relevant, and optimization of the potential of zakat in Indonesia is important so that zakat can reduce the multidimensional impact of the Covid-19 pandemic.

The increasing poverty rate calls Lazismu Pekalongan Regency to carry out ZIS (Zakat, Infaq and Alms) collection activities intended for active food security action programs in the form of distributing food packages to people affected by the Covid-19 pandemic. The food packages will be processed into food by mustahiks / households. Food is the most important component to achieve a prosperous life (Noorfazreen Mohd Aris et al.2017). The consumptive assistance is an effort to help meet the needs of the poor, help ease the burden of life, ensure basic needs, and maintain the purchasing power of people affected by Covid-19. The most

significant effect of Zakah can be seen in its ability to increase the money supply, which leads to an increase in demand for goods and services and, as a result, a corresponding increase in supply (Sahiba Abdullahi Ammani et al., 2014).

An organized program can be seen to what extent the program can help the people's economy, so there is a need for measurement (Sumantri, 2017). The majority of zakat measures are in reducing poverty prioritizes only material aspects. The measure of poverty is not only material but also spiritual. So we need a way to measure other aspects, such as spiritual aspects (Isro Mubarakah, Beik, & Irawan, 2017); (Putri, 2019). At the most basic level, the Covid-19 pandemic shows the authenticity of human worship. When the government has appealed to people to apply social distancing, work, study and worship from home, it is the right time for us to organize our spirituality. We must use it as a social mechanism to curb the spread of Covid-19 and as a mechanism to measure and organize our spirituality.

Based on the above conception, research is needed related to the effectiveness of the distribution of zakat funds, which uses a material approach and must also be based on spiritual perceptions. Therefore, Beik and Arsyianti (2015) developed a model center for Islamic Business and Economic Studies (CIBEST), which can be referenced for research outlining poverty alleviation. The CIBEST Model is measuring poverty based on an Islamic perspective by balancing material and spiritual aspects. This model is an attempt to develop a tool to measure welfare and poverty based on meeting needs. The basis of needs has been explained in the Qur'an and hadith that needs are divided into two, namely material and spiritual.

Several previous studies on the role of zakat as measured by the CIBEST model include Beik and Pratama (2015); Beik and Arsyianti (2016); Mubarakah, Beik and Irawan (2017); Sumantri (2017); Aryani, Rachmawati and Seto (2019); Zandri (2020); Dasangga and Cahyono (2020). Although there have been many studies on the role of zakat using the CIBEST model, what distinguishes this study is to analyze the impact of consumptive zakat on material and spiritual aspects when people are affected by the Covid-19 pandemic. In this study, researchers will examine changes in mustahik household income without and with zakat assistance. In addition, they are researching the characteristics of the material and

spiritual values of mustahik after receiving zakat during the Covid-19 pandemic.

From the description of the problem above, the authors are interested in researching "Analysis of zakat empowerment in the era of pandemic covid-19 towards impossible material and spiritual aspects mustahik (case: Lazismu, Pekalongan Regency)". This research is expected to provide input and consideration to the government in formulating policies to reduce poverty in Indonesia. As well as a consideration in the collection and management of zakat funds nationally. For the community, it can be used as additional information about zakat as an instrument that reduces poverty. The Zakat Management Institution can be used as input for zakat utilization programs and provide information about its impact on material and spiritual poverty.

2. RESEARCH METHODS

The research method uses field research (field research) with a descriptive quantitative approach. The data obtained in this study are primary and secondary. Primary data comes from interviews with Pekalongan Regency Lazismu administrators regarding the program's active food security action. Questions were given to respondents, namely mustahik, who received the food security action program. Meanwhile, secondary data comes from the Amil Zakat Institute (LAZ) data, scientific journals, scientific articles, websites, books, and other information related to research topics.

The sample population in this study was 134 teachers of the Al-Qur'an Education Park (TPQ) in Pekalongan Regency. The sampling technique used the purposive sampling method, namely determining the sample with certain considerations. Using the purposive sampling method is because not all samples have criteria that match what the authors specify (Sugiyono, 2016). The criteria for respondents used in this study are mustahik or people who receive consumptive zakat in food packages. The sample in this study amounted to 57 mustahik. The calculation of this amount is based on the Slovin formula:

$$n = \frac{N}{1 + N \times e^2} = \frac{134}{1 + 134 \times 0,1^2} = 57,26$$

Information:

n = number of samples

N = total population

e = fault tolerance limit.

The data analysis technique uses two methods. First, the CIBEST poverty index was developed in 2015 by Irfan Syauki Beik and Laily Dwi Arsyianti. The CIBEST method calculates poverty and welfare based on the ability to meet material and spiritual needs (Beik & Arsyianti, 2016). The CIBEST index consists of a welfare index, a material poverty index, a spiritual poverty index, and an absolute poverty index. Second, the t-test or t-test is used to see changes in mustahik income before and after receiving productive zakat. T-test using SPSS software version 25.

2.1. The CIBEST quadrant

The basis for the calculation of this study is to use the Material Value (MV) or household poverty line and household income per month. Material Value (MV) is used to measure the minimum standard the material should be filled with households. MV values are obtained by multiplying the price of that good and service consumed (Pi) with the minimum amount of goods and services required (Mi).

Mathematically, MV can be formulated as follows:

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

Before obtaining zakat funds, the condition of the household is based on the line poverty in Pekalongan Regency in 2019. According to data from BPS, the line poverty per capita per month in Pekalongan Regency is IDR 382,532. Total population in Pekalongan Regency is 897,711 with a total of 209,266 households. The following calculations obtain MV before obtaining zakat funds:

$$\begin{aligned} \text{Average household size} &= \frac{\text{Total population of Pekalongan Regency 2019}}{\text{Total households in Pekalongan Regency 2019}} \\ &= \frac{897.711}{209.266} \\ &= 4.289 \text{ round to } 4.3 \end{aligned}$$

So that the mustahik household line (MV) is obtained before obtaining funds zakat as follows:

$$\begin{aligned} MV &= \text{poverty line for Pekalongan Regency in 2019} \\ &\quad \times \text{average size household in 2019} \\ &= 382,532 \times 4.3 \\ &= 1,644,888 \text{ per household per month.} \end{aligned}$$

The spiritual poverty line or Spiritual Value (SV) is obtained based on indicators of spiritual need and fulfillment of the five variables that determine the spiritual score. The five variables were assessed using a Likert scale.

Table 1. Indicator of Spiritual Need

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 a regular basis	Always performing obligatory prayer but not in congregational prayer	Performing congregational prayer for obligatory one and perform recommended prayer	Average score for spiritually poor household is equal to 3 (SV = 3)
Fasting	Blocking others to undertake fast	Against the concept of too fasting	Not fully performing obligatory fasting	Performing only obligatory fasting	Performing obligatory fasting and recommendable fasting.	
Zakat and Infaq	Blocking others to pay zakat and infaq	Against the concept of zakat and infaq	Not paying infak at least once in a year	Paying zakat al-fitr and zakat al-maal	Paying zakat al-fitr, zakat al-maal, and donations	
Household Environment	Forbid pity	Against implementation of ibaadah	Consider ibaadah as private matter for household member	Support execution of worship	Creating environment which obligates execution of ibaadah	
Government Policy Environment	Forbid pity	Against implemetation of worship	Consider ibaadah as private matter	Support execution of worship	Creating environment which obligates execution of ibaadah	

Source: Beik and Arsyianti (2015)

The formula for calculating the individual spiritual score of household/family members with the following rumors:

$$H_i = \frac{V_p + V_f + V_z + V_h + V_g}{5}$$

Information :

H_i = Actual score of i-th family member

V_p = Prayer score

V_f = fasting score

V_z = Zakat and infaq score

V_h = Score of family environment

V_g = Score of government policy

The above calculations can be seen the number of households/families in each CIBEST quadrant by combining the actual value of MV (material poverty line) and SV (spiritual poverty line). The following is the combination of MV and SV in table 2.

Table 2. Combination of SV and MV Actual Value

Actual Score	≤ MV value	> MV value
> SV value	Rich spiritually, poor Materile (quadrant II)	Rich spiritual, Kaya material (quadrant I)
≤SV value	Poor spiritual, poor material (quadrant IV)	Spiritual poor, Rich material (quadrant III)

Source: (Beik & Arsyianti, 2016)

Table 2 explained that if the actual value of the household spiritual score (SH) is greater than SV and their income is higher than MV, it is in quadrant 1. If the SH value is greater than SV and income are lower than MV, then it is in quadrant II. If the SH value is less than SV and the income is higher than MV, it will be in quadrant III. If the SH value is less than SV and income is less than MV, it will be in quadrant IV.

2.2. Islamic Poverty Index

1) Welfare Index (W)

The welfare index is to calculate the number of families who are rich or sufficiently materially and spiritually divided by the entire population. The welfare index formula is as follows:

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

Information:

W = welfare index; $0 \leq W \leq 1$

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

N = total population (number of families observed).

2) Material Poverty Index

The material poverty index (P_m) is used to see households in quadrant II or materially poor. The formula can obtain the material poverty index value:

$$P_m = \frac{M_p}{N}$$

Information:

- Pm = mater
 Mp = Number of families who are materially poor but spiritually rich
 N = Total population (observed households).

3) Index Spiritual Poverty

The spiritual poverty index is used to see households that fall into quadrant III or spiritually poor categories. The formula for calculating the spiritual poverty index is as follows:

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

Information:

- Ps = spiritual poverty index
 Sp = number of spiritually poor families who are well off material
 N = total number of observed household population

4) Absolute poverty index

The absolute poverty index (Pa) is used to see which households are located at quadrant IV or absolute poor. The formula can obtain the Pa value:

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

Information:

- Pa = absolute poverty index
 Ap = number of familier who are spiritually and materially poor
 N = total number of observed household population.

2.3. Paired Data t-statistic Test

Paired sample t-test is used to see the changes in mustahik household income before and after the existence of zakat funds.

The hypotheses in this study are:

- H0: There is no difference between mustahik household income after receiving zakat with a level of $\alpha = 5\%$ of mustahik household income before receiving zakat.
 Ha: mustahik income after receiving productive zakat there is a difference with a level of $\alpha = 5\%$ of mustahik's income before receiving zakat.

Test Criteria:

- a) Significance value > 0.05 : H0 accepted means household / family income mustahik after zakat assistance is not significantly different level $\alpha = 5\%$ of mustahik household income before the existence zakat assistance.
 b) Significance value < 0.05 : H0 is rejected, which means household/family income Mustahik after

the zakat assistance is significantly different at the level of $\alpha = 5\%$ of the household income of the mustahik before the zakat assistance is provided.

3. RESULTS AND DISCUSSION

3.1. Mustahik Characteristics

Characteristics of mustahik include the following.

Table 3. Mustahik Characteristics

Characteristics	Amount	Percentage
<u>Gender</u>		
Man	9	16%
Women	48	84%
<u>Last education</u>		
SD	2	4%
Junior High	6	11%
High school	39	68%
Diploma / Bachelor	10	18%
Degree		
<u>Profession</u>	23	40%
Housewife	23	40%
Student	5	9%
Traders	4	7%
Private employees	2	4%
Etc		
<u>Family Size</u>	12	21%
1-3 people	45	79%
4-6 people		

Source: (Data processing)

Based on table 3 above, most zakat recipients for active food security action programs in the form of food packages from Lazismu, Pekalongan Regency are women, as many as 48 people. Meanwhile, there are nine male recipients of zakat assistance. Based on age, most respondents in the age range 15-39 years are 48 people, followed by nine people in the 40-64 year age group. Most respondents have high school education/equivalent as many as 39 people in terms of education, followed by Diploma / Bachelor education as many as ten people. Meanwhile, there were six respondents with junior high school education and two elementary school graduates. In terms of work, most respondents, in addition to being TPQ teachers, also work as housewives and students. Namely, 23 people each, five traders, four private employees and the remaining two people have other jobs. The Number of household sizes is 21 percent of 1-3 people, and 79 percent have some families of 4-6 people.

3.2. Analysis of the Impact of Zakat Assistance on Mustahik's Income

The Impact of Zakat Assistance on Mustahik Income is described in table 4.

Table 4. The Average Change in Mustahik's Income

	Average income
Without Zakat Assistance	1,935,965
With the Zakat Assistance	2,068,421

Source: (Data processing)

Based on Table 4 above, we can see that the distribution of zakat funds impacts mustahik household income. The impact caused by the distribution and utilization of zakat is positive. We can see this from the increase in the average household income of mustahik without and with the assistance of zakat funds. Before the zakat assistance provided by Lazismu, Pekalongan Regency, the average household income of the mustahik as a whole was IDR 1,935,965. After receiving zakat assistance, the average overall household income of mustahik increased to IDR 2,068,421. Both averages are already above the material poverty line (Rp 1,644,888). This shows that most of the households are accept an active program of action on food security in the form of basic food packages from Lazismu, Kabupaten Pekalongan It's is not a poor group. After being given zakat in the form of food, packages there increased the average household income of Rp. 132,456 mustahik.

The processing of the spiritual score data of the mustahik with the paired t-statistical test showed a significant result (2-tailed) of $0.000 < 0.05$, then rejected H_0 , and H_a was accepted. This means that there is a difference in the spiritual score of the mustahik without and with the help of zakat.

3.3. Cibest Quadrant Analysis Without And With Zakat Aid From Lazismu Pekalongan

The CIBEST model consists of the CIBEST quadrant and the CIBEST index. The CIBEST quadrant is a quadrant that aims to map families in four areas, namely the welfare area (quadrant I), the area of material poverty (quadrant II), the area of spiritual poverty (quadrant III), and the area of absolute poverty (quadrant IV). Meanwhile, the CIBEST index is used to see the index value in each CIBEST quadrant (Beik and Arsyianti 2015).

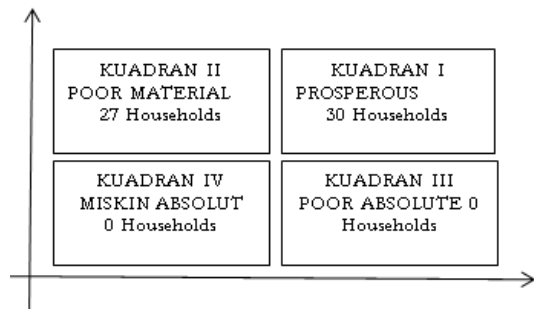


Figure 1. The CIBEST Quadrant Without Zakat Assistance

Source: (Data processing)

Based on the CIBEST quadrant analysis without the assistance of zakat, as shown in Figure 1, the number of families in quadrant I or who are materially and spiritually rich is 30 households. This means that these 30 households/families are considered capable both materially and spiritually before receiving zakat from Lazismu Pekalongan Regency. In quadrant II, 27 households were materially poor but spiritually rich. Quadrant II is on the negative axis position on the material poverty line and the positive axis on the spiritual poverty line. This means that the household/family has been able to meet spiritual needs but has not met material needs. Households/families in quadrant II are prioritized for obtaining zakat assistance.

In quadrants III and IV, there are no households/families that fall into this category because the zakat program assistance in active food action by Lazismu Pekalongan Regency is given to TPQ teachers in the Pekalongan Regency area. TPQ teachers themselves already have strong and obedient religious provisions to carry out worship so that the mustahik household/family already has high spiritual wealth.

With the assistance of zakat, mustahik household welfare increases and can reduce the Number of mustahik households/families that fall into the poor material category, as shown in Figure 2.

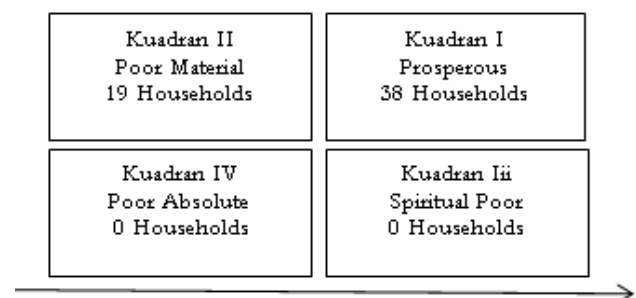


Figure 2. The CIBEST Quadrant with Zakat Assistance

Source: (Data processing)

Based on the data obtained, 38 households / mustahik families fall into quadrant I or fall into the prosperous family category. Mustahik in this quadrant has increased from 30 households/families to 38 households/families. Furthermore, there was a decrease in the number of households/families in this quadrant in quadrant II. Initially, 27 households/families that fell into the poor material category after receiving zakat decreased to 19 households/families.

There are no mustahik households/families in quadrants III and IV that fall into this quadrant category. Quadrant I and quadrant II are mustahiks who become TPQ teachers in Pekalongan Regency. The results of this study are the same as the results of previous studies conducted by Pratama (2015); Beik and Arsyianti (2016); Mubarakah, Beik and Irawan (2017); Sumantri (2017); Hartono (2018); Aryani, Rachmawati and Seto (2019); Zandri (2020); Dasangga and Cahyono (2020) who produced a CIBEST quadrant analysis before and after the existence of zakat assistance experienced changes.

3.4. Cibest Poverty Index Analysis

The Islamic poverty index contained in the CIBEST model consists of a welfare index, a material poverty index, a spiritual poverty index, and an absolute poverty index. Based on the CIBEST quadrant analysis results, the Number of households that fall into each category is known. Through the results of the CIBEST quadrant, we will obtain the results of the calculation of the Islamic poverty index. The following is the result of the calculation of the Islamic poverty index.

Table 5. CIBEST Mustahik Index

CIBEST Index	Without Zakat	With Zakat	Change (%)
Welfare Index	0.53	0.67	0.14
Material Poverty Index	0.47	0.33	(0.14)
Spiritual Poverty Index	0.00	0.00	0.00
Absolute Poverty Index	0.00	0.00	0.00

Source: (Data processing)

a. Mustahik Household Welfare Index Analysis

The welfare index describes the Number of mustahik households that fall into the welfare household category. To determine the impact of the distribution of zakat funds on the welfare of

mustahik households, researched without and with the assistance of zakat funds. Based on Table 6, the Number of mustahik households in the welfare household category has increased from 0.53 or 53 percent to 0.67 or 67 percent. This means that there is an increase in the mustahik household welfare index by 14 percent. These results indicate that the assistance of zakat is proven to increase the mustahik household welfare index.

b. Mustahik Material Poverty Index Analysis

The material poverty index describes the Number of mustahik households categorized as materially poor but spiritually rich. The Number of households/families that entered into the material poverty index before being given zakat was 0.47 and after being given zakat decreased by 0.33. This shows that the zakat given to mustahik can reduce the spiritual poverty index by 14 percent. These results indicate that zakat assistance is proven to reduce the material poverty index of the mustahik household.

c. Analysis The Mustahik Household Spiritual Poverty Index

The spiritual poverty index describes the Number of mustahik households that fall into the category of spiritually poor but materially rich. Based on the data in Table 6, the spiritual poverty index of the mustahik household without and with zakat assistance, there are no mustahik households/families that fall into the poor spiritual category. This means that the household/family of the mustahik who Lazismu Pekalongan gives zakat is not spiritually poor. This is because the mustahik who receive zakat assistance in food packages are TPQ teachers in Pekalongan Regency. Where TPQ teachers themselves already have strong and obedient religious provisions to carry out worship so that the mustahik household/family already has high spiritual provisions. The following shows the average score for the spiritual needs of the mustahik household/family before and after receiving zakat.

Table 6. Score For The Spiritual Needs Of The Mustahik Household/Family

Variable Indicator	Average Score of Needs		Percentage Change
	Spiritual Mustahik		
	Before Receiving Zakat	After Receiving Zakat	

Salat	4.49	4.65	0.16
Fasting	4.70	4.88	0.18
Zakat and Infaq	4.86	4.93	0.07
Family environment	4.77	4.86	0.09
Government policy	4.77	4.89	0.12
Average	4.72	4.84	

Source: (Data processing)

Based on the table 6, the mustahik score before receiving zakat is 4.72. This figure illustrates that the average mustahik household already has a good spiritual value above three. After the provision of zakat assistance, the average score of household/family spiritual needs has increased to 4.84. This shows that the average household / mustahik family is getting better at worshipping.

d. Analysis of Spiritual Poverty Variables

From the research results, the majority of mustahik experienced an increase in spirituality as indicated by the variables of prayer, fasting, zakat and infaq, household environment and government policies.

a) Salat

Prayer is an obligation of worship that must be carried out by every Muslim. Shalat is the first variable of the CIBEST model in measuring spiritual poverty. The variable of prayer in the mustahik household/family before receiving zakat assistance has an average score of 4.49. The score is above the spiritual poverty line. The majority of mustahiks have performed the five daily prayers. After receiving zakat, the average score for the mustahik household/family prayer variable has increased by 0.16 to 4.65. This means that the mustahik not only performs the five daily prayers but also does it in the congregation even though not in its entirety.

b) Fasting

Fasting is the third pillar of Islam and is obligatory for every Muslim during the month of Ramadan. Fasting is the second variable of the CIBEST model in measuring spiritual poverty. The household/family mustahik fasting variable before receiving zakat has an average score of 4.70. After receiving zakat, the fasting variable has increased by 0.18 or 4.88.

c) Zakat and Infaq

Zakat is the third pillar of Islam and must be issued to clean up the property. Likewise with the infaq that is issued to get rewarded and can be useful for others. Zakat and infaq can prosper the ummah. The zakat variable becomes an indicator in the CIBEST model to measure the level of spiritual poverty. Zakat and infaq of the mustahik household/family before receiving zakat have an average score of 4.86. This score explains that the household / mustahik family has paid zakat and infaq at least once a year.

Meanwhile, the average score after receiving zakat increased by 0.07 or 4.93. This shows that households/families who pay zakat and donations have increased. Even though a financial crisis is hitting the mustahiks due to the impact of the Covid-19 pandemic, however, the majority of mustahik households also continue to pay zakat on assets because the average score is close to five. This is a positive factor, especially for the prospects for zakat growth in Indonesia. As explained by Dr. Irfan Syauqi Beik in the Indonesian Zakat Outlook (2021) and as stated by Kasri (2013); There is empirical evidence regarding the behavior of Indonesians to make donations despite the financial crisis.

d) Household Environment

The environment has an important role in shaping the spiritual behavior of family members. The family environment is the fourth indicator of the CIBEST model in measuring the level of spiritual poverty. The average score of family environment variables before receiving zakat is 4.77. This means that the mustahik have supported the worship of family members. While the average score after receiving zakat has increased by 0.09 or 4.86. This shows that the mustahik household/family builds a family atmosphere that supports worship together because the average score is almost close to five.

e) Government policy

The last variable that becomes an indicator in measuring the spiritual poverty level of the CIBEST model is government policy. The government here includes local environmental officials at the village level in terms of supporting community worship activities. This

variable explains mustahik's opinion regarding the government's policies that have supported the fulfillment of the community's spiritual needs. The average score of the mustahik household/family before receiving zakat was 4.77. Meanwhile, the average score after receiving zakat has increased by 0.12 or to 4.89. This shows that government policies have created a conducive environment for worship. These policies include improving the facilities and infrastructure of worship in the mustahik household environment.

4. CONCLUSION

Before the zakat fund assistance provided by Lazismu Pekalongan, the average household income of the mustahik as a whole was IDR 1,935,965, and after receiving zakat funds, the average overall household income of mustahik increased to IDR 2,068,421. This means that there is an increase in the average household income of Rp. 132,456 mustahik. The average amount of income is small because the programs provided by Lazismu in Pekalongan Regency are mostly in the form of food packages, and a small part get cash assistance.

Before getting zakat funds, included households in the category prosperous there are 30, material poor there are 27, spiritual and poor absolute poor does not exist. Then after getting zakat funds, home, the welfare category ladder becomes 38, material poor becomes 19, spiritual poor, and the absolute poor does not exist. So, giving zakat is in the form of basic food packages the mustahik can change the state of poverty according to the quadrant model CIBEST in a positive way.

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