



Research paper

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Effectiveness Of Productive Zakat In The Economic Sector Of The Madina Zone Dompot Dhuafa Using The Cibest Model (Case Study of the Madina Zone Economic Program Dompot Dhuafa Parung Bogor)

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ABSTRACT

This study analyzes the impact of productive zakat funds distributed by Dompot Dhuafa Madina Zone using the CIBEST model. A qualitative research approach was applied, with data collected through questionnaires distributed via Google Forms to *mustahik* MSMEs registered in the Madina Zone, Dompot Dhuafa Parung, Bogor City, West Java. The findings indicate that through the provision of productive zakat funds and mentoring programs, the number of prosperous *mustahik* households increased, while the number of households experiencing poverty declined. These results demonstrate that productive zakat in the economic sector, supported by continuous guidance, plays a significant role in improving household welfare and alleviating poverty among *mustahik*.

ABSTRACT

Penelitian ini menganalisis dampak penyaluran dana zakat produktif yang dilakukan oleh Dompot Dhuafa Zona Madina dengan menggunakan model CIBEST. Penelitian ini menggunakan pendekatan kualitatif, dengan pengumpulan data melalui kuesioner yang disebarakan menggunakan Google Form kepada para *mustahik* pelaku UMKM yang terdaftar di Dompot Dhuafa Zona Madina, Parung, Kota Bogor, Jawa Barat. Hasil penelitian menunjukkan bahwa melalui pemberian dana zakat produktif dan pendampingan, jumlah rumah tangga *mustahik* sejahtera mengalami peningkatan, sementara jumlah rumah tangga *mustahik* yang berada dalam kondisi kemiskinan mengalami penurunan. Temuan ini membuktikan bahwa zakat produktif di sektor ekonomi yang disertai dengan pembinaan berkelanjutan memiliki peran penting dalam meningkatkan kesejahteraan rumah tangga serta mengurangi tingkat kemiskinan *mustahik*.

1. Introduction

Effectiveness refers to the ability to achieve specific goals by using appropriate methods or tools. In the context of the Madina Zone of Dompot Dhuafa, effectiveness is measured by the extent to which SMEs (Small and Medium Enterprises) benefit from assistance such as receiving one million rupiah and are able to give back to the institution. The effectiveness of managing zakat, infaq, and shodaqoh involves a comprehensive process that includes planning, organizing, implementing, and supervising the collection, distribution, and utilization of these funds.

The Madina Zone SME House serves as a support center for SME entrepreneurs facing various challenges. The mentoring period varies depending on how quickly entrepreneurs grasp market dynamics and the guidance provided by mentors, typically ranging from three months to six years, with an average of at least one year. The use of zakat funds by SME operators in this zone involves capital turnover constraints; for example, they often cannot purchase raw materials outright. To address this, the Madina Zone operates a cooperative savings and loan system without interest, where funds are repaid through sales at the SME House. This system is part of Dompot Dhuafa's Social Trust Fund program, also known as the Bank for the Poor, which provides interest-free capital financing specifically for small or micro businesses. In cases where repayment is difficult, two alternatives are offered: monetary capital or physical assistance such as kitchen equipment (e.g., packaging presses, fryers, grinding machines).

One of the measurement tools currently being developed to assess the impact of zakat management is the CIBEST Model or CIBEST Index. This index is based on the CIBEST quadrant, which categorizes communities into four areas: welfare, spiritual poverty, material poverty, and absolute poverty. The CIBEST Index aims to quantify the number of people in each quadrant and analyze the implications for government policy. Its primary focus is on evaluating both material and spiritual

needs, making it a comprehensive tool for assessing the effectiveness of zakat programs in improving community welfare.

2. Literature Review

2.1 Productive Zakat

Productive zakat is the provision of zakat that can make the recipients produce something continuously, with the zakat assets they have received (Asnaini, 2008). The application of productive zakat by providing business capital loans based on *qard al-hasan* to motivate business properly and maximally. The definition of Productive Zakat is zakat that is distributed to mustahik in the form of business capital, either in the form of interest-free loans (*qardhul hasan*), profit sharing or grants. Consumptive productive zakat where these are two things that contradict each other. (Toriquddin, 2015). The word productive has the origin of the word productive from English which means giving a lot of results, producing many valuable goods, which has good results.

Manan in “effects of zakat assessment and collection on the redistribution of income in contemporary Muslim countries” says that productive zakat given to the poor and needy can be in the form of media for business, working capital or skills training that can be used as a livelihood and source in their lives. Productive zakat is the provision of zakat that can make the recipients to produce something continuously, with the zakat treasure has been received by mustahik who are entitled to receive it. Thus productive zakat is zakat where the treasure or zakat funds that have been given to mustahik are not to be spent, but to be developed and used to help their businesses that they have run or that they want to run. So that with this business they can meet their needs continuously (Widiastuti & Rosyidi, 2015).

2.2 Previous Research

This study describes the types of regional support and regional driving elements in the Zona Madina Dompot Dhuafa community group financial strengthening program in Jampang Kota Kemang Local Travel Industry, Bogor Regency, West Java. The consequences of this study show that the types of regional cooperation in strengthening the regional economy are more on interest as a commitment to participate in the socialization of the preparation of Zona Madina Dompot Dhuafa activities, cooperation as a collection by participating in the recitation of traditional *arisan* month to month, participating in business preparation and mentoring as a strengthening that occurs from several business signs formed. Such as making catfish feed, *ikat* screen printing, and *ikat* stalls while the element of mobilization for regional support in the strengthening program. The regional economy in Jampang Kota Industrial Travel combines the power or pressure and attention of the local area (Ridwan Syah, 2017).

Researching the management of zakat productively as an effort to alleviate poverty (Case study of the management of zakat distribution by BAZIS in Tarukan, Candi, Bandung, Semarang). By using a qualitative method with a sociological approach, it shows the results that initially, the assets of the zakat by BAZIS arranged in Tarukan were distributed to mustahik in the form of money and basic food. The processing system was felt to have no good impact on the mustahik economy, until then in 2008 the idea of productive zakat emerged. The distribution of the results of this zakat is realized in the form of a goat to be given to the mustahik. Currently, the distribution of zakat is realized in the form of a goat for alternative solutions to alleviate poverty. The success is because most of the mustahiks are able to manage the goats they receive for breeding (Maslah, 2012).

Dompot Dhuafa Republik's zakat distribution strategy in improving the micro, small and medium enterprises (MSMEs) of the poor. Using a qualitative method with a sociological approach shows the results that: the zakat distribution strategy carried out by LAZ Dompot Dhuafa in increasing micro, small and medium enterprises includes the *Qardhul Hasan* system economic program, in the form of interest-free loans LAZ Dompot Dhuafa provides financing to the dhuafa or zakat recipients and is used in accordance with the categorized benefits such as MSMEs, for example the beneficiaries of zakat funds allocate these funds for business, for example trading then they will repay the loan to Dompot Dhuafa in accordance with the agreed contract (Syuraidah, 2011).

This research focuses on the poverty that plagues Islamic countries, by trying to construct rather than the problem of poverty, this effort is carried out with a measuring tool based on the CIBEST quadrant which is divided into 4 quadrants, namely the welfare quadrant (I), the material poverty quadrant (II), the spiritual poverty quadrant (III), and the absolute poverty quadrant (IV), which this study succeeded in formulating CIBEST so that it can find out the results of a household in the form of measures of welfare, poverty, and spiritual (Beik & Arsyianti, 2016).

Analysis of the Role of Productive Zakat Funds on the Development of Mustahik Micro Businesses (Case Study of Rumah Zakat Semarang City). With descriptive methods, the results show that the *Senyum Mandiri* program is a business capital program using the grant or *qardhul hasan* method. The results of the T-test analysis show that there is an influence between the provision of capital assistance on the development of the model, turnover and business profits before and after receiving business capital assistance (Wulansari, 2011).

This study analyzed the poverty level as a comparison conducted with an exploratory quantitative method approach. With the conclusion that productive zakat has an effect on the condition of mustahiq before and after receiving social fund assistance, such as an increase in the welfare index and a decrease in the material and spiritual poverty index. That productive Zakat

programs can increase the amount of mustahiq income and reduce material poverty and absolute poverty (Afthon, 2019).

The results of this study focused on changes in mustahik households after productive zakat funding assistance. CIBEST is a model for measuring SV and MV levels with the results experiencing a significant increase of up to 50% (Hartono & Anwar, 2018).

With this Implementation of the CIBEST (Center of Islamic Business and Economic Studies) Method in Measuring the Role of Productive Zakat on Mustahik Empowerment at the Alfalah Social Fund Foundation (YDSF) Analyzes the impact of zakat before and after productive zakat assistance on mustahik empowerment at the Al-Falah Social Fund Foundation (YDSF). The research approach uses exploratory quantitative methods The effect of productive zakat on the condition of mustahik before and after receiving financial assistance from the AlFalalah Social Fund Foundation (YDSF) Surabaya is seen in changes in welfare conditions, such as an increase in the value of the welfare index and a decrease in the value of the material poverty index and spiritual Surabaya (Muhammad Affhan Ashar & Muhammad Nafik H.R, 2019).

Effectiveness of Zakat Based Program on Poverty Alleviation and Economic Empowerment of Poor Women; A case Study of Bangladesh Assessing the effectiveness of zakat on the aspects of income, housing costs and accumulation of fixed assets due based on the receipt of zakat and after Quantitative Research Zakat as an instrument of economic empowerment has a significant role to increase income through small or micro businesses, increase income and consumption of mustahik households (Fahami Muhammad Anis & Salina H Kassin, 2016).

Analyzing the role of zakat generated in poverty alleviation in financially and spiritually underprivileged families. Quantitative research using the CIBEST model on the existence of productive zakat from BAZIS and Dompot Dhuafa has a major impact on the condition of mustahik households (Irfan Syauqi Beik & Laily Dwi Arsyanti, 2016).

3. Methodology

3.1 Research Method

This research adopts a descriptive quantitative approach, aimed at systematically describing the mental workload experienced by employees at Institut X. The descriptive nature of the study allows for an objective portrayal of existing conditions without manipulating variables. Through quantitative data collection and analysis, the study seeks to measure the intensity and distribution of mental workload across different staff categories using the NASA-TLX instrument.

This approach is appropriate for capturing individual perceptions in measurable terms and identifying trends or patterns that may exist within the institution. It also facilitates the classification of workload levels based on standardized scoring, enabling practical interpretation and recommendations for organizational improvement. The focus of this study is on analyzing the mental workload experienced by employees, without attempting to examine causal relationships between variables. The findings are expected to serve as a reference for future studies or as a basis for strategic planning in human resource development.

3.2 Data Collection

The data collection technique used in this study with primary data obtained from the results of data collection using a questionnaire. The questionnaire is a data collection technique that is done by giving a set of direct questions or written questions to respondents to answer (Sugiyono, 2017).

3.4 Populasi and Sample

a. Population

In this study, the population includes all MSME beneficiaries of the Zona Madina Dompot Dhuafa Parung zakat fund, Bogor City received by mustahiks in the Parung area of Bogor City, namely 60 active partnership data in 2023.

b. Sample

The sampling technique that will be used as a source of data and information taken is 50 respondents of productive zakat beneficiaries registered at the Madina Zone Dompot Dhuafa Parung, Bogor City.

In this research, the following data analysis techniques were used: Spiritual needs test

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

Where:

Hi = actual score of the i-th household member

Vpi = i-th family member's prayer score

Vfi = i-th family member's zakat & infaq score

Vhi = family environment score according to the i-th family member

Vgi = government policy score according to the i-th family member

From the individual scores of these family members, the spiritual score of the household or family can then be determined, by summing up the scores of all family members and dividing by the number of family members. According to Beik and Arsyanti (2016) the formula is as follows:

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

where:

SH = average score of family spiritual condition

Hh = member spiritual condition score

MH = number of family members

From the SH score that reflects the spirituality value of a family, it can be calculated into several spirituality values of families in a region or country (Beik and Arsyanti). Formulated as follows:

$$SS = \sum_{k=1}^n = \frac{SHK}{N}$$

where:

SS = average score of the overall spiritual condition of the observed family

SHk = kth family spiritual condition score

N = total number of families observed in a region or country

4. Discussion

4.1. Statistik Deskriptif

The research is focused on the Center of Islamic Business and Economic Studies method which will get the results of the quadrant to place mustahik households into categories rather than the effects that have been obtained after the distribution of productive zakat. The material calculation (MV) is seen from the poverty line figure of a city with per capita which has been obtained from the 2020 Bogor City BPS website, which is IDR 402,877. with a population of 5,427,068 people and 1,336,932 households. Then it can be calculated to determine the material poverty line, namely :

Average household size: $(5.427.068) / (1.336.932) = 4.056$

$MV = 402.877 \times 4.056 = 1.634.069$

From the results of the above calculations, the minimum material standard must be met by a family before and after the productive zakat funds from the Madina Zone Dompét Dhuafa of Rp. 1,634,069 (MV). The spiritual poverty line or what can be called Spiritual Value is obtained by obtaining a score of spiritual needs indicators which include prayer, zakat, fasting, family environment, and government policies as formulated by

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

CIBEST Quadrant Classification Before Productive Zakat Distribution

After calculating the SV and MV, the value is obtained according to the household score of each mustahik to be classified into 4 quadrants, namely quadrant I (Prosperous), quadrant II (Material Poor), quadrant III (Spiritual Poor), and quadrant IV (Absolute Poor). Therefore, the following is a match on the CIBEST quadrant side before and after receiving productive zakat assistance. The way to classify it is:

1. Quadrant I (Prosperous) = if income > 1,634,069 and spiritual poverty line score > 3.
2. Quadrant II (Materially Poor) = if income ≤ 1,634,069 and spiritual poverty line score > 3.
3. Quadrant III (Spiritual Poor) = if income > 1,634,069 and spiritual poverty line score ≤ 3.
4. Quadrant IV (Absolute Poor) = if income ≤ 1,634,069 and spiritual poverty line score ≤ 3.

5. Conclusion

Based on the research conducted above, it can be concluded that the distribution through the productive zakat program for UMKM (Micro, Small and Medium Enterprises) of the Madina Zone of Dompét Dhuafa. That the distribution of productive zakat funds in the Parung area of Bogor City, has an effective effect on helping the beneficiary's business in the channeled field. Zakat funds can be productive, more productive, and even achieve truly ideal productivity. Why, because someone has the expertise or ability in soft skills from MSMEs. However, they are still confused about how to manage money, have capital but do not have the ability.

With the CIBEST model, based on the CIBEST quadrant after the assistance of productive zakat funds and guidance there is an increasing change to 31 mustahik households that are included in quadrant I (prosperous) which previously only 4 mustahik

households, Quadrant II (material poverty) which previously there were only 39 to 19 mustahik households, Quadrant III (spiritual poverty) which previously amounted to 1 to 0 mustahik households, Quadrant IV (absolut poverty) which previously amounted to 6 to 0 mustahik households. This means that there is an increase in the welfare of the mustahik.

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