



# Analysis of the utilization of zakat, infaq, and alms during the Covid-19 pandemic: CIBEST model approach

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## Abstract

**Purpose** – One of the instruments in Islamic economics that can help alleviate poverty during Covid-19 is zakat, infaq, and alms. This study aims to analyze the effect of ZIS utilization by the Jogokariyan Mosque in reducing the poverty of its congregation.

**Methodology** – The approach is quantitative with CIBEST analysis techniques and different tests (Paired T-test and Mann-Whitney test). Data were collected through interviews with the Jogokariyan Mosque administrators and distributing questionnaires to 33 congregations that received ZIS benefits as a population.

**Findings** – The results of the analysis of the CIBEST model show that the use of ZIS can reduce the material and spiritual poor of the congregations who receive ZIS assistance. The results of the Paired T-test and the Mann-Whitney test showed that all variables experienced positive differences before and after receiving ZIS assistance from the Jogokariyan Mosque.

**Implications** – Community empowerment through ZIS funds from the Jogokariyan Mosque can be further improved, particularly by increasing the number of beneficiaries (*mustahik*). The practice applied by the Jogokariyan Mosque can also be imitated by other mosques so that they can become an instrument of economic recovery during the Covid-19 period.

**Originality** – This study looks at how the empowerment of Islamic social funds is carried out through mosques. This shows that the mosque's function is not only a place of worship but also an important role in the community's social conditions.

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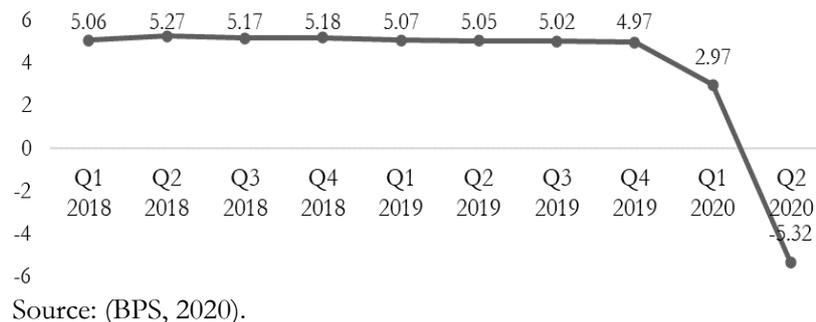
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## Introduction

At the end of 2019, the world was shocked by an outbreak of new pneumonia in Wuhan, Hubei Province, which then spread rapidly to more than 190 countries and territories. This outbreak is named Coronavirus Disease 2019 (Covid-19), which is caused by Severe Acute Respiratory Syndrome Coronavirus-2 (SARS-CoV-2). The spread of this disease has had a broad social and economic impact (Susilo et al., 2020). The increasingly widespread spread of Covid-19 in the world has made the economy fall and slump due to reduced interaction and activity between people, including in economic activities.

Indonesia is one of the countries that has been impacted by Covid-19. The spread of Covid-19 in Indonesia is very fast. The first case of Covid-19 in Indonesia was found in March with 2 cases; on August 20, 2020, the number of Covid-19 cases in Indonesia had reached 147,211, and

up to 6,418 people died (Satuan Tugas Penanganan COVID-19, 2020). This impacts people's lives in various health, social and economic aspects.



**Figure 1.** Growth of GDP Quarterly YoY 2018-2020

Figure 1 shows GDP growth in the second quarter of 2020 at -5.32% compared to GDP for the same period the previous year. Data shows that the decline in GDP in the first and second quarters of 2020 occurred after the Covid-19 outbreak. This proves that Covid-19 has a powerful negative impact on Indonesia's economic growth.

The Province of the Special Region of Yogyakarta (DIY) is one of the provinces that was impacted by Covid-19 in various fields, including the economy and social condition. According to the DIY Provincial Statistics Bureau (BPS) (BPS DIY, 2020), as many as 14,529 workers in DIY Province were laid off and also temporarily laid off due to Covid-19. Ariyanto Wibowo, Head of Industrial Relations and Labor Protection, Department of Manpower and Transmigration DIY Province, said that of the total layoff victims, 14,055 were formal workers and 474 were informal workers in the PPR, CPMI, PMI, and others. Business fields are no longer able to absorb labor. The need for casual workers in agriculture is reduced because the harvest, which usually falls in February, has been pushed back to March and April. As a result, labor that should have been absorbed has become unemployed.

The construction of strategic projects in 2019 led to a decrease in the demand for labor in the construction sector and other related sectors. The completion of activities in the construction sector caused the quarrying sector (sand and natural stone) and the trade sector (building materials) to experience a decrease in labor absorption. Moreover, the decline of tourists coming to DIY Province due to the Covid-19 pandemic has also made the business of the local community experience a degradation (BPS DIY, 2020).

In addition, in terms of poverty, based on data from the Central Statistics Agency (BPS) DIY Province, as of March 2020, the poverty rate rose to 12.28% compared to September 2019 of 11.44%. In March 2020, the number of poor people in DIY Province was 475,720. This number increased by 34,800 compared to September 2019, 440,890 people. The DIY Province poverty line also increased to IDR 463,479 from the September 2019 condition of IDR 449,485 per capita per month (Dinnata, 2020). Covid-19 has also led to higher crime cases in DIY Province. The Jogja Daily noted that the number of theft cases in Bumi Menoreh had reached more than 10 cases as of April 26, 2020. The cases were spread across several areas (Dewantara, 2020).

Based on these factual data, it can be concluded that Covid-19 has caused many problems in the social and economic fields as well as community structure. One of the steps that can be taken to overcome these problems is to empower zakat, infaq, and alms (ZIS) funds as a social safety net (Ascarya, 2022). ZIS is philanthropy in Islam aiming to realize social justice in society with a mechanism for distributing wealth from the rich to the poor (Hydara, 2020). ZIS is understood as an inseparable unit to realize social welfare, so ZIS is expected to minimize the gap between the rich and the poor.

Zakat has a massive impact on the economy (Hasan, 2006; Ardani & Pujiyono, 2021). The empowerment of ZIS funds has many benefits, one of which can help vulnerable communities. Yusuf Qardhawi explained that the role of zakat is not only to reduce or eliminate poverty but also to provide solutions to other problems in society. The main role of the application of zakat is to solve the problem of poverty as a whole (Wulansari & Setiawan, 2014).

The function of the existence of ZIS is not only limited to assisting the poor with consumptive purposes but also to supporting the life of someone who receives ZIS and the socio-economic welfare of the community. ZIS is an income distribution activity (income transfer) from parties who have a surplus of income to those who have an income deficit (Naseer et al., 2021). The ultimate goal of ZIS is also to help someone who is in an income deficit into an income surplus.

ZIS given to someone with an income deficit can be in the form of working capital. This business can be productive for someone who receives the ZIS and makes it have a surplus of income (Pertiwi et al., 2020). This concept was developed from the difficulty of a business in applying for a loan from a bank or other formal financial institution, but the business was rejected because it did not meet the criteria possessed by a financial institution. This business has good potential to be developed (Wulansari & Setiawan, 2014). In this case, the role of institutions in coaching, monitoring and evaluating people who are given funding is very important (Alfian et al., 2022).

Many ZIS is accommodated by mosques or musholas. The number of mosques and musholas in Indonesia has the potential to be utilized to provide solutions to people's problems by maximizing their functions (Fauzan et al., 2022). One is by making the mosque a place of economic empowerment. One example of a mosque that has many roles and functions for Muslims is the Prophet's Mosque. There were at least ten functions of the Prophet's Mosque at the time of the Prophet (Shihab, 2007), namely: a place of worship, consultation, and communication of social, economic, and cultural issues; education; social benefits; military training and preparation; treatment of war victims; peace and dispute courts; receive guests; take prisoners; center for religious information or defense.

Jogokariyan Mosque, a mosque in the DIY Province, has succeeded in optimizing the mosque's function in solving the problems of the congregation and the community around the mosque. Six out of ten mosque functions regarding the Prophet's Mosque in the era of the Prophet have been carried out by the Jogokariyan Mosque. The six functions of the mosque that the Jogokariyan Mosque has carried out include 1) places of worship; 2) consultation and communication of social, economic, and cultural issues; 3) education; 4) social benefits; 5) receiving guests; and 6) become the center of information or state defense.

The Covid-19 period did not prevent the Jogokariyan Mosque from serving its congregations with various aids and programs. Aid and programs during the Covid-19 period were not only short-term such as the distribution of temporary basic necessities but also long-term assistance programs, such as sewing masks by local residents and making cooking spices by congregants who lost their lives, work or have been laid off during the Covid-19 period. The materials and capital needed by the congregation who participate in the program are provided by the Jogokariyan Mosque, purchased with the Jogokariyan Mosque cash (Santo, 2020).

Karim (2008) explained that at the time of the Prophet Muhammad, the Prophet's Mosque also functioned as a *Baitul Maal*, which was used as the state headquarters and residence of the Prophet. Assets collected from sources of state income are stored in the mosque for a short period, then distributed to people in need until there is not a single treasure left in the mosque. During the reign of Caliph Abu Bakr, the assets collected in the *Baitul Mal* never accumulated over a long period because the assets were directly distributed to people in need.

The administrator of Jogokariyan Mosque also did this. The assets collected by the mosque are distributed as optimally as possible so that the congregation, the needy, and the community around the Jogokariyan Mosque can benefit from the assets collected in the mosque. Therefore, this study aims to discover how ZIS funds development and management at the Jogokaryan Mosque during the pandemic and how it plays as a social safety net for the community around the Jogokaryan Mosque.

## Literature Review

### *Zakat, Infaq, and Alms (ZIS)*

According to Yusuf Qardhawi, zakat is increasing, growing a lot, and can be interpreted as "Plants have tithe". If the plant grows bigger, the living has paid tithe. Zakat is the basic word (masdar)

*zaka* which means to grow, clean, and good. If *zakat* is addressed to someone, it means increasing for his better welfare. So, the person who has tithe is interpreted as being blessed, growing, clean, and good (Bank Indonesia, 2016). According to the Shari'a, *zakat* is the taking of certain assets, with a certain mechanism and distributed to certain people. *Zakat* can also be interpreted as a mechanism that can distribute assets owned by groups of people who have excess assets to groups of people who lack wealth or can't afford it. *Zakat* is in the nature of growing and cleaning people who pay *zakat* and is not limited to the assets that are given to *zakat*. Likewise with the recipients, *zakat* will grow their wealth and cleanse their souls (Bank Indonesia, 2016).

For Muslims who have excess assets and are able to pay *zakat*, it is obligatory to pay *zakat*. In Law number 23 of 2011, articles 1 and 2 have regulated *zakat*, which contains: *Zakat* is a property that must be issued by a Muslim or business entity to be given to those who have the right to receive it in accordance with Islamic law.

*Zakat* can be divided into 2 types, namely *Zakat Fitrah* and *Zakat Maal* (Hasan, 2006). *Zakat Fitrah* is part of the assets that must be fulfilled by the *mukallaf* (Muslim, mature, and intelligent) and everyone whose living is borne under certain conditions. Meanwhile, *zakat maal* is *zakat* on wealth which includes trade, mining, agriculture, marine products, livestock products, findings, gold, and silver, as well as professional *zakat*. The two *zakat* have different calculations.

*Sadaqah* (charity/alms) comes from the word *shidq*, which means right in terms of the alignment between actions, words, and beliefs. The word *shadaqah* comes from three letters, namely *sha-dal-qaf*, which means helping the realization of something. According to Yusuf Qardawi, the meaning of *sadaqah* in the Qur'an is associated with the words giving, piety, justifying, miserly, and lying, as mentioned In Al-Quran Surah Al-A'la (92) in verses 5-10.

Bank Indonesia (2016) mentions that *alms* have a much broader meaning than *zakat* and *infaq*. *Alms* can mean *zakat*, *infaq*, or non-material good. *Alms* are not always in the form of material or property but can be in the form of giving kindness to others. In a hadith, it is explained that a sincere smile, kind words, and giving happiness to others in any form that is pleasing to Allah can be charity to others. In addition, *alms* can also be interpreted as issuing wealth that is not obligatory in the way of Allah.

*Infaq* comes from the word *Nafaqa* which means out. *Infaq* has the meaning of issuing something (wealth) for good purposes. According to the Shari'a, *infaq* is issuing a portion of the property for an interest commanded by Allah, such as donating property to meet family needs.

It can be concluded that *zakat*, *infaq*, and *alms* have different meanings and laws. From the law, *infaq* has a more general nature than *alms*, while *alms* have a more general nature than *zakat*. *Infaq* can be obligatory, *sunnah*, or even *haram*. *Alms* can be *sunnah* and obligatory, while *zakat* is obligatory. From the aspect of the form, *alms* are more general in nature, can be in the form of material, and can also be in the form of non-material, while *infaq* is in the form of material and *zakat* is in the form of certain assets (Bank Indonesia, 2016).

## Utilization of ZIS

Rafi' (2011) states that utilization is often interpreted as an effort to be able to bring results and benefits. According to the term, utilization is a job that gives influence and can bring about meaningful change (Ali, 2005). It can be concluded that utilization is an effort to bring greater and better results or benefits by utilizing their resources and potentials. Utilization is shown to utilize all the potential inherent in the resources owned optimally.

Meanwhile, the utilization of *zakat* is an activity of distributing *zakat* which is productive, empowers, and seeks to optimize the potential of *mustahik* so that they have good endurance in the long term (Beik, 2019). The utilization of *zakat*, *infaq*, and *alms* (ZIS) funds is an activity or the form of utilization of resources (*zakat*, *infaq*, and *alms*) optimally so that it can achieve the benefit of the people (Khasanah, 2010). Bariadi et al. (2005) stated that there are two forms of utilization of ZIS funds, namely:

- Shaped for a moment. The provision of ZIS funds is only made occasionally without the aim of making the ZIS recipient economically independent because the condition of the ZIS recipient is no longer possible.

- Empowerment. Distributing ZIS funds to change the situation of ZIS recipients who were previously unable to become capable. Achieving this cannot be done in a short time but must be accompanied by a good understanding of the problems in ZIS recipients.

Ali (1998) stated in his book entitled "The Islamic Economic System of Zakat and Waqf" that there are several categories in the utilization, namely:

- Traditional consumptive. Zakat, infaq and alms distributed to the recipients of these funds are used directly for daily consumption needs, such as the distribution of zakat fitrah in the form of rice and money to the poor on Eid al-Fitr or the distribution of zakat maal directly by *muḥakkiki* to *mustabiq* who are very needed due to a disaster. This pattern is a short-term program for overcoming people's problems.
- Creative consumptive. Zakat, infaq and alms are realized in the form of consumptive goods and are used to help the poor overcome the social and economic problems they face. The assistance can be in the form of school equipment and scholarships, for religious facilities such as sarongs and mukena, and for agricultural tools such as hoes and carts for small traders.
- Traditional earning. Zakat, infaq and alms are given in the form of productive goods, where by using these goods, the recipients can create a business. This program can provide assistance by giving goats, and dairy cows or for plowing fields, carpentry tools, and sewing machines.
- Creative productive. Zakat, infaq, and alms are manifested in the form of revolving capital, such as social project capital, for example, the construction of schools and health facilities or places of worship. Creative productive zakat programs can also be in the form of business capital to assist the business development of traders or small entrepreneurs.

## Welfare

According to the Indonesian dictionary, the definition of welfare comes from the word prosperous, which means safe, peaceful, prosperous, and safe (apart from all kinds of disturbances, difficulties, and so on) (Poerwadarminto, 1999). Law Number 13 of 1998 also explains the meaning of welfare as a system of life and social life, both material and spiritual, which is filled with a sense of safety, decency, and inner and outer peace, which makes it possible for every citizen to carry out physical, spiritual and social fulfillment that as well as possible for oneself, family, and society by upholding human rights and obligations in accordance with Pancasila (Fahrudin, 2012).

Miles (1985) states that four indicators can be used to determine a family's welfare: security, freedom, welfare, and identity. Welfare in Islam can include two meanings, there are (Pusat Pengkajian dan Pengembangan Ekonomi Islam, 2008): Holistic and balanced welfare is defined as material adequacy supported by the fulfillment of spiritual needs and includes individual and social. The human figure consists of physical aspect and mental aspects. Therefore, happiness must be comprehensive and balanced between the two. Likewise, humans have both individual and social dimensions. Humans will feel happy if there is a balance between themselves and their social environment including prosperity in this world and the hereafter (*falah*). Material sufficiency in this world is shown to fulfill material sufficiency hereafter. If an ideal condition is not achieved, then welfare in the hereafter is prioritized because this is eternal and more *valuable* than life this world.

Islamic economics covers overall welfare, namely material and spiritual welfare. The concept of welfare in Islamic economics is not only measured by economic value but also includes moral, spiritual, and social values. So, welfare based on Islam has a deeper concept (Sardar & Nafik, 2016). According to several experts in the book (Pusat Pengkajian dan Pengembangan Ekonomi Islam, 2008), indicators of Islamic welfare are the fulfillment of the physical needs of halal sustenance, living physically and spiritually healthy, the blessings of sustenance received, a family that is *sakinah mawaddah wa rahmah*, a sense of love for others, happy and *qana'ah* with what Allah has given him, and feel happy. Thus, welfare in Islam is not only measured by the fulfillment of material needs but also by the fulfillment of spiritual needs (Sardar & Nafik, 2016).

If a person experiences a condition that he cannot fulfill his needs, then that person is said to be not prosperous or experiencing poverty. Prastyo (2010) mentions poverty in a broad sense as an *integrated concept* that has five dimensions, namely poverty, powerlessness, vulnerability to

emergencies, dependence, and isolation both geographically and sociologically. Poverty can be grouped into five types: absolute poor, relative poverty, structural poverty, situational or natural poverty, and cultural poverty (Mardimin, 1996). In short, poverty can be defined as a low standard of living where there is a material deficiency in several people or groups of people compared to the general standard of living prevailing in society. Suparlan (1984) states that a low standard of living can impact the level of health, moral life, and self-esteem of those who are classified as poor.

Al-Ghazali defines poverty as a person's inability to meet their own needs (Susilawati, 2018). The inability to provide for what is not needed is not poverty. If the goods needed are available and affordable, the person is not classified as poor. Al-Ghazali divides poverty into two parts: poverty related to material needs and spiritual needs. Poverty is the deprivation of goods and services and a lack of poverty in spirit (Susilawati, 2018). Poverty is divided into two levels from an Islamic point of view, namely (Al-Arif & Rianto, 2010):

- Poverty of faith. Poverty of faith is the condition of a person whose soul has no contact with Allah, or whose soul has minimal contact with Allah, only remembering Allah under difficult circumstances.
- Poor knowledge. Science is the second cause of humans experiencing difficulties, being poor, and being unable to find solutions to the problems of life they are experiencing. The work ethic of Muslims today is very low. This is because Muslims at this time were reluctant to study the sciences of Allah, even though the first revelation that Allah sent down was the command to read. The culture of reading has not become a culture that exists in every poor Muslim.

### **CIBEST Method**

Beik and Arsyanti (2016a) developed a poverty measurement tool that measures material poor and spiritual poor called the CIBEST Model. The CIBEST model consists of the CIBEST quadrant and the CIBEST index. This model combines the CIBEST index and the CIBEST quadrants. The CIBEST quadrant consists of four quadrants (Beik & Arsyanti, 2016a). The quadrants are the welfare area (Quadrant I), the material poor area (Quadrant II), the spiritual poor area (Quadrant III), and the absolute poor area (Quadrant IV). The quadrant in CIBEST aims to map families in four areas, while the CIBEST index has a function to see the index value in each CIBEST quadrant.

### **Hypotheses**

The different tests (Paired T-Test and Mann-Whitney) used have the following research hypotheses:

H<sub>0</sub>: there is no difference in the material and spiritual welfare of the beneficiaries before and after receiving ZIS aid funds from the Jogokaryan Mosque.

H<sub>1</sub>: there is a difference in the material and spiritual welfare of the beneficiaries before and after receiving the ZIS aid fund from the Jogokaryan Mosque.

The basis for decision making is:

- If the value of t count < t table or significance probability number > 0.05, then H<sub>0</sub> is accepted.
- If the value of t count > t table or the probability value of significance < 0.05, then H<sub>0</sub> is rejected.

### **Research Methods**

This study uses a quantitative approach with the CIBEST quadrant approach, the CIBEST poverty index, the Paired T-Test, and the Mann-Whitney test. The CIBEST method developed by (Beik & Arsyanti, 2015) is used to determine and measure a person's level of well-being through material value (MV) and spiritual value (SV) dimensions. The material dimension is assessed from the level of income and consumption of aid recipients compared to the poverty line in the region. Meanwhile, the spiritual dimension is seen from the assessment of indicators of spiritual needs consisting of: Prayer; Fast; Zakat fitrah, infaq, and alms; taklim assembly; reading the holy Qur'an; family environment; and government policies. The assessment is carried out with a Likert scale from 1 to 5. Characteristics of each scale listed in Table 1. The standard used is the average value

of 3. This is because the average score of a family is considered to have been prosperous in the spiritual dimension at least at number 3.

**Table 1.** CIBEST model spiritual value criteria

Variable	Score point				
	1	2	3	4	5
Sholah/ Prayer	Forbid others to pray	Reject the concept of prayer	Carry out non-routine obligatory prayers	Carry out regular obligatory prayers but not always in congregation	Carry out regular obligatory prayers and always in congregation
Fast	Forbid others to fast	Reject the concept of fasting	Carrying out the obligatory fast is not full	Just run the obligatory fast in full	Carry out complete obligatory fasting and sunnah fasting
Zakat	Forbid others to pay tithes, infaq, and alms	Refuse zakat, infaq, and alms	Never donate even once a year	Paying zakat fitrah and zakat maal	Pay zakat fitrah, zakat assets, and infaq
Family Environment	Forbid family members to worship	Refusing to worship	Considering worship as a family member's business	Support the worship of family members	Building a family atmosphere that supports worship together
Government policy	Forbid worship for every family	Refusing to worship	Assume that worship is a private matter for the community	Support community worship	Creating a conducive environment for worship
Ta'lim Council	Forbid others to come to the taklim assembly	Refusing to come to the taklim assembly	Several times visited the taklim assembly	Attending the taklim assembly but not routinely	Regularly attend taklim assembly activities
Reciting Al- Qur'an	Forbid others to read the Qur'an	Refuse to read the Qur'an	Several times reading the Koran	Reading the Qur'an but not regularly every day	Read the Quran every day and learn to understand it

Source: Beik and Arsyianti (2015), modified.

The assessment is carried out by differentiating the value of the material and spiritual dimensions of the recipients of ZIS assistance before and after. Furthermore, the classification of the number of recipients of ZIS assistance in the welfare quadrant and the calculation of the poverty index is conducted using the formula Beik and Arsyianti (2015) in the CIBEST method.

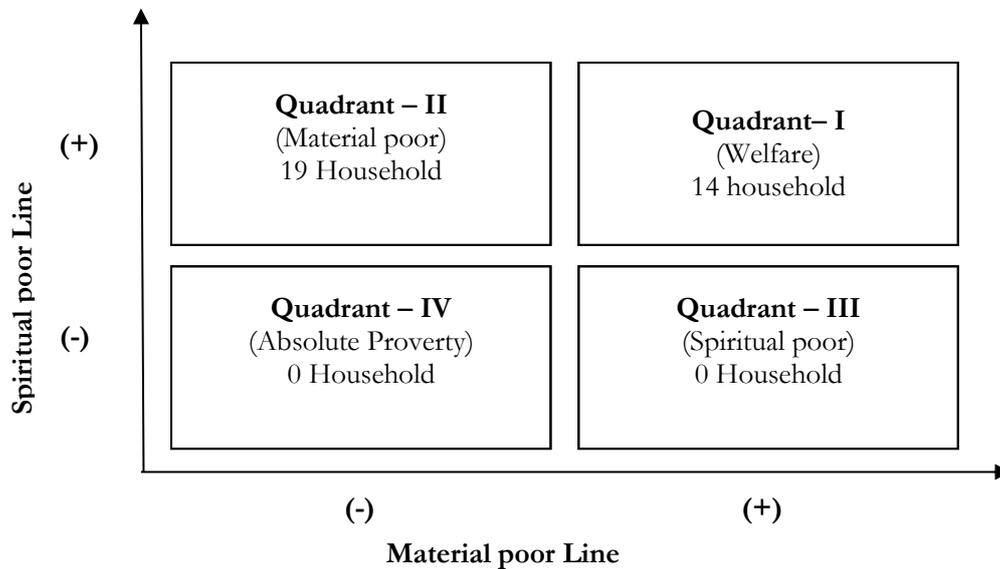
The CIBEST method in this study was modified where for the spiritual variable, two variables were added, namely the variable reading the Koran and the variable Majelis Taklim. The addition of this variable is because the five spiritual variables (Shalah, fasting, zakat infaq alms, government policies, and family environment) that exist in the CIBEST method are mandatory things that must be done by a Muslim so that respondents' answers about these five variables tend to be good. Therefore, there are additional two variables, namely the variable reading the Koran and the variable Majelis Taklim, which is Sunnah, so with the addition of these two variables, it is hoped that the respondents' answers will be more varied and can better measure the spiritual level of the respondent. The CIBEST modification also refers to the research of Ayuniyyah et al. (2017), which adds several spiritual variables in the CIBEST model.

Paired T-Test and Mann-Whitney tests were also carried out to see changes in the welfare of beneficiaries before and after being given ZIS assistance during the pandemic. The main objective is to determine whether ZIS assistance can guarantee the economic and social conditions of the beneficiaries so that a comparison of welfare levels before and after receiving ZIS funding assistance during the pandemic is carried out through the Paired T-Test and the Mann-Whitney test.

## Results and Discussion

### Analysis of Household Conditions in the CIBEST Quadrant

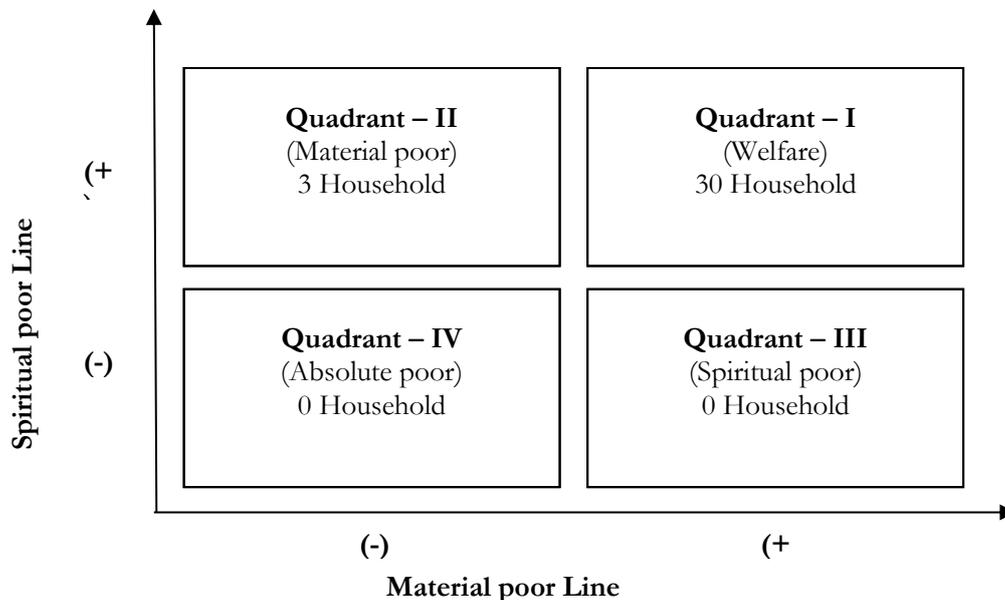
Analysis of household conditions using the CIBEST quadrant was carried out based on each material and spiritual condition of the interviewed ZIS beneficiary families. Income is also assessed based on each family's average income per capita. The results of the assessment through the CIBEST method before receiving ZIS assistance can be seen in Figure 2.



**Figure 2.** CIBEST quadrant before receiving ZIS funds

Before the ZIS assistance from the Jogokariyan Mosque, there were 14 households in Quadrant I, 19 in Quadrant II, and zero in Quadrant III and Quadrant IV. This means that before the ZIS assistance from the Jogokariyan Mosque, there were still 19 congregational households experiencing material poverty.

Figure 3 shows an increase in the number of households in Quadrant I after the ZIS assistance from the Jogokariyan Mosque to 30 congregational households. Households in the Quadrant also experienced a decrease from 19 households to 3 households. The number of households in Quadrant III and Quadrant IV also remains zero.



**Figure 3.** CIBEST quadrant after receiving ZIS funds

**Table 2.** Number of households before and after receiving ZIS in the CIBEST quadrant

Condition	Before Receiving ZIS	After Receiving ZIS
Quadrant I	14	30
Quadrant II	19	3
Quadrant III	0	0
Quadrant IV	0	18

Table 2 shows the number of families in each CIBEST quadrant before and after receiving ZIS assistance. Through Table 2, it can be seen that there is an increase in welfare which is indicated by an increase in the number of families in Quadrant I (prosperous) and a decrease in the number of families in Quadrant II (material poor) after the ZIS assistance from the Jogokariyan Mosque.

### Islamic Poverty Index Analysis

The household poverty index in the CIBEST Model consists of 4 categories: welfare index, material poor index, spiritual poor index, and absolute poor index. Based on the analysis of the CIBEST quadrant, the number of mustahik households for each category in the CIBEST Quadrant, the results of the calculation of the Islamic poverty index for the ZIS beneficiary congregations are obtained. The results of this poverty index calculation can be done through an approach to the household conditions of the congregation before and after the ZIS assistance from the Jogokariyan Mosque.

**Table 3.** Changes in the CIBEST index before and after receiving ZIS

Quadrant	Number of Congregational Households		
	Before ZIS Help	After There is ZIS Help	Percentage Change (%)
Quadrant I (Welfare)	0.42	0.91	0.49
Quadrant II (Poor Material)	0.58	0.09	-0.49
Quadrant III (Spiritual Poor)	0	0	0
Quadrant IV (Absolute Poor)	0	0	0

Before the ZIS assistance from the Jogokariyan Mosque, the welfare index was 0.42, the material poor index was 0.58, and the spiritual poor index and absolute poor were zero. After the ZIS assistance, the total welfare index increased to 0.91. The material poor index also decreased to 0.09, and the spiritual poor index and absolute poor index remained at zero.

The results of the calculation of the poverty index of the CIBEST model show that the ZIS assistance from the Jogokariyan Mosque was able to reduce the poverty index by 49%. The decrease in the number of households on the material poor index was influenced by the ZIS assistance from the Jogokariyan Mosque. Congregational households admit that with the assistance of ZIS from the Jogokariyan Mosque, they can help the welfare of the households of the congregation who are the recipients of ZIS from the Jogokariyan Mosque.

### Paired T-Test

The Paired T-Test test is used on data with a Sig (2-tailed) value  $> 0.05$ , meaning that the data have normally distributed residuals. Based on the Kolmogorov-Smirnov normality test, it is known that the variable reading Al-Quran has a value of Sig (2-tailed)  $> 0.05$ , or the data is normally distributed.

The Paired T-Test was carried out on the variable reading the Koran with the aim of seeing whether or not there was a difference in the activities of reading the Koran carried out by the congregation of the Jogokariyan Mosque beneficiaries of ZIS, before and after receiving ZIS

assistance from the Jogokariyan Mosque. The results of the *paired T-Test* on the variable reading the Al-Quran are shown in Table 4.

**Table 4.** Results of paired T-test

Variable	Sig (2-Tailed)
Reciting Al-Qur'an	0.000

Table 4 shows a significant value of 0.000. This significance value is less than 0.05. Based on these results, it can be interpreted that there is a positive relationship between the variable reading the Quran before receiving the benefits of ZIS and the variable reading the Koran after receiving the benefits of ZIS. It is known from the results of the Paired T-Test that Sig.(2tailed) for the variable reading the Al-Quran is 0.000 or less than 0.05, which means that the variable reading the Al-Quran before and after the ZIS assistance has a significant positive level of difference. ZIS assistance provides benefits in increasing the Al-Quran reading activities of the congregation receiving ZIS assistance from the Jogokariyan Mosque.

### **Mann-Whitney test**

The Mann-Whitney test is used on data that has an Asymp. Sig (2-tailed) < 0.05, meaning that the data has an abnormal residual. Based on the Kolmogorov-Smirnov normality test, it is known that the material variables (income), prayer, fasting, zakat, family environment, government policies, and the taklim assembly have Asymp. Sig (2-tailed) < 0.05 or the data is not normally distributed.

**Table 5.** Mann-Whitney test results

Variable	Asymp. Sig (2-tailed)
Income	0.003
Salat	0.002
Fast	0.005
Zakat, Infaq, and Alms	0.043
Family environment	0.000
Government policy	0.000
Taklim Council	0.003

Table 5 shows the results of the Mann-Whitney Test that Asymp. Sig. (2tailed) for the income variable is 0.003; prayer is 0.002; Fasting is 0.005; Zakat, infaq, and alms are 0.043; Family Environment is 0.000; Government Policy is 0.000; and Majelis taklim is 0.003 or all variables using the Mann-Whitney test have Asymp. Sig (2-tailed) is less than 0.05, which means that each variable tested using Mann-Whitney has a significant positive difference between before and after receiving ZIS assistance from the Jogokariyan Mosque. ZIS assistance provides benefits in increasing income, prayer, fasting, zakat infaq alms, family environment, government policies, and congregational taklim assemblies that receive ZIS assistance from the Jogokariyan Mosque.

### **Discussion**

This study was conducted to investigate whether or not there is an effect of giving ZIS on the material index (income) and a spiritual index consisting of prayer, fasting, zakat, family environment, government policies, taklim assemblies, and reading the Koran in the households of the congregation receiving ZIS assistance in the Jogokariyan Mosque. The results of the CIBEST quadrant show that prior to the ZIS assistance, there were 14 congregational households in Quadrant I (Prosperous), 19 congregational households in Quadrant II (material poor), and 0 (zero) congregational households in Quadrant III. (Spiritual Poor) and Quadrant IV (Absolute Poor).

After the ZIS assistance from the Jogokariyan Mosque, there were differences in the number of congregational households in the CIBEST Quadrant. The results of the CIBEST quadrant after the ZIS assistance showed 30 congregational households in Quadrant I

(Prosperous), three congregational households in Quadrant II (Material poor), and 0 (zero) congregational households in Quadrant III (Spiritually Poor) and Quadrant IV (Absolute Poor). These results align with research by Ayyubi and Saputri (2018), which states that ZIS assistance from the Jogokariyan Mosque has increased the number of families belonging to Quadrant I, reducing the number of families in Quadrant II, and created families belonging to Quadrant III and Quadrant III. Quadrant IV becomes zero. If there are still recipients of ZIS assistance who have not improved their material or spiritual welfare, then the Jogokariyan Mosque will visit the congregation's house and ask about the problems that the congregation is facing.

The results also show a positive and significant influence on the material and spiritual indexes of the congregation's household recipients of ZIS assistance from the Jogokariyan Mosque. This is shown in the material variables (income), prayer, fasting, zakat, family environment, government policies, and taklim assemblies that get Asymp scores. Sig. (2tailed) is smaller than 0.05 in the Mann-Whitney test, while for the variable reading the Koran, the value of sig. (2tailed) is smaller than 0.05 on the Paired T-Test.

The results of this study are in accordance with the research by (Wulansari & Setiawan, 2014), which states that productive zakat has a positive influence on the income of mustahik recipients of assistance. Therefore, it can be said that the income of the mustahik household increases with the assistance from productive zakat given. This also shows that with the provision of productive zakat, there is a positive relationship with the household income of the congregation as stated (Beik & Arsyanti, 2016b) that after the provision of productive zakat assistance, there is an increase in the welfare index by 96.8% and the absolute poor index decreases by 91.30. %. The provision of ZIS assistance tends to improve the household welfare of the congregation receiving ZIS assistance from the Jogokariyan Mosque.

The results of this study also show that the provision of ZIS assistance has a positive and significant effect on the spiritual index of the beneficiary congregation's household because spiritual needs are basic needs for every household. This is in accordance with Dasangga & Cahyono (2020) that productive zakat can help reduce the condition of the spiritual poor of mustahik, which previously was 0.19 down to 0.06. Mustahik's spiritual poor is said to have decreased because of a positive and significant change in the spiritual index before and after receiving ZIS assistance. According to the results of research conducted by Mubarakah et al. (2017), the provision of productive zakat assistance to the spiritual index experienced differences before and after receiving productive zakat assistance. It is proven that each productive zakat recipient household is able to increase its spiritual index after the productive zakat assistance is provided.

## Conclusion

The analysis of the Paired T-Test and the Mann-Whitney Test showed a positive difference in the material and spiritual indices of the congregation's household before and after receiving ZIS assistance. The results of the quadrant analysis of the CIBEST Model show that the utilization of ZIS provided by the Jogokariyan Mosque has an effect on increasing the welfare of the recipients of the congregation. This is indicated by the conditions prior to receiving ZIS assistance, the number of families in Quadrant I (Prosperous) was 14, Quadrant II (Material poor) 19, and Quadrant III (spiritual poor) and Quadrant IV (Absolute Poor) amounted to 0. After the ZIS assistance from the Jogoakriyan Mosque, the number of families in Quadrant I (prosperous) increased to 30, the number of families in Quadrant II (material poor) decreased to 3, and the number of families in Quadrant III (spiritual poor) and Quadrant IV (absolute poor) remains 0.

The results of the CIBEST model poverty index analysis show that the utilization of ZIS provided by the Jogokariyan Mosque has a positive effect on increasing the welfare of the congregation receiving ZIS assistance. This is shown by the percentage in Quadrant I (prosperous) before receiving ZIS assistance, which was only 0.42, then the percentage in Quadrant I increased to 0.91 after the ZIS assistance. The percentage of numbers in Quadrant II (Poor material) also decreased from 0.58 before the ZIS assistance to 0.09 after the ZIS assistance from the Jogokariyan Mosque.

Based on the conclusion above, there are three suggestions for the stakeholders. First, The Jogokariyan Mosque has provided guidance for the congregation's business in the form of a business Koran program that is carried out monthly. It is hoped that the Jogokariyan Mosque can provide its congregation with better guidance in terms of quantity and quality.

Second, there is no formal and structured monitoring of the businesses owned by the congregation of the Jogokariyan Mosque. It is hoped that in the future there will be monitoring from the Jogokariyan Mosque to the congregation's businesses that are more structured so that the Jogokariyan Mosque knows the development of the congregation's businesses in detail.

Third, the utilization of the ZIS of the Jogokariyan Mosque can be said to be successful. Therefore, the researcher suggests that the ZIS utilization program can be developed by expanding the reach of the congregation who are the beneficiaries of the Jogokariyan Mosque's ZIS utilization. In future research, it is hoped that researchers will develop research models and add other variables, such as in the research conducted by Ayuniyyah et al. (2017). In this study, the authors added the variables of belief, sunnah prayers, congregational prayers, sunnah fasting, and learning religious knowledge on the spiritual index.

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