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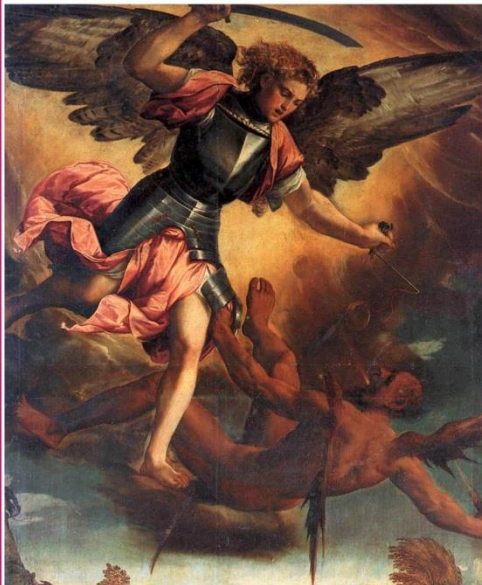
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# The Effectiveness of Distribution of Zakat Funds on ZDC South Sumatra

**Rinol Sumantri<sup>1</sup>**

<sup>1</sup>Faculty of Islamic Economic and Business, State Islamic University Raden Fatah Palembang

[rinol.sumantri\\_2012@pasca.unair.ac.id](mailto:rinol.sumantri_2012@pasca.unair.ac.id)

**Sri Iswati<sup>2\*</sup>**

<sup>2</sup>Faculty of Economic and Business, Airlangga University Surabaya

[iswati@feb.unair.ac.id](mailto:iswati@feb.unair.ac.id)

**Ali Mufrodi<sup>3</sup>**

<sup>3</sup>Faculty of Islamic Economic and Business, State Islamic University Sunan Ampel Surabaya

[Ali\\_Mufrodi@uinsby.ac.id](mailto:Ali_Mufrodi@uinsby.ac.id)

## Abstract

The study aims to deepen how the effectiveness of the management of funds through the Zakat Development Community (ZDC) program and deepen how its impact to the mustahik by using the CIBEST approach (Center of Islamic Business Economic Studies). The mixed methodology method was adopted to achieve its objective. The result shows that the ZDC programs established by the National Zakat Agency have contributed well enough to improve welfare and reduce the poverty rate in Banyuasin district. In conclusion, Religious Obligatory program of Zakat Community Development (ZCD) has run effectively since the year 2013 till this time.

**Keyword:** Zakat, Distribution, Poverty, Welfare, CIBEST.

## *La efectividad de la distribución de los fondos de Zakat en ZDC South Sumatra*

### **Resumen**

El objetivo del estudio es profundizar en la eficacia de la gestión de fondos a través del programa Zakat Development Community (ZDC) y profundizar en su impacto en la mustahik utilizando el enfoque CIBEST (Centro de Estudios Económicos de Negocios Islámicos). Se adoptó el método de metodología mixta para lograr su objetivo. El resultado muestra que los programas ZDC establecidos por la Agencia Nacional Zakat han contribuido lo suficientemente bien para mejorar el bienestar y reducir la tasa de pobreza en el distrito de Banyuasin. En conclusión, el programa de Obligaciones Religiosas de Zakat Community Development (ZCD) se ha ejecutado de manera efectiva desde el año 2013 hasta este momento.

**Palabra clave:** Zakat, Distribución, Pobreza, Welfare, CIBEST.

### **1. INTRODUCTION**

Economics of Organization of Islamic Conference (OIC) member countries still stays in the condition of left behind compared to other nations. This matter marked by poorness level and unemployment which still compared to the high of other nations in the world. In Indonesia, in the early year of 2016 Statistical Body Center (BPS) announce that resident which is life under poorness line per

September 2014 equal to 27,73 million, while in September 2015 mounting to become 28,51 million. That its meaning of poorness in Indonesia in September 2015 increasing 780 thousand if compared to the previous year. Indonesia is including the ten biggest countries in rendering PDB nations of OIC. Indonesia occupies the first position, because Indonesia represents a country which has the biggest contribution. But that way, Indonesia still include state list populate impecunious reach 10,70%.

As released by the World Bank, it is true poorness number in Indonesia experience of degradation from 24% in the year 1999 becoming 11,4% in the year 2013. But the degradation of the number tardy between 2012 and 2013 which go down only 0,5% per year. According to an estimate of University of Indonesia demography institute, in the year 2009 about 53% resident of Indonesia heap in urban, hence this amount [of] predicted will mount to become 68,3% in the year 2025 (Yang et al., 2019; Soo et al., 2019).

In general, the condition of the economics of society in this time not yet can be told to flatten. This matter is supported by the existence of evidence showing still to the number of impecunious society in various fatherland cleft. Like South Sumatra representing province with impecunious resident many fifths in Indonesia, in this province most impecunious society live in rurally. Statistical Body Center (BPS) note, about 1,12 million resident in South Sumatra have the production to 380 thousand per months. In Islam, a generalization of earnings has been suggested to pass of al-Quran and Hadith with applying of the religious obligatory instrument. Al-Quran explains that

religious obligatory fund allocation has been determined to whom all its receiver, but do not be explained by how that religious obligatory have to be managed in the form of giving of consumptive money, goods, or in the form of capital employed.

Along with expanding it idea of economics from all expert then bear various idea concerning management of religious obligatory and in the end emerge religious obligatory distribution idea productively, so that its distribution to receiver of religious obligatory can have more impact to mustahik so that clan receiver of religious obligatory especially impecunious clan can be upraised its economics. Religious obligatory represent part of religious service network in Islam with the aim to distribute and link clan of muzakki and mustahik so that happened continuity of life of economics among both. Indonesia as State with a resident of the biggest Moslem in the world, owning more than 200 million Moslem represent big strength of economic side.

From the amount of just population can be seen that Indonesia also have very big religious obligatory potency to support economics life of poor people. Pursuant to the research of National Zakat Agency work along with the faculty of economics and management of IPB indicate that religious obligatory potency value nationally is tired of a number of Rp217 Triliyun (Sun'an & Abdurrahman, 2015).

<b>Explanation</b>	<b>Zakat Potency (IDR)</b>
household religious obligatory (zakat) potency	82,7 triliun
Religious obligatory potency of Industrial private sector	114,89 triliun
Religious obligatory potency of state's companies	2,4 triliun

religious obligatory saving potency	17 triliun
Religious obligatory national potency	217 triliun

progressively spring up its religious obligatory organization and also religious obligatory potency had to be expected can lessen poorness number in Indonesia. But accelerate the make-up of acceptance of fund of ZISWAF assorted fastly degradation of poorness number. Look into the mirror at data which is released by Zakat National Agency indicate that every year of acceptance of natural religious obligatory fund of improvement, in the year 2002 acquirement of religious obligatory by Zakat National Agency is only equal to just 68.390.000.000 (Qardawi, 1999; Muhammad, 2006).

To see how far this program can assist to lift the economics of society, hence needing the existence of deeper measurement to all receiver of religious obligatory in the countryside. So far not yet there is a sure number which show do religious obligatory program in the countryside of Teluk Payo the success or failure of hence measurement quantitatively require to be done to know this program's effectivity to social economics. Pursuant to the breakdown of the above writer will check deeper regarding religious obligatory fund efectifity at Religious obligatory mustahik of Community Development by using the approach of CIBEST.

As for problem to be answered in this research is first, how religious obligatory fund distribution efecktivity at Religious obligatory program of Zakat Community Development with analysis of CIBEST? second, how impact acceptance of religious obligatory to all mustahik at Religious obligatory program of Community

Development with analysis of CIBEST? This Research aims to analyze and fund effectivity deskript at Religious obligatory of Community Development in overcome of the problem of poorness and see impact acceptance of religious obligatory to all mustahik (Riyanto, 2010).

## **2. LITERATURE REVIEW**

Journal Monetary Economy and Islamic Finance Islam written by Irfan Syauqi Beik Laily Arsyianti, Measuring Religious obligatory Effect to Poorness and Prosperity Use Model of CIBEST. This Research tries to analyze the role of the religious obligatory program pursuant to the productivity of mustahik household from perspective of the material and spiritual dimension. CIBEST model consists of four index analyzers. This index is prosperity index, make an index to the poorness of items, make an index to the poorness of absolute poorness index and spiritual. This matter is found that attendance of program exploiting of religious obligatory can improve index prosperity of mustahik by 96,8 %. Make an index to the poorness of absolute poorness index and items also can lessen by 30,15% and 91,30. Unforeseen result happened at poorness index of spiritual where there is make-up from two households which [is] life under poorness of spiritual.

This means that two household receiver of the religious obligatory is weak distress its values of spiritual though more material before the religious obligatory program (Hafidhuddin, 2015; Pratama,

2015). Pratama (2011) writing about Utilization effectivity Of Religious Fund Obligatory: Infaq, Shodaqah ( ZIS) Base On central Livestock Sheep (case study: Sentral Livestock Sheep of Cimade of Zakat National Agency. He concluded that sheep seed and fattening in Cimade as utilization program bases and of ZIS represent one of the ways of which is spelled out members effective enough in improving incomes of all employees of central livestock, and lessen current urbanization to the city.

Besides, there is interrelationship in the enableness mechanism of impecunious society in Sumberoto, that is the tendency of each other converting kindness between the individual in a group. The interrelationship can identify the inactivity of each perpetrator. Irfan Syauqi Beik, Analysis Role of Religious obligatory in Lessening Poorness: Case Study Purse of Dhuafa Republika, stated that: Among special problems which are facing by the Indonesian nation is the problem of poorness. The result of research is religious obligatory have to impact to effort reduction of poorness level, that indicate religious obligatory can lessen the amount and percentage of the impecunious family (Idrus, 2009).

### **3. METHODOLOGY**

In this research, the population is mustahik receiver of the benefit of ZCD program amount 57 families. The sample of this research are all of the population, hence all population will be made as

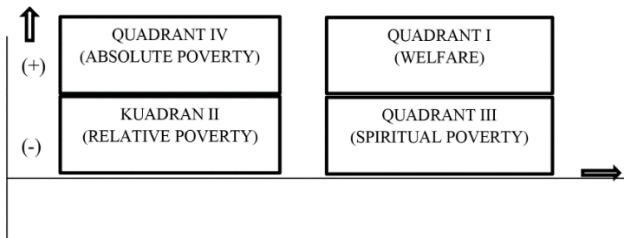


a sample. Questionary represent a number of question written used to obtain information of responder in report meaning about its person, or matter which he know. This matter to water down research in intake of data of religious obligatory mustahik. Observation This matter is done by researcher to see directly religious obligatory distribution activity to mustahik. Interview done to religious obligatory mustahik becoming sample in this research (Qadir, 1998; Nizar, 2016).

Data analysis technique to represent the way of analyzing data research, including relevant statistical appliances to be used in research. obtained data through questions which have been filled by respondent processed and analyzed to use the data-processing technique to yield a conclusion to the problem. Measurement in this research by using enquette closed which is allocated to compiled responder by using five alternative answers. Accurate respondent remains to chose one of the alternatives of the answer which has been provided. Measurement procedure of variable data by using management of the following data: editing, coding, scoring, tabulating, and data analysis. Then data also will be analyzed pursuant to an analysis of the approach of CIBEST, with the following steps: first, Delimitating poorness line of line and items poorness of spirituality. Second, Calculating score of spiritual research sample before and after following a program of ZCD (Mutia, & Anzu, 2009; Torquato et al., 2018 ).

#### **4. RESULT AND DISCUSION**

In replying the problem of this research, the researcher will use the theory of CIBEST as a framework for its solution. From poorness definition which consists of material poorness, absolute poorness and spiritual, hence can be formed by an kuadran of is so-called with CIBEST kuadran (Center Of Islamic Business Economic Studies). This CIBEST quadrant consists of four quadrants as can be seen at the following picture:



At schema above, division of quadrant relied on the ability of the household to fulfill the requirement of material and spiritual, The using of the household to a unit of analysis because Islam looks into that smallest unit in society is household. In consequence, in seeing poorness story level, hence this household has to be seen as one intact unity. This approach differs from the Central Agency on Statistics which see from an individual perspective. CIBEST quadrant divides the ability of the household to fulfill the requirement of material and spiritual into two signs, that is a positive sign (+) and a negative sign(-). Sign (+) its meaning of the household can fulfill its requirement better, whereas sign (-) meaning household unable to fulfill its requirement better.

With pattern like this, hence will be got four possibilities, that is sign (+) at accomplishment both of requirement of material and spiritual, sign (+) at one of the just requirement, is sign (+) at requirement of material and or sign (+) at requirement of just spiritual, and also (-) at both requirement of material and spiritual. This four possibilities later then bear four quadrants, where tinder of horizontal symbolize material poverty line and vertical tinder symbolize poverty of spirit. At first quadrant, a household can fulfill the requirement of and material of spiritual so that both (+). This is prosperity quadrant. Secure and prosperous that household whereas or family assumed can either through and also the material or spiritual. Productive economics, religious service productive also (Abdul, 2012; Sartika, 2008).

The benefit of this CIBEST quadrant is related to the mapping of family condition or household, so that can be proposed by correct development program, especially in transforming all existing quadrant [so that can reside in at quadrant I (secure and prosperous quadrant) (Indriastuti, 2019). At household residing in quadrant II, hence poverty improving the program of poverty through the Make-Up of Skill and ability of household, and also giving access capital and is adjacent to effort earn is effectively done. Whereas to the household of quadrant III program which needs to be developed is how to invite them to execute religion teaching eminently (Ghahari et al.,2018; Kurbanov et al., 2017).

While to the household in quadrant IV, hence which must be conducted by is to improve spirituality and bouncing it beforehand, newly then improve the condition of life of his economics, Build

character which is good capital which is very worth in clan transformed of poor people so that more secure and prosperous. Require to realize that the effort transformed clan of poor people in this quadrant IV is heaviest and challenge (Frida, 2013).

Next Important matter is how to determine minimum material requirement standard and this spiritual. The material requirement can rely on analysis requirement of fundamental, minimum include requirement of food, clothes, housing, health and education. Can also be enhanced by the requirement of communication behavior and transportation which will is progressively needed by society in this time. As for the requirement of minimum spirituality is with fundamental things which must fulfill by society related to the obligation of religion. In the context of this quadrant CIBEST, hence there are five variables able to be defined as requirement of minimum spirituality. A fifth of the variables is accomplishing of praying, fasting, religious obligatory, environmental of the environment and family policy of the government.

As known that praying, religious obligatory and fasting is including Islam foundation which is obliged to be accomplished. Quality of belief in God for example determined by a commitment to execute the religious services. Deduction or disinclination to execute the religious services will lessen the rate of quality of belief in God and will Impoverish the condition of someone's spiritual. In consequence, definition mark with poverty lines of that spirituality is executing praying is obliged to five times, executing fasting of Ramadhan, and pay for religious obligatory when can minimally

donate once in one year, if the mentioned matter do not be executed, like do not execute praying is obliged to designedly, throw up one's hands ramadhan designedly or do not release donation once in one year, hence someone or an household assumed as spiritually impecunious.

According to society statement accepting religious obligatory, in the case of construction conducted by Zakat National Agency happened difference of construction. From 12 respondents accepting goat, livestock said that there is not construction spiritually but only construction of goat livestock effort. While responder of the receiver of religious obligatory with a program of ZCD duck livestock also has a notion that way namely counted 10 responders, others said that only accepting the construction of effort in developing livestock. For the program of religious obligatory levying of clean water, in general, can be said that religious obligatory program has of the consumptive type with the aim to support clean water required of society.

Analyzing respondents told about impecunious spiritually or not, hence will be presented in tables following which is explained change of situation of poorness number spiritually from ZCD Bay countryside mustahik of Teluk Payo. In the tables below, can be seen that spiritually respondents have owned a number of spiritual appropriate of standards namely Three (3). Meaning, in general, can be said that spiritually all mustahiks have earned to fulfill the requirement of their spirituality, after following a program of ZCD awareness of them have religious service. Result of this improvement according to

the result of the interview because of awareness by personality. To be more clear will be presented at Tables below:

Spiritual Poverty Mount	before	after	explanation
Praying/Sholat	<b>3,31</b>	<b>3,49</b>	Up
Pasting	<b>3,28</b>	<b>3,35</b>	Up
Zakat	<b>4,17</b>	<b>4,29</b>	Up
Family Praying	<b>3,66</b>	<b>3,66</b>	Constant
Government Policy	<b>3,77</b>	<b>3,89</b>	Low
<b>Total</b>	<b>3,65</b>	<b>3,75</b>	<b>Up</b>

Source: Primary Data which have been processed

Level expenditure of observation in each responder of mustahik ZCD of Zakat National Agency is then measured to use poorness poverty level by National Agency on Statistics in the year before accepting ZCD and on receipt of ZCD, hence will be got by the following result which depicted in the form of CIBEST kuadran: Finally all calculation of tersbut above can be calculated to percentage, its result like presented in the following table:

<b>CIBEST Index</b>	<b>Before</b>	<b>after</b>	<b>percentase</b>
Material	0,08	0,05	-0,03
Spiritual	0	0	0
Absolut	0	0	0
Welfare	0,91	0,94	+0,03

Index Prosperity Before and After program of ZCD.

Source: Primary Data which have been processed.

From CIBEST kuadran above, can be seen that the majority of the family reside in secure and prosperous kuadran good to before and also after the program of ZCD. However in the kuadran also show the fact that existence [all] mustahik [in] secure and prosperous kuadran is prosperity indication which has been owned by each; every mustahik. Only 5 families which items impecunious at the time of before program of ZCD. At the time of after accepting the program of ZCD, amount of impecunious family items down counted 2 families and become up just only 3 just families, then remove them at previous secure and prosperous kuadran 52 families become 54 families. Of absolute poorness, kuadran and poorness of spirit can be seen that good before and after a program of ZCD all mustahiks do not stay in the kuadran, hence from there is no family which enters the category.

## **5. CONCLUSION**

From result of research can be concluded that activity of Religious Obligatory program of Zakat Community Development (ZCD) which have been done by Zakat National Agency staff of Banyuasin district are the following: first, Ranch of duck Telok Payo Banyuasin South Sumatra, second, Ranch of Goat of Teluk Payo Banyuasin South Sumatra, third, Facility management of clean water in Teluk Payo South Sumatra banyuasin. Religious Obligatory program of Zakat Community Development (ZCD) has run effectively since the year 2013 till this time. Amount of heads family getting

program aid of ZCD counted 36 head of the family the of laying duck and counted 12 head of the family the livestock of goat. Pursuant to result of observation and is obstreperous, Growth of laying duck till in this time affect ugly because alien to briny river cause all dead duck, and growth of divided goat livestock program become 4 groups with each of 3 groups have earned to be felt by its benefit by society.

Hence can be concluded that program of ZCD the have an effect on positive to economics of society and can motivate society in raising and add a little production to impecunious society of Teluk Payo countryside. CIBEST analysis model can be concluded that impact of Religious obligatory program of Community Development to mustahik not too significant yet, caused by several things: lack of tuition of Zakat Agency of Banyuasin and its minimum of awareness of individual of mustahik. Storey level there is only 2 family which before accepting the program of ZCD so that adds the amount of family at secure and prosperous story level materially from 52 becoming 54. While from the dimension of spiritual not yet seen significant because lack of awareness of mustahik to do religious service, because more is majoring of obligation do earn life as responsibility as a head family.

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