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Evaluation of The Productive Zakat Program Effectiveness with CIBEST Model

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ABSTRACT

BAZNAS Semarang City has a productive Zakat program namely The Independence Partner Assistance. This Zakat program aims to empower the economic and financial capacity of the middle-low economic people by building and developing their productive business sector, however examining the impact of providing productive Zakat existence on the mustahik poverty elimination is still limited to te measurement of the material aspects like income. This research aims to evaluate the productive Zakat effectiveness by BAZNAS Semarang City with CIBEST Model. This research was carried out with quantitative approach. The source of research data is a combination between primary and secondary data. This data was collected by using interviews, questionaires, and documentation studies with productive Zakat grantees as this research respondents. The data that has been collected will be analyzed with analysis of the general poverty indicators, analysis of the CIBEST model, and statistical tests of the research instruments. The research variables which be used are consist of income, savings, investment, consumption expenditure, and business expenditure for the material poverty index as well as prayer, fasting, Zakat, household environment, and government policy for the spiritual poverty index. The results show the positive improvement of mustahik material and spiritual needs between before and after receiving productive Zakat funds by analysis of the general poverty indicators, analysis of the CIBEST model, and statistical tests of the research instruments.

Keywords: *Productive Zakat, Poverty, CIBEST Model*

INTRODUCTION

The indicators and methods of measuring poverty that have been used in Indonesia refer to the standards from BPS. The standard which is mentioned is an approach with the minimum basic physical needs with individuals as the object, meanwhile BKKBN uses a standard with the multidimensional aspects with family as the object. Both BPS and BKKBN are recognized by The Indonesia Government in measuring the poverty rate in Indonesia (BI, 2016).

The problem that arises is that the poverty standards from BPS are not accurate and relevant in analyzing the real social and economics conditions of Indonesia People. The poverty standards from BKKBN are actually appropriate to be applied in Indonesia because this standards can reflect the real social and economic condition of Indonesia People, although the implementation of this standards requires the adjustment of an Islamic perspective. Strategy that can be applied in eliminating poverty like the BKKBN poverty standards is a poverty elimination program based on poor people empowerement. The preview of concept and implementation in the strategy was focused on Semarang City, the capital city of Central Java Province, in order to observe how this program was realized. The other reasons in choosing this place are the indicators and methods for measuring poverty in Semarang City which are still using the poverty standards by BPS.

The Semarang City Government has established a poverty elimination program namely The Enterpreneur's Rise to Become Champions Credit Program. This program was created by Semarang City Government in order to help the productive business sector of people affexted by Covid-19 pandemic. The form of economic stimulus in this program is the provision of business capital funds of up to IDR 50.000.000 with a payback period of up to 2 years and an interest rate of only 3 percent per year (Tribun Jateng, 2021).

The poverty statistics that close to the poverty elimination program realization show that the number of poor people in Semarang City was 1.913.110 people in 2019 and the percentage of poverty in Semarang City was 3,98 percent in 2019. This statistic is equivalent to 71.969 people of the poor people population in Central Java Province which is 3.980,90 thousand people (BPS, 2020). The number of poor people in Semarang City ranks 9th as the city with the least of poor people number in Central Java Province, while the percentage of poverty in Semarang City ranks 1st as the city with the smallest of poverty percentage in Central Java Province (BPS Central Java Province, 2020).

The implementation of poverty elimination program by The Semarang City Government is looked better and it is proven to provide real poverty elimination results, but not all people feel helped by this poverty elimination program. Productive business owners have had difficultly to pay bank interest rate in every period because of their income and the customers purchasing power that have not fully normalized during the Covid-19 pandemic. They are in need of an economic stimulus program in the form of business capital funds without bank interest rate. Productive Zakat is a new distribution and utilization Zakat approach by MUI in 1982 that aims to develop the production and marketing capacity of the mustahik productive business sector without being subject to any additional value in returning the business capital funds. One of the Zakat institution that is widely known in there is BAZNAS Semarang City.

The other problems are that the evaluation of productive Zakat funds given by them is still limited to the material aspect like income. It means that the evaluation of their productive Zakat program effectiveness in allevating the mustahik poverty is still concerning on the poverty standards by BPS, whereas the evaluation must be carried out on other material and spiritual aspects. The poverty measurement tool that should be introduced to them is CIBEST model. This paper research aims to evaluate the changes in mustahik average income and the changes in mustahik poverty classification according to the CIBEST model quadrant and the CIBEST model poverty index between before and after receiving productive Zakat funds from BAZNAS Semarang City.

LITERATURE REVIEW

Theoretical Basis

- *Poverty*

Poverty is generally divided into two types, namely absolute poverty and relative poverty. Absolute poverty is the people's inability to fulfill their basic subsistence needs kindly. Relative poverty is the people's ability to fulfill their basic subsistence needs, however their average income is still poor below other people surrounding of them (Todaro and Smith, 2008). The basic different of both poverty concepts is the income.

Poverty based on Islamic perspective has actually a different meaning. Al-Maraghi (1969) describes poverty as the people's inability to have anything that makes them difficult to fulfill their primary

needs. Poverty concept in this perspective gives attention to other factors besides income.

- *Productive Zakat*

Zakat is a part of wealth that must be given by a moslem to be distributed to those who are entitled to receive it. Zakat is counted on a certain rate. Utilization of Zakat is a program of Zakat benefit value optimalization without reducing its economic value. Utilization of Zakat is focused on productive sector development, so that Zakat remains effective for the people's welfare.

The Zakat utilization instrument in this context is productive Zakat. Productive Zakat is a Zakat fund that is distributed to develop the *mustahik's* creative business capacity in terms of production and marketing aspects (Asnaini, 2008). Productive Zakat is expected to improve their standard of living sustainably.

- *Poverty Measurement Tool*

Poverty measurement tools generally are consist of *headcount index* (P0), *poverty gap index* (P1), *income gap index* (I), *Sen Index* (P2), and *FGT Index* (P3). The definition and mathematic formula for this analysis can be described as follows.

a. Headcount Index (P0)

Headcount Index (P0) is a simple poverty measurement tool which is used to measure the number and percentage of people who living below the poverty line when compared with the number of observed people. This index formula can be explained as follows (Sen, 1976).

$$P0 = \frac{q}{N}$$

Where :
P0 is the *headcount index* value
q is the number of people below the poverty line
N is the number of observed people

b. Poverty Gap Index (P1)

Poverty Gap Index (P1) is a poverty measurement tool which is used to measure the gap between the average income of people who living below the poverty line and the prevalling poverty line. This index formula can be explained as follows (Sen, 1976).

$$P1 = \frac{1}{N}\sum_{t=1}^{q}\frac{gi}{z}xz$$

Where :
P1 is the *poverty gap index* value
gi is the *income short-fall*
z is the prevalling poverty line
q is the number of people below the poverty line
N is the number of observed people

c. Income Gap Index (I)

Income Gap Index (I) is a poverty measurement tool which is used to measure the percentage of gap between the average income of people who living below the poverty line and the prevalling poverty line. This index formula can be explained as follows (Sen, 1976).

$$I \quad : \frac{1}{N}\sum_{i=s(z)}^{q}\frac{gi}{z}x100\%$$

Where :
I is the *income gap index* value
gi is the *income short-fall*
z is the prevalling of poverty line
q is the number of people below the poverty line
N is the number of observed people
100% is constanta

d. Sen Index (P2)

Sen Index (P2) is a poverty measurement method which is used to measure the speed of income distribution in an environment structure of people who living below the poverty line. This index formula can be explained as folllows (Sen, 1976).

$$P2 = P0\ (I + (1\text{-}I)\ Gp)$$

Where :
P2 is the *Sen Index* value
P0 is the *headcount index* value
I is the *income gap index* value

Gp is the Gini Coefficient of poor people

e. FGT Index (P3)

FGT Index (*Foster, Greer, and Thorbecke Index*) is a poverty measurement method which is used to measure the effect of poverty elimination program to the poverty elimination in the people environment. This index formula can be described as follows (Sen, 1976).

$$P3 = \frac{1}{N}\sum_{i=1}^{q}\frac{gi^{\propto}}{z}$$

Where :

P3 is the *FGT Index* value

gi is the *income short-fall*

Z is the prevalling of poverty line

q is the number of people below the poverty line

N is the number of observed people

A is the sensitivity parameter with a value equal to 2

- *CIBEST Model*

The CIBEST Model is a poverty measurement method according to the Islamic principles. This poverty measurement method could be said relevant with the Islamic values and principles because of this poverty measurement mechanism that looks of spiritual variables in addition with material variables in analyzing the effect of productive Zakat programs by a Zakat institution on poverty elimination in the people environment. The basis of using spiritual and material variables in measuring poverty refers to the Zakat function and role for social, economic, and spiritual dimensions (Beik, 2010). The CIBEST model consists of two types of poverty measurement method, namely the CIBEST model quadrant and the CIBEST model poverty index.

The CIBEST model quadrant is an Islamic poverty measurement method which is used to classify each of *mustahik* household based on yheir material and spiritual conditions between before and after receiving productive Zakat funds. This model consists of 4 main classifications, namely Quadrant I (Welfare), Quadrant II (Material Poor), Quadrant III (Spiritual Poor), and Quadrant IV (Absolute Poor). The details of CIBEST model quadrant type can be explained as follows. This classification requires the CIBEST model poverty index.

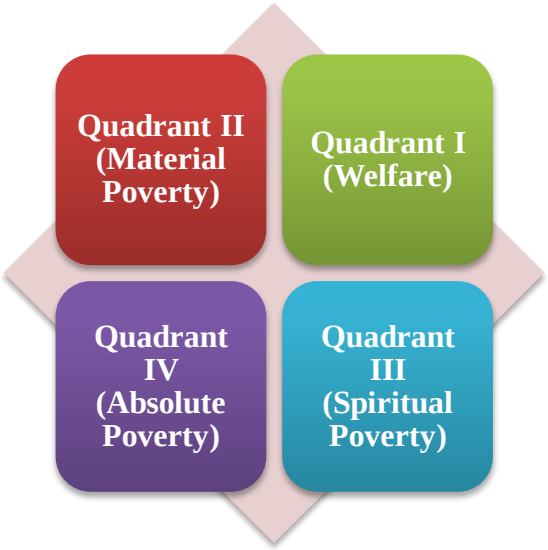

Figure 1. The Type of CIBEST Model Quadrant

Source : Beik and Arsyianti, 2017.

The CIBEST model poverty index is an Islamic poverty measurement method which is used to measure the number and percentage of *mustahik* household in each quadrant classification of the CIBEST model between before and after receiving productive Zakat funds. This method consists of 4 main indices, namely welfare index (W), material poverty index (Pm), spiritual poverty index (Ps), and absolute poverty index (Pa).

a. Welfare Index (W)

Welfare Index (W) is an Islamic poverty measurement method which is used to measure the number and percentage of *mustahik* household who categorized as

welfare (rich in both material and spiritual) when compared with the number of observed observed *mustahik* household. This index formula can be explained as follows (Beik and Arsyianti, 2017).

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

Where :
W is the welfare index value
w is the number of welfare *mustahik* household
N is the number of observed *mustahik* household

b. Material Poverty Index (Pm)

Material Poverty Index (Pm) is an Islamic poverty measurement method which is used to measure the number and percentage of *mustahik* household who categorized as material poor (rich in spiritual but poor in material) when compared with the number of observed observed *mustahik* household. This index formula can be explained as follows (Beik and Arsyianti, 2017).

$$Pm = \frac{Mp}{N}$$

Where :
Pm is the material poverty index value
Mp is the number of material poor *mustahik* household
N is the number of observed *mustahik* household

c. Spiritual Poverty Index (Ps)

Spiritual Poverty Index (Ps) is an Islamic poverty measurement method which is used to measure the number and percentage of *mustahik* household who categorized as spiritual poor (rich in material but poor in spiritual) when compared with the number of observed observed *mustahik* household. This index formula can be explained as follows (Beik and Arsyianti, 2017).

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

Where :
Ps is the spiritual poverty index value
Sp is the number of spiritual poor *mustahik* household
N is the number of observed *mustahik* household

d. Absolute Poverty Index (Pa)

Absolute Poverty Index (Pa) is an Islamic poverty measurement method which is used to measure the number and percentage of *mustahik* household who categorized as absolute poor (poor in both material and spiritual) when compared with the number of observed observed *mustahik* household. This index formula can be explained as follows (Beik and Arsyianti, 2017).

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

Where :
Pa is the absolute poverty index value
Ap is the number of absolute poor *mustahik* household
N is the number of observed *mustahik* household

Previous Studies

Table 1. The Previous Studies Sample of CIBEST Model Matrix

Research Title	Variable and Indicator	Approach of Analysis
Effectiveness of Zakat Based Program on Poverty Allevation and Economic Empowerment of Poor Women : A Case Study of Bangladesh	Changes of income, changes of fixed assets, changes of expenditure, educational background, amount of Zakat, type of business, and family size	Descriptive analysis, OLS, WLS, linear programming, and simultaneous equation systems
Measurement Optimalization of Zakat Distribution at Lembaga Amil Zakat Using Variable Measurement of Economy	Output of goods, objective, measurement of social	Chi-square analysis

Research Title	Variable and Indicator	Approach of Analysis
	economics, and optimization	
Measuring Zakat Impact on Poverty and Welfare Using CIBEST Model	Income, prayer, fasting, Zakat and infaq, household environment, and government policy	CIBEST model quadrant, welfare index, material poverty index, spiritual poverty index, and absolute poverty index
Assesment of Zakat Distribution : A Case Study of Zakat Community Development in Bringinsari Village, Sukorejo District, Kendal	Dimension of economy, health, education, social, and da'wah	Zakat village index measurement

Research Hypotheses

This research gives three main research hypotheses to be tested, namely the *mustahik* household average income that changes after receiving productive Zakat funds, the *mustahik* household poverty classification based on the CIBEST model quadrant that changes after receiving productive Zakat funds, and the *mustahik* household poverty classification based on the CIBEST model poverty index that changes after receiving productive Zakat funds from BAZNAS Semarang City.

METHODOLOGY

Variables and Their Indicators

This research uses two main types of variables, namely material variables and spiritual variables. Material variables consist of income, savings, investment, consumption expenditure, and business expenditure. The material variable indicators can be explained only after we are understand with the limits of whether mustahik household get a shortage or adequacy in fulfilling their material needs. The limit which is mentioned is the material poverty line with had kifayah approach. Syatibi (in PUSKAS BAZNAS, 2018) explains the had kifayah as the crucial needs of life measurement that also look the secondary and tertiary needs in addition to the primary needs. The had kifayah poverty line value in Semarang City is IDR 2.791.147 based on the results of seven life needs dimensions survey in the Central Java Province by PUSKAS BAZNAS in 2018.

Table 2. The Material Variable Indicators in CIBEST Model Research

Variable	Less than IDR 2.791.147	Equal with IDR 2.791.147	More than IDR 2.791.147
Income	Poor	Welfare	Welfare
Savings	Poor	Welfare	Welfare
Investment	Poor	Welfare	Welfare
Consumption Expenditure	Poor	Welfare	Welfare
Business Expenditure	Poor	Welfare	Welfare

Source : PUSKAS BAZNAS (Processed by Author), 2018

Spiritual variables consist of prayer, fasting, Zakat, household environment, and government policy. The spiritual variable indicators can be explained only after we are

understand the limits of whether *mustahik* household get a shortage or adequacy in fulfilling their spiritual needs. The limit which is mentioned is the spiritual poverty line formulated by Dr. Irfan Syauqi Beik. The spiritual poverty line value is 3 based on the *mustahik* household preference in fulfilling their spiritual needs simultaneously.

Table 3. The Spiritual Variable Indicators in CIBEST Model Research

Variable	Likert Scale				
	1	2	3	4	5
Prayer	Blocking others to pray	Against the concept of prayer	Performing obligatory prayer but not on regular basis	Performing obligatory prayer but not in congregational prayer	Performing congregational prayer for obligatory one and performing recommendable prayer
Fasting	Blocking others to undertake fasting	Against the concept of fasting	Not fully performing obligatory fasting	Performing only obligatory fasting	Performing obligatory fasting and recommendable fasting
Zakat,	Blocking others to pay Zakat	Against the concept of Zakat	Not paying Zakat at least once in a year	Paying obligatory Zakat only	Paying obligatory Zakat and recommendable infak and alms
Household Environment	Forbid the member of household to worship	Against the implemen tation of worship	Worship is private matter of household member	Support household member in implementing worship	Creating the comfort condition to worship
Government Policy	Forbid other households to worship	Against the implemen tation of worship	Worship is private matter of other households	Support other households in implementing worship	Creating the comfort condition to worship

Source : Beik and Arsyianti, 2017

Method of Research Data Collection

The sample in this research is 35 productive Zakat funds grantees from BAZNAS Semarang City distribution in 2019. They are spread across 12 different districts in Semarang City (BAZNAS Semarang City, 2019). The method of research data collection that can be used consists of interviews, questionaires, observation, and documentation studies.

Method of Research Data Analysis

The data analysis method which is used is quantitative approach with descriptive analysis techniques. It requires poverty indicators analysis (P0, P1, I, P2, and P3), CIBEST model quadrant analysis, CIBEST model poverty index analysis (W, Pm, Ps, and Pa), and statistical tests of research instruments (validity test, reliability test, and paired t test) in looking the change which has happened between before and

after receiving productive Zakat funds from BAZNAS Semarang City.

RESULT

The Results of Poverty Indicators Analysis

This analysis results show a comparison of headcount index (P0), poverty gap index (P1), income gap index (I), Sen Index (P2), and FGT Index (P3) value for mustahik household between before and after receiving productive Zakat funds from BAZNAS Semarang City. This analysis results can be explained in the table below.

Table 4. The Poverty Indicator Analysis Between Before and After Receiving Productive Zakat Funds

Poverty Indicator	**Before (2019)**	**After (2021)**	**Percentage (%)**
P0	0,71	0,23	68
P1	532.247,86	212.262,17	60
I	0,19	0,08	58
P2	0,26	0,08	69
P3	0,001	0,0002	80

Source : Author (Processed), 2021.

Table 4 shows that headcount index (P0) value has been decreased from 0,71 (before productive Zakat) into 0,23 (after productive Zakat) with a change of 68 percent, next poverty gap index (P1) value has been decreased from IDR 532.247,86 (before productive Zakat) into IDR 212.262,17 (after productive Zakat) with a change of 60 percent, then income gap index (I) value has been decreased from 0,19 (before productive Zakat) into 0,08 (after productive Zakat) with a change of 58 percent, after that Sen Index (P2) value has been decreased from 0,26 (before productive Zakat) into 0,08 (after productive Zakat) with a change of 69 percent, and FGT Index (P3) value has been decreased from 0,001 (before productive Zakat) into 0,0001 (after productive Zakat) with a change of 80 percent. It means that the provision of productive Zakat funds by BAZNAS Semarang City is able to decrease the number and percentage of households below the poverty line, the income gap of households below the poverty line, the percentage of income gap of households below the poverty line, the income distribution congestion in the households environment below the poverty line, and the poverty severity in the households environment below the poverty line.

The Results of CIBEST Model Quadrant Analysis

This analysis results show a comparison of mustahik household who are classified based on their material and spiritual needs into welfare (Quadrant I), material poor (Quadrant II), spiritual poor (Quadrant III), and absolute poor (Quadrant IV) between before and after receiving productive Zakat funds from BAZNAS Semarang City. This analysis results can be explained in the CIBEST model quadrant figure below.

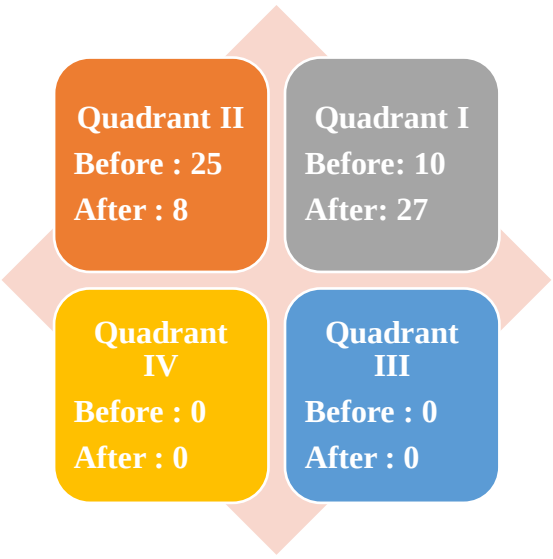

Figure 2. The CIBEST Model Quadrant Analysis Between Before and After Receiving Productive Zakat Funds

Source : Author (Processed), 2021.

Figure 2 shows that the mustahik household who are classified as welfare (Quadrant I) have been increased from 10 (before productive Zakat) into 27 (after productive Zakat) with a change of 62 percent, next the mustahik household who are classified as material poor (Quadrant II) have been decreased from 25 (before productive Zakat) into 8 (after productive Zakat) with a change of 68 percent, and the mustahik household who are classified as spiritual poor (Quadrant III) and absolute poor (Quadrant IV) did not change from 0 into 0 with a change of 0 percent. It means that the provision of productive Zakat from BAZNAS Semarang City is able to increase the welfare mustahik household and decrease the material poor mustahik household. The none of mustahik household who are classified as spiritual poor and absolute poor can be happened because of the none of their real time data during the research implementation.

The Results of CIBEST Model Poverty Index Analysis

This analysis results show a comparison of welfare index (W), material poverty index (Pm), spiritual poverty index (Ps), absolute poverty index (Pa), aggregate material needs score (SM), and aggregate spiritual needs score (SS) for mustahik household between before and after receiving productive Zakat funds from BAZNAS Semarang City. This analysis results can be explained in the table below.

Table 5. The CIBEST Model Poverty Index Analysis Between Before and After Receiving Productive Zakat Funds

CIBEST Index	Before (2019)	After (2021)	%
W	0,29	0,77	62
Pm	0,71	0,23	68
Ps	0	0	0
Pa	0	0	0
SM (IDR)	2.301.428,57	2.862.857,14	20
SS	4,54	4,61	2

Source : Author (Processed), 2021.

Table 5 shows that welfare index (W) value has been increased from 0,29 (before productive Zakat) into 0,77 (after productive Zakat) with a change of 62 percent, next material poverty index (Pm) value has been decreased from 0,71 (before productive Zakat) into 0,23 (after productive Zakat) with a change of 68 percent, after that spiritual poverty index (Ps) value did not change from 0 (before productive Zakat) into 0 (after productive Zakat) with a change of 0 percent, next absolute poverty index (Pa) value did not change from 0 (before productive Zakat) into 0 (after productive Zakat) with a change of 0 percent, then aggregate material needs score (SM) has been increased from IDR 2.301.428,57 (before productive Zakat) into IDR

2.862.857,14 (after productive Zakat) with a change of 20 percent, and aggregate spiritual needs score (SS) has been increased from 4,57 (before productive Zakat) into 4,61 (after productive Zakat) with a change of 2 percent. It means that the provision of productive Zakat by BAZNAS Semarang City is able to increase the number and percentage of welfare mustahik household, decrease the number and percentage of material poor mustahik household, increase the aggregate material needs score, and increase the aggregate spiritual needs value.

The Results of Statistical Tests of Research Instruments

This analysis results use the paired t test with IBM SPSS 25 software. This analysis results show the change of all material and spiritual variables for mustahik household between before and after receiving productive Zakat funds from BAZNAS Semarang City. This analysis results can be explained in table below.

Material Poverty Index Variable

Table 6. The Paired T Test Results of Material Poverty Index Variable Between Before and After Receiving Productive Zakat Funds

I	IC	SV	IM	CE	BE
AV	IDR 2.301.428,57 into IDR 2.862.857,14	IDR 324.100,00 into IDR 422.328,57	IDR 764.285,71 into IDR 1.001.428,57	IDR 2.082.857,14 into IDR 2.318.571,43	IDR 644.285,71 into IDR 870.000,00
C	0,922	0,831	0,984	0,991	0,923
S	0,000	0,000	0,000	0,000	0,000
Tc	12,280	2,721	7,741	14,775	6,697
S2t	0,000	0,010	0,000	0,000	0,000

Source : Author (Processed), 2021.

Where :

I is Indicator, IC is Income, SV is Savings, IM is Investment, CE is Consumption Expenditure, BE is Business Expenditure, AV is Average Value, C is Constanta, S is Significancy, Tc is T count Value, and S2t is Significancy (2-tailed).

Table 6 shows that the income value is different from IDR 2.301.428,57 (before productive Zakat) into IDR 2.862.857,14 (after productive Zakat), next the savings value is different from IDR 324.100,00 (before productive Zakat) into IDR 422.328,57 (after productive Zakat), then the investment value is different from IDR 764.285,71 (before productive Zakat) into IDR 1.001.428,57 (after productive Zakat), after that the consumption expenditure value is different from IDR 2.082.857,14 (before productive Zakat) into IDR 2.318.571,43 (after productive Zakat), and the business expenditure value is different from IDR 644.285,71 (before productive Zakat) into IDR 870.000,00 (after productive Zakat).

Ghozali (2018) explains that a statistical different between before and after can be mentioned as significant statistically if the t count value is more than the t table value of 1,96 and the significance (2-tailed) value is less than 0,05. The paired t test results for material poverty index variable show the t count value is more than 1,96 and the significance (2-tailed) value is less than 0,05. It means that all of material variables which are used in this research are significant differences between before and

after receiving productive Zakat funds from BAZNAS Semarang City.

Spiritual Poverty Index Variable

Table 7. The Paired T Test Results of Spiritual Poverty Index Variable Between Before and After Receiving Productive Zakat Funds

I	PR	FT	ZA	HE	GP
AV	4,373 into 4,600	4,413 into 4,596	4,420 into 4,583	4,599 into 4,716	4,340 into 4,493
C	0,953	0,967	0,929	0,959	0,978
S	0,000	0,000	0,000	0,000	0,000
Tc	7,604	6,507	4,239	3,386	5,654
S2t	0,000	0,000	0,000	0,002	0,000

Source : Author (Processed), 2021.

Where :

I is Indicator, PR is Prayer, FT is Fasting, ZA is Zakat, HE is Household Environment, GP is Government Policy, AV is Average Value, C is Coefficient, S is Significancy, Tc is T count Value, and S2t is Significancy (2-tailed).

Table 7 shows that the prayer value is different from 4,373 (before productive Zakat) into 4,600 (after productive Zakat), next the fasting value is different from 4,413 (before productive Zakat) into 4,596 (after productive Zakat), then the Zakat value is different from 4,420 (before productive Zakat) into 4,583 (after productive Zakat), after that the household environment value is different from 4,599 (before productive Zakat) into 4,716 (after productive Zakat), and the government policy is different from 4,340 (before productive Zakat) into 4,493 (after productive Zakat).

The paired t test results for spiritual poverty index variable show the t count value is more than 1,96 and the significance (2-tailed) value is less than 0,05. It means that all of spiritual variables which are used in this research are significant differences between before and after receiving productive Zakat funds from BAZNAS Semarang City. Both material and spiritual poverty index variables have found the change.

The Research Interpretation

The results of data analysis in this research show the real change of mustahik household condition both material and spiritual needs. This results have been happened aftar they are receiving productive Zakat funds from BAZNAS Semarang City in 2019. The term of research interpretation statement can be explained based on three steps of data analysis (the poverty indicator analysis, the CIBEST model analysis, and the statistical test of research instruments).

The headcount index (P0) value has been decreased from 0,71 into 0,23. It means that the number and percentage of mustahik households below the had kifayah poverty line have been decreased of 68 percent.

The poverty gap index (P1) value has been decreased from IDR 532.247,86 into IDR 212.262,17. It means that the income gap of mustahik households below the had kifayah poverty line has been decreased of 60 percent.

The income gap index (I) value has been decreased from 0,19 into 0,08. It means that the percentage of income gap of mustahik households below the had kifayah poverty line has been decreased of 58 percent.

The Sen Index (P2) value has been decreased from 0,26 into 0,08. It means that the income distribution congestion in the mustahik households environment below the had kifayah poverty line has been decreased of 69 percent.

The FGT Index (P3) value has been decreased from 0,001 into 0,0002. It means that the poverty severity in the mustahik households below the had kifayah poverty line has been decreased of 80 percent.

The quantity of mustahik households who belong to welfare based on the CIBEST model quadrant has been increased from 10 into 27. It means that productive Zakat funds are able to increase the welfare mustahik households of 62 percent.

The number of mustahik households who belong to material poor based on the CIBEST model quadrant has been decreased from 25 into 8. It means that productive Zakat funds are able to decrease the material poor mustahik households of 68 percent.

The welfare index (W) based on the CIBEST poverty index has been increased from 0,29 into 0,77. It means that productive Zakat funds are able to increase the number and percentage of mustahik households who belong to welfare classification.

The material poverty index (Pm) based on the CIBEST poverty index has been decreased from 0,71 into 0,23. It means that productive Zakat funds are able to decrease the number and percentage of mustahik households who belong to material poverty classification.

CONCLUSION

The evaluation of productive Zakat program effectiveness by BAZNAS Semarang City to the poverty elimination for 35 mustahik households as this research sample is fulfilling all research hypotheses that are proposed. The mustahik households have increased of their average income after receiving productive Zakat funds. They have increased of their material and spiritual needs in the welfare quadrant and the welfare index based on the CIBEST model analysis after receiving productive Zakat funds. They have decreased of their material and spiritual needs in the material poverty quadrant and the material poverty index based on the CIBEST model analysis after receiving productive Zakat funds.

The limitation of this research is that the productive Zakat program period which has evaluated is only reviewing distribution period in 2019 and the research sample who has used is only 35 mustahik households as the productive Zakat grantee from BAZNAS Semarang City.

The recommendation based on this research result and experience is that BAZNAS Semarang City is expected to maximize the productive business assistance program and the spiritual development for mustahik household periodically. Another recommendation is that they are expected to prepare the database of material and spiritual needs properly.

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