

IMPACT OF SOCIAL MICRO FINANCE ON THE WELFARE OF THE CITY OF SURABAYA THROUGH THE CIBEST MODEL

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ABSTRACT

Social microfinance is the development of Microfinance Institutions whose main task is to provide capital and assistance to micro business actors through a revolving capital system originating from ZIS. Contracts that can be used in social microfinance are productive zakat and qardul hasan contracts. Several zakat management organizations have implemented micro-social finance programs, one of the zakat management organizations is LAZNAS Yatim Mandiri with the Bisa LAZNAS Yatim Mandiri program. The purpose of this study was to measure the success of the Can LASNAS Yatim Mandiri program by measuring it from a material and spiritual perspective. The method used in this research is descriptive quantitative with CIBEST analysis tool. The result of the research is that there are differences in welfare before receiving productive zakat maal and after receiving productive zakat maal where the level of welfare decreases from four families to 3 families.

Keyword: Social micro finance, CIBEST Model, Welfare.

1. INTRODUCTION

Social Micro Finance is the development of Micro Finance Institutions whose main task is to provide capital and assistance to micro business actors through a revolving capital system. This development program can be carried out by for-profit institutions or non-profit institutions. One of the non-profit institutions that has this development program is the Zakat Management Organization. The zakat management organization is a social intermediary institution that connects fund owners (muzaki) with people who need funds (mustahiq). In its management, the Zakat Management Organization withdraws zakat, infaq and shadaqah (ZIS) funds and distributes these funds to mustahiq.

Currently, with the social micro finance program, the policy direction of OPZ has changed. OPZ does not only channel ZIS funds for consumption. However, OPZ distributes ZIS funds for productive activities in the micro sector. The micro sector is the MSME sector that has difficulty accessing financial institutions. There are various contracts offered in this program. There are qord contracts and productive zakat contracts. A qard contract is a contract that is used to borrow and borrow money where the borrower must return the money according to the loan without making additional profits in the form of profit sharing or margin. While the productive zakat contract is a contract used to distribute zakat funds, but the use of funds on

mustahiq must be used for business. So it can be concluded that the difference between the qard contract and the productive zakat contract is in the return of money.

One of the many Amil Zakat Organizations that is present in the city of Surabaya and has a program for distributing zakat funds in a productive form is the Yatim Mandiri National Amil Zakat Institution (LAZNAS) in Surabaya, which has a program called BISA (Bunda Mandiri Sejahtera) which is one of the programs. empowerment in the economic field that focuses on distributing it to mothers of orphans who have the goal of being able to prosper the families of the orphans through the provision of business setup and business capital for mustahik who are members of the BISA LAZNAS Yatim Mandiri program in Surabaya. The scheme used is a productive zakat scheme. The zakat used is zakat mal.

The hope is that there will be an increase in community welfare which is one of the goals of the BISA LAZNAS Yatim Mandiri program. Measurement of the level of welfare can be done using two methods of indicators of zakat effectiveness index and CIBEST. The zakat effectiveness index indicator is an indicator that measures the extent to which the government's role-as seen from the budget allocation-to the welfare of zakat recipients (Abdullah; 2012). Meanwhile, CIBEST assesses the welfare of recipients of zakat and qord funds as measured by the material poverty line (MV) and the calculation of the spiritual poverty line (SV).

There are various previous studies regarding the role of Social Micro Finance with productive zakat for meeting the material and spiritual needs of mustahik households when measured using the CIBEST Islamic poverty index. Based on the results of research from Mubarakah, et al (2017), it shows that the distribution of zakat can increase the income of mustahik households and also have an impact on spiritual changes of mustahik, so that the distribution of zakat funds can improve the welfare of mustahik households and poverty can be minimized. However, it is different from Sumantri's research (2017) which shows that with the assistance of the Zakat Community Development program, it has not been able to show significant results because there are various things that are not supportive, such as the assistance that has not been maximized and the lack of public interest in maximizing the program assistance provided. In addition, the spiritual value of the mustahik household is also very lacking because it is more concerned with work than carrying out worship. Based on the above background, this research will discuss the impact of micro finance social programs in improving the welfare of the people of Surabaya (Cibest method).

2.LITERATURE REVIEW

Social Micro Finance

Social microfinance is the development of Microfinance Institutions whose main task is to provide capital and assistance to micro business actors through a revolving capital system originating from ZIS. Social microfinance has the following concepts (Azwar;2020):

1. Distribution of cash assistance from ZIS funds to people in need
2. Strengthening waqf by strengthening cash waqf instruments, waqf link sukuk and so on
3. Business capital assistance during a crisis
4. Borrowing business capital with the qardul hasan scheme
5. The focus of development on MSMEs (Micro, Small and Medium Enterprises)
6. Increasing Islamic financial literacy
7. Sharia financial technology development

Zakat Management Organizations

According to Widodo and Kustiawan (2001), Zakat Management Organization (OPZ) is an organization that is engaged in the collection and distribution of zakat, infaq and shadaqah. The definition of zakat management according to law number 38 of 1999 concerning zakat management is the activity of planning, organizing, distributing and utilizing zakat. In the Decree of the Minister of Religion No. 373 of 2003, it is recognized that there are two types of OPZ, namely;

1. Amil Zakat Agency (BAZ), which is a Zakat Management Organization formed and sheltered by the government. For example, OPZs are located in government agencies, in sub-districts and even in urban areas
2. Amil Zakat Institutions (LAZ), namely Zakat Management Organizations formed by the private sector or the community with permission from the ministry of religion. Examples of this OPZ are LAZ Yatim Mandiri, LAZ Al Azar, LAZ Dompot duaafa and others.

Productive Zakat

Zakat is one of the obligatory acts of worship in Islam. Etymologically, zakat has the meaning of developing (an-namaa), purifying (at-thaharatu) and blessing (albarakatu). Meanwhile, in terms, zakat means issuing some assets with certain conditions to be given to certain groups (Mustahik) with certain conditions (Hafidhuddin, 2002). Productive zakat maal is the giving of zakat maal that can make the recipients produce something continuously productively, with the zakat assets that they have received (Asnaini, 2008:64). Productive zakat can be given either in the form of money or capital goods.

Cibest Model

The CIBEST model was first used by Irfan Syauki Beik and Laily Dwi Arsyianti in 2015. The CIBEST model explains that the concept of welfare is seen from both material and spiritual perspectives. So there are two calculations in the CIBEST model, namely the material calculation calculated through the material poverty line (MV) and the spiritual poverty line calculation symbolized by SV. In the MV calculation, there are three approaches: the first survey of the minimum needs required by a family, which can be based on clothing, food, housing and education (Beik; 2015). Second, by modifying the BPS (Central Bureau of Statistics) standards to become household or family standards. The third is the standard nishab or income subject to zakat. While the standard for fulfilling spiritual needs (SV) is based on five variables, namely prayer, fasting, zakat, family environment and government policies. After that, an assessment is made with a value of 1 to 5. A value of 1 is the worst spiritual value and a value of 5 is the best spiritual value. After knowing the MV and SV values, they are entered into the CIBEST quadrant (Dian; 2020):

1. Quadrant 1 or the prosperous quadrant
2. Quadrant 2 material poverty
3. Quadrant 3 spiritual poverty
4. quadrant 4 absolute poverty

3. RESEARCH METHODS

The research method used in this study is a descriptive quantitative approach with the data sources obtained in this study derived from primary and secondary data. The primary data obtained is the result of filling out questionnaires by respondents in this study, namely *mustahik* from the Yatim Mandiri National Amil Zakat Institution (LAZNAS) in the city of Surabaya, who received the distribution of productive zakat funds as many as 5 people. The year used is from 2017 to 2019. The questionnaire used in this study used an open and closed system with a Likert scale. In addition, secondary data is also used in this study obtained from the Central Statistics Agency (BPS) regarding poverty line data, population and households from the place where this research was conducted, namely the city of Surabaya.

The analysis used in this research is using the CIBEST method. This analysis calculates MV and SV. The value of *Material Value* (MV) is obtained from the result of multiplying the prices of goods and services consumed by *mustahik* households by the lowest number of goods and services needed by *mustahik* households. The following is the formula for the *Material Value* (MV) value:

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

Description :

MV = Minimum standard of material

Pi = Price of goods and services (Rp or other currency)

Mi = Minimum quantity of goods and services needed

However, in this study, the MV value used to determine the *mustahik* household poverty line refers to the material poverty line data from where this research is carried out, namely the city of Surabaya which will later be converted into a household poverty line per capita per month.

In addition to being measured based on the material needs of the *mustahik* household poverty line, it is also measured spiritually or referred to as *Spiritual Value* (SV) which is obtained based on indicators of spiritual need which includes as many as five variables in order to determine the spiritual value of each *mustahik* household consisting of worship, prayer, zakat, fasting, family environment, and government policies. determine the spiritual value of the *mustahik* household, namely as follows:

$$H_i = \frac{V_{pi} + V_{fi} + V_{zi} + V_{hi} + V_{gi}}{5} \dots\dots (1)$$

Description :

Hi = Actual score of the i-th family member

Vpi = Prayer score of the ith family member

Vfi = Fasting score of the ith family member

Vzi = Score of zakat and infaq of the ith family member

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

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

The calculation above is a calculation of the spiritual value of each *mustahik* family member while the calculation of the overall spiritual value in one household is determined based on the following formula:

$$SH = \sum_{h=1}^n \frac{H1 + H2 + \dots + Hn}{MH} \dots\dots (2)$$

Description :

SH = Average score of family spiritual condition

Hh = Score of the spiritual condition of the h family member

MH = Number of family members

In the next stage, namely the CIBEST quadrant analysis, the analysis carried out is based on the results of the calculation of the value of the MV and SV that has been done previously and will be categorized into the CIBEST quadrant table to determine whether the *mustahik* household is said to be materially and spiritually poor or materially and materially rich. spiritual, namely as follows:

Table 1

CIBEST Quadrant

Actual Score	MV value	> MV value
>SV Value	Spiritual Rich, Material Poor (Quadrant II)	Spiritual Rich, Material Rich (Quadrant I)
SV Value	Spiritual poor, material poor (Quadrant IV)	Spiritual poor, material rich (Quadrant III)

Source: (Beik and Arsyanti, 2016:96)

The last step is to analyze the condition of the *mustahik* household of the Yatim Mandiri National Amil Zakat Institution (LAZNAS) in the city of Surabaya to find out the changes in the level of welfare and poverty of *mustahik* households before and after receiving productive zakat funds from the BISA (Bunda Mandiri Sejahtera) program which later it will be determined based on the calculation of the CIBEST Islamic poverty index which consists of four indices, namely:

- a. Welfare index where the value is 0 welfare 1 with the formula for the number of prosperous families divided by the total population
- b. Material poverty index where the value is 0 material poverty 1 with the formula Number of material poor but spiritually rich families divided by population
- c. Spiritual poverty index where the value is 0 spiritual poverty 1 with the formula Number of spiritually poor but materially poor families divided by population
- d. Absolute poverty index where the value is 0 absolute poverty 1 with the formula for the number of poor families both materially and spiritually divided by the total population

4.RESULT AND ANALYSIS-

Heading 1 (Calibri, 12, Bold, Align Left, UPERCASE)

1. Fulfillment of mutahik needs before getting productive zakat funds

a. Analysis of the material and spiritual needs of *mustahik* households before receiving productive zakat funds

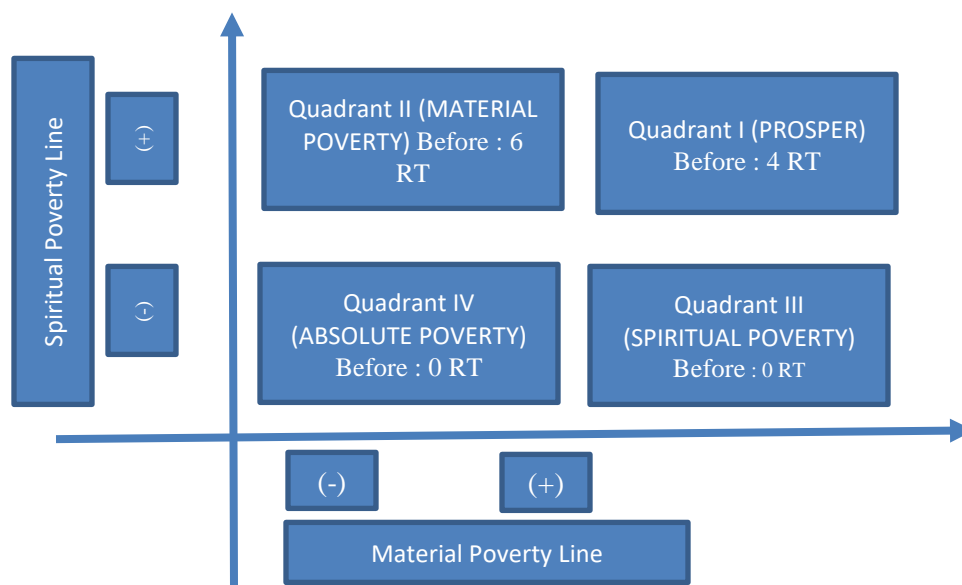
The following are the results of data analysis regarding the material and spiritual

needs of each *mustahik* household in the BISA LAZNAS Yatim Mandiri program in the city of Surabaya before receiving productive zakat funds, namely there are 4 *mustahik* households whose income is above the *Material Value* (MV), while 6 households other *mustahik* households whose income is below the *Material Value* (MV) or is said to be poor. The average income divided by the number of *mustahik* is Rp. 1,405,000. While the spiritual value of 10 *mustahik* households is above the spiritual value with a value of 4.21.

b. CIBEST Quadrant Analysis before receiving productive zakat funds assistance

After knowing the fulfillment of the material and spiritual needs of *mustahik* households before receiving productive zakat maal funds, then determining the conditions of each *mustahik* household into the CIBEST quadrant which consists of four quadrants. The following is an image of the quadrant regarding the condition of *mustahik* households before receiving the distribution of productive zakat funds from LAZNAS Yatim Mandiri in Surabaya:

Figure 1.



CIBEST Quadrant before getting productive zakat funds

Source: 2021 primary data, processed data

2. Fulfilling the needs of *mustahik* after receiving productive zakat funds

a. Analysis of the material and spiritual needs of *mustahik* households after receiving productive zakat funds

The following are the results of data regarding the material and spiritual needs of each *mustahik* household in the BISA LAZNAS Yatim Mandiri program in the city of Surabaya after receiving productive zakat maal funds which showed not so significant results on *mustahik* household income when after receiving productive maal zakat funds. given by LAZNAS Yatim Mandiri, Surabaya. On the results of the previous data, there are 4 households *mustahik* whose incomes are above the *Material Value* (MV) and 6 households *mustahik* Other incomes are below the *Material Value* (MV), but after

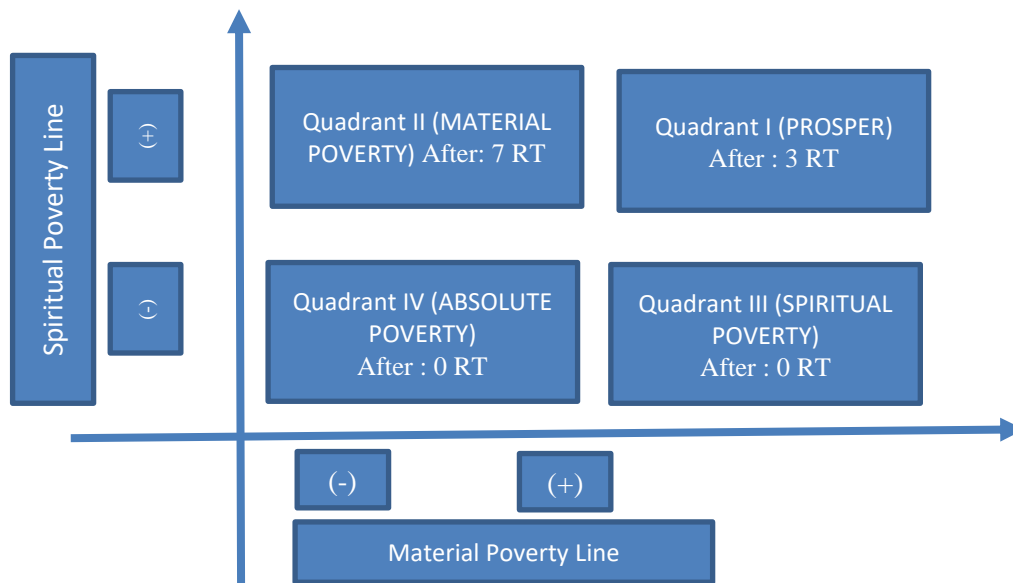
receiving the support of zakat maal prolific number of households *mustahik* whose incomes are above the *Material Value* (MV) decreased to 3 *mustahik* households only and the number of *mustahik* households whose income was below the *Material Value* (MV) increased, namely there were 7 *mustahik* households. The average income before receiving productive zakat maal assistance was Rp. 1,405,000, while the average income after receiving productive zakat funds was Rp. 1,625,000. This means that the average income of *mustahik* households increases by around Rp. 220,000.

Then the spiritual value of *mustahik* before and after receiving productive zakat maal is fixed. The average spiritual value of *mustahik* households before receiving productive zakat maal funds was 4.21 while the average spiritual value after receiving productive zakat funds was 4.44. This means that the average spiritual value of *mustahik* households increased by approx. 0.23.

b. CIBEST Quadrant Analysis after receiving zakat maal productive assistance

After knowing the fulfillment of the material and spiritual needs of *mustahik* households after receiving productive zakat maal funds, then determining the conditions of each *mustahik* household into the CIBEST quadrant which consists of four quadrants. The following is an image of the quadrant regarding the condition of *mustahik* households after receiving the distribution of productive zakat funds from LAZNAS Yatim Mandiri, Surabaya:

Figure 2.
CIBEST Quadrant after receiving productive zakat funds



Source: 2021 primary data, processed data

3. Analysis of Poverty Index Islami CIBEST Household *Mustahik*

After knowing the condition of the *mustahik* households into the CIBEST quadrant, the last stage is to analyze using the CIBEST Islamic poverty index which is based on four indices, namely the welfare index, material poverty index, spiritual poverty index, and absolute poverty index to be able to determine changes in welfare levels. and poverty of *mustahik* households before and after receiving productive zakat maal funds from LAZNAS

Yatim Mandiri, Surabaya. The following are the results of research from the analysis of the CIBEST Islamic poverty index before and after receiving productive zakat maal funds:

Table 2 Islamic Poverty Index CIBEST Household *Mustahik*

Poverty Index	Before Productive Zakat Fund Assistance	After Productive Zakat Fund Assistance	Change (Percent)
Welfare Index	0.4	0.3	-0.1
Material Poverty Index	0.6	0.7	0.1
Spiritual Poverty Index	0	0	0
Absolute Poverty Index	0	0	0

Source: 2021 primary data, processed data

The following is a description of the results of the analysis of the CIBEST Islamic poverty index before and after receiving productive zakat maal funds :

a. Analysis of the *mustahik* household welfare index

The *mustahik* household welfare index based on the data in table 2 shows the results that the *mustahik* household before receiving productive zakat maal fund assistance has a value of 0.4, then after the productive zakat maal fund assistance from LAZNAS Yatim Mandiri Surabaya city the value decreases by 0.3. This indicates that the welfare of *mustahik* households decreased by -0.1%, which means that with the assistance of productive zakat funds, it has not been able to improve the welfare of *mustahik* households in the BISA LAZNAS Yatim Mandiri program in Surabaya.

The decline in the welfare index of *mustahik* households after the donation of productive zakat funds occurred due to various factors, both from the LAZNAS Yatim Mandiri in Surabaya and also from the *mustahik* program BISA (Bunda Mandiri Sejahtera), namely as follows:

1) The factors originating from the Yatim Mandiri LAZNAS in the city of Surabaya are the lack of guidance and assistance to businesses owned by every *mustahik* of the BISA (Bunda Mandiri Sejahtera) program.

a) The business guidance given to *mustahik* is not carried out routinely and the guidance provided is only in the form of the practice of making food or beverages, without any guidance in the form of theory related to business management and development. So it is necessary to have business development carried out on a regular basis, especially theories related to the management and development of micro-enterprises from competent experts.

b) There is no distribution procedure. The distribution of funds is disbursed based on the level of

need but the time period for the distribution of funds varies. Associated with the time ranged from 6 -12 months. However, there are no special provisions for terminating the relationship between time and coaching.

c) The contract used is productive zakat maal so that the goods or money that have been distributed are not returned. This often makes the *mustahik* not have the enthusiasm to return the loaned funds so that the funds are often not used optimally.

2) While the factor that comes from the *mustahik* program BISA (Bunda Mandiri Sejahtera) is the mindset in which the productive zakat maal funds distributed are considered as loan funds and are often used for consumptive needs and to pay debts. Therefore, it is necessary to provide a better understanding that the productive zakat maal funds distributed are intended to develop their business and not be used for personal purposes.

The results of this study are in accordance with research from Sumantri (2017) that the existence of zakat funds has not been able to show significant results because there are various things that are not supportive, such as the assistance that has not been maximized and the lack of public interest in maximizing the program assistance provided.

The lack of guidance and assistance carried out by the institution as well as the mindset of *mustahik* causes their business to not develop and their income does not increase significantly. So that their material needs cannot be met and the majority of the *mustahik* of the BISA (Mother Mandiri Sejahtera) program cannot achieve prosperity.

b. Analysis of the material poverty index of *mustahik* households

The material poverty index based on the data in table 2 shows the results that the *mustahik* household before receiving productive zakat maal funds has a value of 0.6, then after the productive maal zakat funds assistance from LAZNAS Yatim Mandiri Surabaya city the value increases by 0.7. The increase in the index of household poverty *mustahik* due to the lack of guidance and mentoring work done by LAZNAS Yatim Mandiri Surabaya as well as the mindset of *mustahik* impact on increasing the poverty index material from households *mustahik* this happens because the business did not grow and incomes majority are under *Material Value* (MV) poverty line, which means that the material needs cannot be fulfilled properly.

c. Analysis of the spiritual poverty index of *mustahik* households

The spiritual poverty index based on the data in table 2 shows the results that *mustahik* households before and after receiving productive zakat maal funds have a value of 0. This indicates that with the existence of productive maal zakat funds and guidance from LAZNAS Yatim Mandiri, the city of Surabaya makes spiritual needs from the *mustahik* household can be fulfilled and well maintained. So that there is no *mustahik* household who is spiritually poor.

d. Analysis of absolute poverty index of *mustahik* households

The absolute poverty index based on the data in table 2 shows the results that the *mustahik* household before receiving productive zakat maal fund assistance has a value of 0, then after the productive maal zakat fund assistance from LAZNAS Yatim Mandiri Surabaya city the value is fixed. This indicates that with LAZNAS Yatim Mandiri, it is possible to properly nurture the spiritual needs of *mustahik* .

5. CONCLUSION

After analyzing the data in this study, it can be concluded that the existence of the BISA (Bunda Mandiri Sejahtera) program has not played a significant role in meeting the material needs of mustahik households because of the lack of guidance and business assistance carried out by LAZNAS Yatim Mandiri in Surabaya city on a regular basis and the mindset mustahik of the BISA (Mother Mandiri Prosperous) program which is difficult to change. This causes his business to not develop and his income not to increase so much that his material needs cannot be fulfilled properly and also do not achieve prosperity.

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ATTACHMENT**MV and SV data before receiving productive zakat**

No	Name	Income	MV standard	SV Nilai value	SV standard	Description
1	Nur Atika	Rp1,500,000	Rp1,731,432.25	3.8	3	MATERIAL POVERTY
2	Marliyah	IDR 1,000,000	Rp1,731,432.25	4.8	3	MATERIAL POVERTY
3	Sunarti	Rp.2.250.000	Rp1,731,432.25	4.2	3	PROSPER
4	Nur Cholidah	Rp900,000	Rp1,731,432.25	4	3	MATERIAL POVERTY
5	Lilik Fitriyatus	IDR 2,000,000	Rp1,731,432.25	3.8	3	PROSPER
6	Rosti Kanti	Rp1,500,000	Rp1,731,432.25	3.8	3	MATERIAL POVERTY
7	Asmiyati	Rp900,000	Rp1,731,432.25	4.4	3	MATERIAL POVERTY
8	Sutarni	IDR 2,000,000	Rp1,731,432.25	4.7	3	PROSPER
9	Sutani	IDR 2,000,000	Rp1,731,432.25	3.8	3	PROSPER
10	Nelmi Juwita	IDR 1,000,000	Rp1,731,432.25	4.8	3	MATERIAL POVERTY

MV and SV data After getting productive zakat

No	Name	Income	MV standard	SV Nilai value	SV standard	Description
1	Nur Atika	Rp1,500,000	Rp2,054,255,88	4	3	MATERIAL POVERTY
2	Marliyah	IDR 1,000,000	Rp2,054,255,88	4.8	3	MATERIAL POVERTY
3	Sunarti	Rp.2.250.000	Rp2,054,255,88	4.2	3	PROSPER
4	Nur Cholidah	Rp1,300,000	Rp2,054,255,88	4	3	MATERIAL POVERTY
5	Lilik Fitriyatus	IDR 2,000,000	Rp2,054,255,88	4.3	3	MATERIAL POVERTY
6	Rosti Kanti	Rp.2.250.000	Rp2,054,255,88	4.8	3	PROSPER
7	Asmiyati	Rp1.100.000	Rp2,054,255,88	4.4	3	MATERIAL POVERTY
8	Sutarni	IDR 2,000,000	Rp2,054,255,88	4.7	3	MATERIAL POVERTY
9	Sutani	Rp2,500,000	Rp2,054,255,88	4.2	3	PROSPER
10	Nelmi Juwita	Rp1.350.000	Rp2,054,255,88	5	3	MATERIAL POVERTY