

Poverty Reduction Through the ZISWAF Program The Sinergi Foundation Village Barn in Cibaed Village Tasikmalaya District

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Abstract. The ziswaf problem in contemporary times is not only in the collection of funds, but the more urgent matter to consider is the strategy of the ziswaf distribution itself. This study aims to analyzing the impact of the village barn program in reducing the poverty of mustahik households, both in terms of material and spiritual aspects. This study uses primary data with interviews through questionnaires in the village of Cibaed, Lembong Jaya Village, Cigalontang District, Tasikmalaya, as many as 69 respondents from the population of 120 households. The CIBEST model developed by Beik and Arsyanti was used as an analysis tool. There are 42% of people experiencing a change in welfare level, 33% decrease in material poverty rates, 5.7% decrease in spiritual poverty rates and 2.9% decrease in absolute poverty rates. The concept of the Sinergi Foundation village barn program was able to break the chain of middlemen (Ijon) distribution by collecting agricultural products at the Sinergi Foundation village granary institution to be marketed directly.

Keywords : CIBEST model, village barn, ziswaf, poverty reduction

INTRODUCTION

It must be admitted that when discussing the economic problems of the people, all have solutions, both ourselves, students, experts and even governments who have always wanted to eradicate poverty. But until now the government feels like a place in the place. This means that "the author does not mention the government failed to overcome poverty", it's just that the government is not serious about overcoming poverty.

For example, the standard for setting criteria for low poverty; the current paradigm states that people living below the poverty line are people who have less than Rp. 350,000 a month (BPS, 2014) means that those who have income below Rp. 11,500 a day they can be said of the poor. It is different from the criteria of the poor that was made by the World Bank even though the same uses the *Basic Need Approach* "approach to meeting basic needs" the nominal standard is different, namely 38 Dollars per month (BPS, 2016).

In Indonesia the number of people classified as poor is still high. The Central Bureau of Statistics shows that around 27.76 million Indonesians are in the poor category in September 2016. Rural poverty is much higher, which is 13.96 percent compared to urban areas which reached 7.73 percent. And ironically, the majority of the rural poor are farmers. In addition, from the severity and depth of poverty, rural areas are also still higher than in urban areas (Wartaekonomi, 2015). If you look at Figure 1 the poverty rate in Indonesia has a downward trend, but if it is linked to the target *Millennium Development Goals* (MDGS), then the hope to reduce the number of poor people to reach 7.5 percent of the total population is not achieved. This is because the percentage of poverty in the country ranges from 11 percent of the total population in Indonesia.



Figure 1 Development of Poor Population in Indonesia

Source: (BPS, 2017)

According to Abdurrachman (Qadir, 2001), One way to overcome poverty is with the support of people who are able to set aside some of their wealth in the form of zakat for those who are less fortunate. Zakat is one of the five strategic instrumental values and is very influential on the behavior of the human economy and society and general economic development. Zakat is a form of worship that requires the willingness of a Muslim to give part of his possessions for the benefit of worship and the good of the people.

As for the potential of zakat in Indonesia according to the results of a study by the Bogor Agricultural University (IPB), the National Zakat Agency (BAZNAS), and the *Islamic Development Bank* (IDB) (2013) the potential for national zakat in Indonesia reached Rp 217 trillion in 2011. But the new ones reaching Rp. 1.73 trillion. That is, accumulation has only reached 0.8 percent of the total potential available.

Zakat, Infaq, Alms and Endowments (ZISWAF) data in Indonesia are able to reflect significantly the aggregate growth of ZISWAF from 2002 to 2016 (see Figure 1.2). It is seen that there was a significant increase in 2005 of 96.60 percent, which was originally growth in 2004 at only 76 percent. This significant increase occurred due to the Aceh Tsunami. Likewise, when the earthquake in Yogyakarta in 2007 ZISWAF's growth shot up to reach 98.30 percent, the growth of its collection was only 26.28 percent. Interestingly, the growth of this collection fell to 19.31 percent in 2013, whereas in the previous year ZIS growth was still at the normal level of 27.94 percent.

LITERATURE REVIEW

Poverty by Conventional and Islam

The poverty line determined by BPS consists of two components, namely the food and non-food poverty lines.

The poverty line according to BPS states that the poor are in three categories, among others:

- Very poor population The population whose consumption is less than 1,900 calories per person per day plus non-food expenditure (PNM) or IDR 120,000.00 per person per month or household income less than Rp 480,000.00 per month.
- Poor people Is a population whose ability to fulfill their consumption needs is between 1,900 calories -2,100 calories per person per day plus PNM equivalent to Rp150,000.00 per person per month or households whose income is less than Rp600,000.00 per month.
- Almost poor population is a population whose ability to fulfill their consumption needs is between 2,100 calories - 2,300 calories per person per day plus PNM equivalent to Rp. 175,000 per person per month or households whose income is less than Rp. 700,000 per month.

Based on the Islamic conception found a model to measure the level of poverty namely the CIBEST index¹ (Beik IS, 2015). This conception does not only cover aspects of material value, but also spiritual aspects in determining the poverty line which is divided into four quadrants. This is also based on a number of propositions, both the Qur'an and the Hadith, as well as the opinions of a number of scholars, when defining the concept of basic needs. Based on this conception, the standardization of poverty index is formulated based on the four quadrants described in Figure 3.

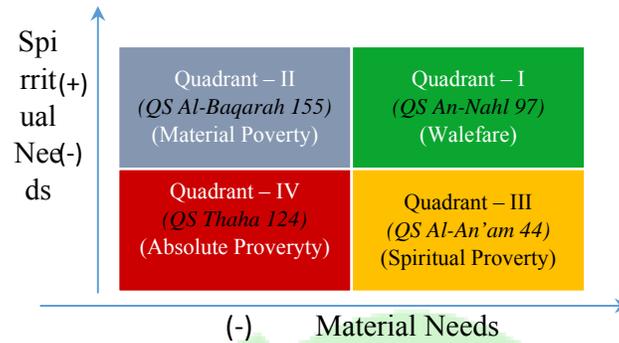


Figure 3 CIBEST Quadrant

Source: (Beik IS, 2015)

standard of spiritual needs is based on five variables, namely the implementation of prayer, fasting, charity, family environment and government policy . Salat, fasting and zakat are the basic obligations of every Muslim. Not being able to carry out the three powers will cause a decrease in the quality of faith and the condition of one's spirituality or household. The following table 1 illustrates indicators of spiritual needs.

Table 1 Spiritual Needs Indicators

Variables	Likert Scale					Standard for Poverty
	1	2	3	4	5	
Prayers	Forbid others to pray	Refusing the concept of prayer	Performing the obligatory prayers is not routine	Carrying out obligatory prayers routinely but not congregations	Performing prayers are obliged to routinely congregate and perform sunah prayers	Average scores for families the spiritually poor are 3 (SV = 3)
Fasting	Forbids others from fasting	Refusing the concept of fasting	Performing the obligatory fasting is not full	Only carrying out fasting is obligatory in full	Implementing fasting is obligatory and fasting sunnah	
Zakat and Infak	Forbid others from tithing and infaq	Refusing zakat and infaq	No ever erinfak even once a year	Paying zakat fitrah and zakat wealth	Paying zakat fitra, zakat harata and infaq / sadaqah Thecarry out	
family circle	Prohibiting family members worship	Refusing toworship	Considering personal affairs worship family members	Supporting family members worship	Building a family atmosphere that supports worship together-same	

¹ CIBEST is an abbreviation of the *Center of Islamic Business and Economic Studies*, namely the Institute of Research and Community Service under the Bogor Agricultural Institute.

Government policy	Prohibiting worship for every family	Refusing to practice worship	to	Considering the personal worship of the community	Supporting worship	Creating a conducive environment for worship
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Source(Beik IS, 2015)

While material needs are based on the analysis of basic needs that must be met. These needs include food, clothing, shelter, education and health. In addition, communication and transportation needs can also be included as a component of material needs that must be met.

The study was conducted in Kampung Cibaued, Lengkong Jaya village, Cigalontang sub-district, which is one of the villages in Tasikmalaya district, West Java province. The main livelihood of most people in this village is farmers. For years they felt difficulties in improving their welfare. They feel the cruelty of the market and the impartiality of the farmers. Starting from a mill that is far from the village, so that it costs transportation, buying fertilizer, even the price is fertilizer seller. Buy seeds, which determine the price of the seed seller. Even when rice is ready for sale, farmers are still not given the opportunity to determine prices.

It was the middleman who held the role in determining the price, until finally the disaster struck the village in 2009. The tornado that struck the village caused some damage to buildings in several houses. Not only that, many paddy fields are damaged and cannot be harvested. Many parties provide assistance to the village, one of which is the Synergy Foundation.

Study of Research Results of

Syaiful and Suwarno (2015) in his research 'Assessment of Utilization of Productive Zakat as a Tool of Community Economic Empowerment (Mustahiq) on Lazismu Pdm in Gresik Regency'. In his research shows that

- 1) not many people know how to empower zakat for mustahik. Even some of them say they can't.
- 2) The use of zakat funds is in accordance with the nature and origin of the zakat funds.
- 3) In the opinion of Kyai Zakat should not be invested in any form, because the Prophet did not like to postpone zakat.
- 4) And the OIC Fiqh Council allows the use of zakat funds for investment.

Research conducted by Rusli, Abubakar Hamzah, and Sofyan Syahnur (Rusli, Hamzah, & Syahnur, 2013) entitled 'Analysis of the Impact of Earning Zakat Capital on Eradication of Poverty in North Aceh District'. explained that the provision of productive zakat capital in the form of business capital has a positive impact and can reduce poverty in North Aceh District by 0.02%.

RESEARCH METHODS

Types and Sources Data

types of data used in this writing are primary and secondary data, where the primary data used are generally direct interviews and questionnaires while secondary data comes from notes, reports and evidence from the symposium and seminar results. has been arranged in a document archive, both published and unpublished data.

Population and Samples

The population of this study is the household of Mustahik participants in the Synergy Foundation Village Lumbung program. The population reaches 120 households. Samples taken in the study amounted to 69. The selection of respondents was randomized to the needs of this study.

Data Methods and Analysis

Determination of the poverty line is divided into two categories of poverty lines, namely the poverty line before receiving assistance from zakat, infaq, sedak and productive waqf funds and the poverty line after receiving productive zakat funds.

The poverty line in Tasikmalaya district in March 2015 (the first year of the Village Village) was Rp. 255,540 (BPS, 2015), while the poverty line in West Java in September 2016 was Rp. 332.119 (BPS, 2017). The number of poverty lines based on the province of the author determines because the poverty line has not been published based on the district in Indonesia.

The poverty line formula according to Beik and Arsyianti (Beik IS, 2015) is:

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

Where:

MV = minimum standard of material needs that must be fulfilled by the family (Rp or other currency) or also called poverty line

P_i = price goods and services (Rp or other currencies)

M_i = minimum amount of goods and services needed.

In this study, the MV value is obtained from the multiplication between the poverty line per capita per month with the average size of the household. The average household size is obtained from the ratio of the total population to the number of households in the study area.

Average household size (MV₁): $\frac{451}{120} = 3,758$

So that the household material poverty line (MV_{obtained,1}) before joining the Village Granary program is:

MV₁ = total poverty in March 2015 Rp. 255,540 x 3,758 = **Rp. 960,319.32 per household per monthhousehold**

The material poverty line (MV₁) after attending the Village Lumbung program is: the

average household size (MV₂): $\frac{470}{120} = 3,916$

MV₂ = Rp 332,119 x 3,916
= Rp 1,300,578

Calculating overall household spiritual values mustahik observed, use the following formula: (Beik IS, 2015)

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

Where:

SS = average scores overall spiritual condition of the family observed

SHK = score to-family spiritual condition K

N = The total number of families observed in an area or country.

Meanwhile, to calculate the spiritual value of each head of the family, use the following formula:

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

Where:

SH = average scores spiritual condition family

Hh = Score spiritual condition of the family to-h

MH = Number of family members

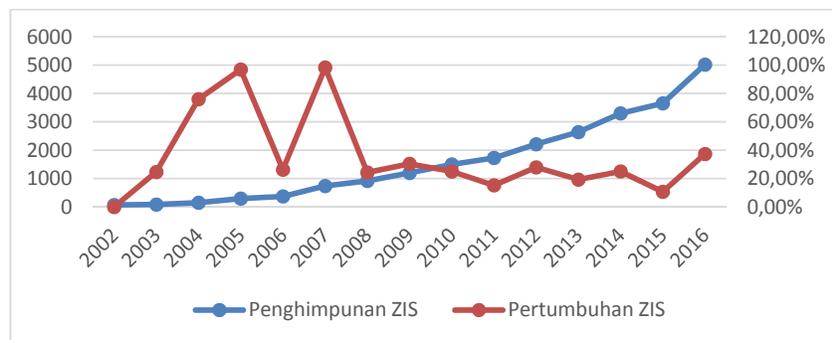


Figure 2 Collection of National Zakat and National Zakat Growth

Source: (Beik & Caesar, 2015)

Based on Figure 2 and conclusions from the authors, there is one common thread that can be taken a valid question whether ZISWAF's growth always occurs when there are natural disasters and when no natural disasters do occur there is no increase or even a decrease in ZIS. So the core of the problem above is the amount of accumulation that continues to rise, but is not accompanied by an ever increasing amount of growth.

It's a new stigma, that a potential will only be potential. Because the potential can be achieved due to natural disasters. So the zakat institution needs to see that the most important thing is not the potential to improve on ZISWAF distribution.

Therefore, the authors are interested in the Village Lumbung program launched by the Amergi Zakat Sinergi Foundation which has a vision of a food security program in the form of a productive business formation movement for rice farmers in Cibaed Village, Cigalontang District, Tasikmalaya District.

Research Writing Objectives

This study aims to find out how the model of poverty alleviation through zakat with the village granary program so as to be able to create welfare measured through the CIBEST index.

Benefits of Writing Research

Research has contributed to solutions in the form of programs for national and international zakat institutions in increasing the income of rural farmers.

DISCUSSION AND RESULTS

the impact of the results of household income data pengeluaran mustahik with CIBEST models, can be tabulated sebagai berikut:

Table 2 Respondents by Age

No	Description of family Head	Respondents	Total (= 69)
1	Occupation	Farmer	23
		Employees	3
		Merchants	14
		Workers	29
2	Age	26-35 years	22
		36-45 years	21
		46-55 years	13
		≥56 years	13
3	Last Education	Elementary School	59
		Junior High School	9
		No School	1
4	Monthly Income (current) After the Program	≤ Rp. 500,000	25
		≥ Rp. 500,000 - Rp. 1,000,000	30
		≥ Rp. 1,000,000 - Rp. 1,500,000	10
		≥ Rp. 1,500,000 - Rp. 2,000,000	1
5	Monthly Income Before the Program	≥ Rp. 2,000,000 - Rp. 3,000,000	3
		≤ Rp. 500,000	50
		≥ Rp. 500,000 - Rp. 1,000,000	15
		≥ Rp. 1,000,000 - Rp. 1,500,000	3
6	Seasonal Income	≥ Rp. 1,500,000 - Rp. 2,000,000	1
		≥ Rp. 2,000,000 - Rp. 3,000,000	0
		Average increase in the amount of income by 69.75% with an average rice acquisition of 359.43 KG / season or Rp. 450,000 / month	69
7	Business Fund Ever		47

Assistance from Zakat	Never	22
8 Amount of Average total of all funds is Rp.		
Recipient of Fund Aid from Zakat The	64,400,000 recipients of funds, Rp. 1,370,212	47 47

Source: 2017 Primary Data

Based on the results of data processing, household income mustahik averaged monthly before the village granary program amounted to **Rp.895,000 / household / month** where the average income was below the poverty line but after the village granary program since March 2015, community income has increased to **Rp. 1,457,000 / household / month** where this amount is above the material poverty line. So it can be concluded that mustahik income increased to **61.43 percent**.

Determining Poverty Spiritual SS The

following are the results of the data processing of the households of the participants of the Sinumb Foundation Village program.

Table 3 Spiritual Poverty Indicators

Variables Indicators	Score Average Spiritual Needs Mustahik	
	Before the Village Granary (SS ₁)	After the Village Granary (SS ₂)
Salat	4,322	4,768
Fasting	3,945	4,478
Zakat and Infaq	3,404	4,768
Household Environment	3,826	4,768
Government Policy	4,478	4,869
Total Score of Average Spiritual Needs for All Households	3,995	4,730

Source: Primary Data 2017

Analysis of CIBEST Index

village granary program was able to reduce material poverty rates by 33.3 percent, which in 2015 was at a ratio of 0.724 to 0.391. This means that zakat distributed can overcome poverty positively. At the level of spiritual poverty the village granary program participants experienced a decrease of 5.7 percent, which originally came from the ratio of 0.072 in 2015 to 0.015 at this time in 2017. This is in line with the conception of the village granary which provides provision for village guidance and monitoring.

The absolute poverty level of program participants decreased by 2.9 percent. This means that when the village granary program will be implemented in Cibaeud village, the Sinergi Foundation amil zakat institution chooses villages that have high levels of religiosity so that very few are included in the absolute poor category by 2015.

The success of this program is seen from the amount of changes in welfare levels originally 0.174 rose to 0.594. accounting for 42 percent of the increase in prosperous communities due to the village granary program. So the writer can give an idea that this program succeeded in bringing positive changes from the decline in material poverty and spiritual poverty.

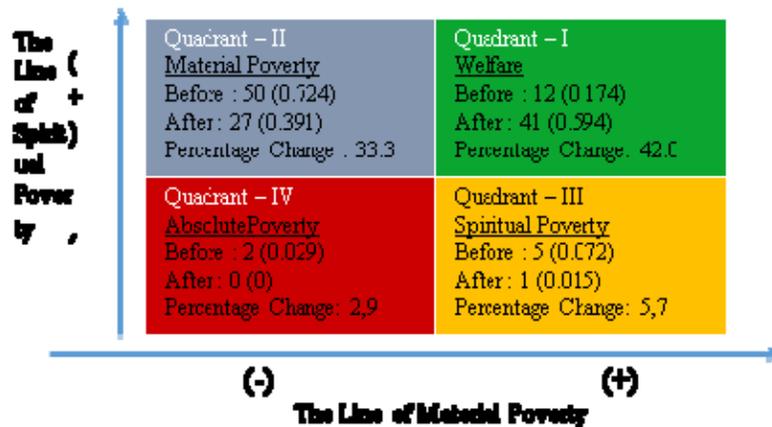


Figure 4 The Result of Quadrant CIBEST Research

Source: primary data 2017 (processed)

CLOSING

Conclusions

In Indonesia the poverty line determined by BPS consists of two components, namely the food and non-food poverty lines. While in Zakat Fiqh, according to the Hanafi School, a person is called fakir if he does not have anything below the value of the nishab according to the law of zakat which is legitimate or has property that reaches nishab or more but consists of household furniture, clothing and daily necessities. Whereas poor are people who have nothing. The Irfan Syaqi Beik and Arsyianti LD formulated poverty into four quadrants and this conception was very helpful in the research world. So the writer can show that the village granary program based on zakat funds is very influential for rural people who make a living through agriculture. The high rate of change in average income per household from Rp.895,000 / month to Rp.1,457,000 / household / month after the existence of the village granary or an increase of 61.43 percent. mentoring and monitoring programs from the village granary can also reduce the material, spiritual and absolute poverty indices by 33.3 percent, 5.7 percent and 2.9 percent respectively. as for the level of welfare increased to 42 percent. so the granary program gives a very positive influence in reducing material poverty and spiritual mustahik. Considering this program lasted almost two years.

Suggestions

National and private zakat institutions need to look back at the community in the village or in the village who have a lack of assets and want to get out of the zone by producing the potential of their village. This writer hopes that the people in the village will not be complacent with *toxic charity* so that people think that zakat institutions can only provide financial assistance or consumptive assistance.

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