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Research Article

Modification of the Model for Measuring Zakat Funds on Poverty Levels in South Sumatra

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Abstract.
Poverty level in South Sumatra is very high, so special care must be taken to reduce the problem, inversely proportional to the high enough zakat potential. The regulation on zakat using the payroll system from the salary of every government employee has been implemented. This regulation has a positive impact on collecting zakat funds in South Sumatra, however, the position of zakat in helping the government to reduce poverty in this province needs to be explored further in scientific work. Hence, a case study of 120 zakat recipients managed by the national board of zakat (BAZNAS) was conducted by analyzing the impact of the distribution of zakat, infaq, and sadaqah in reducing poverty based on the CIBEST model. It was noted that the distribution of zakats, infaq, and sadaqah carried out by BAZNAS can significantly reduce poverty, the provision of zakat funds in the form of venture capital that was on target was able to increase the welfare index by 57.84% and the spiritual index to 4276 which was previously only 3970.Additonally, the mustahik income and the poverty index both materially decreased by 24.77% while the absolute poverty index decreased by 100% or no more categorized as material and spiritual poor.

Keywords: zakat, poverty, CIBEST model

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1. Introduction

Economic development that has been implemented to date has n t been able to bring Indonesia out of the cycle of poverty. Poverty data recorded at the Central Bureau of Statistics (BPS) in 2022 shows that the number of poor people in Indonesia has decreased. The poor population in March 2022 of 25.14,000 people decreased to 24,079,000 in September 2022. BPS noted that in September 2022 the number of poor people in Indonesia experienced a pretty good decline of 9.22 percent of the total population of 269 million people.

The percentage of poor population in South Sumatra in March 2021 was 12.18%, then in September 2021 it increased to 12.82%. In March 2022 it fell again to 12.71% and then decreased in September 2022 by 12.56% (1,067,740 people) of the total population in South Sumatra.
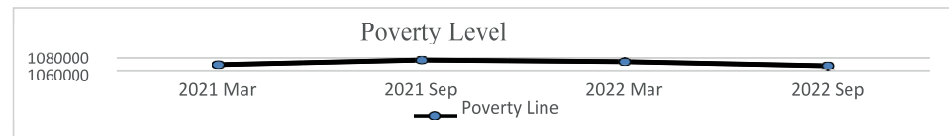
Figure 1: Summary of Poverty in South Sumatra 2021-2022.

Based on data on the amount of poverty in Figure 1, the amount of poverty in Indonesia is still quite high, especially in South Sumatra and is decreasing every year. The number of poor people in South Sumatra in September 2022 reached 1,067.16 thousand people. It decreased by 6.58 thousand people compared to the condition in March 2022 which amounted to 1,073.74 thousand people and decreased 9.24 thousand people compared to September 2021 which amounted to 1,076.40 thousand people. Poverty is a complex and multidimensional problem. It cannot be overcome only by a partial approach, but it is comprehensive and comprehensive. So the need for alternative development that involves the wider community. Economic development that can create trickle down effects is development that involves the people directly through the instrument of zakat treasure (zakat maal).

This zakat requires every Muslim who is able to pay zakat and give it to the group who is entitled to receive it, so that with the concept of zakat, wealth is not only circulating among the rich but can touch the lower classes to help others. In the Quran, looking at zakat is one of the pillars forming the Islamic religion. The command to set aside wealth for tithe is clearly written in the Quran. This is according to the word of God: "And to their property is the right of the poor who ask, and the poor who do not ask [1].

The main target of the application of zakat is to alleviate overall poverty. However, zakat is not only limited to alleviating poverty economically, but it does overcome the problems of welfare such as spiritual poverty, education. Through the ability to reduce poverty, there are several fulfillment needs in a family can be categorized into four possible situations.

First, they are able to meet their material, spiritual and educational needs well. This is an essential form of welfare and is very desirable. Second, they are able to meet spiritual needs well, but lacking in terms of fulfillment of material and educational needs. This situation is called material poverty. Spiritually rich, but materially and educationally poor. Third, a person or a family is able to meet their material needs and education well, but does not pay attention and is not concerned with meeting their spiritual needs. They are lazy to do the obligatory prayers and it is difficult to pay zakat and other worship. This situation is called the situation of spiritual poverty. Materially rich, but spiritually poor. Whereas the fourth is when they are unable to meet their material, spiritual and

educational needs properly. This is what is called absolute poverty. Materially poor and spiritually poor. Losing in the world and losing in the afterlife. This type of absolute poverty is the worst condition compared to other types of poverty [2].

Based on the four household situations above, at least it can be overcome by using an analysis tool, namely the Islamic poverty index or called the CIBEST Model (Center of Islamic Business and Ecomonic Studies). The CIBEST model is a measure of poverty that not only measures materially poverty, but measures spiritual poverty and educational poverty. The functions of amil institutions such as the National Zakat Board of Indonesia (BAZNAS), as the coordinator and at the same time managing zakat, infaq and sadaqah funds to help reduce poverty. South Sumatra is a province with a fairly high level of poverty, with the presence of a BAZNAS representative office in the South Sumatra region to at least make strategic efforts to alleviate poverty. Coupled with the enactment of regulations on compulsory zakat using the payroll system a direct reduction of the salaries of every government employee has been implemented in the province. Along with advances in the electronic payment model, it is easier to pay zakat. Electronic payments are believed to be able to overcome some of the main obstacles in zakat payment effectively and efficiently [3].

The quotation of the terms prayers and zakat in a way recurrent and concomitant in the Quran underlines its importance both for the individual and the society as a whole [4]. Moreover, beyond its religious character as an act of worship, zakat is the essential instrument of the Islamic economic system [5]. It plays a crucial role in the fair redistribution of wealth and income between the rich and the poor, thus promoting the establishment of social justice, equality and social well-being within society while creating an atmosphere of solidarity between its members [6] mainly during crisis times, as evidence was shown from [4].

The practice of zakat in Muslim countries shows the existence of a hybrid administration of zakat, a compulsory collection by the State for some and voluntary administration for others. According to [5], there are three zakat regulation models: the comprehensive model (compulsory zakat system with regulation), the partial model (voluntary zakat system with regulation) and the secular model (voluntary zakat system without regulation) [5]; [6]; [7].

After the collection of zakat funds is applied, the pattern and approach of poverty reduction carried out by BAZNAS South Sumatra to find out the economic and spiritual conditions of mustahik have gone through various steps to raise the economic conditions and spirituality of mustahik.
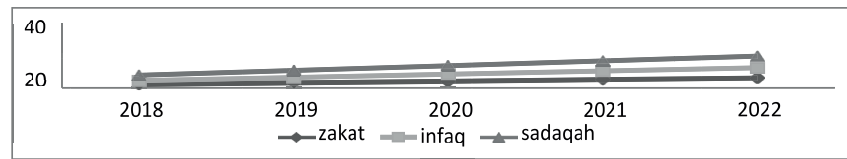
Figure 2: Collection of ZIS in South Sumatra for 5 years, 2018-2022.

In the picture shows that each year South Sumatra receives ZIS funds in the amount of billions of rupiah. This is expected to help the government in reducing poverty. But unfortunately the amount of zakat potential is not proportional to the decrease in the number of poor people. This shows the problem between zakat potential and the rate of growth of the poor population. In addition, data on the impact of the distribution of zakat funds are not yet available so an analysis is needed on this matter. This research tries to measure the influence of zakat in reducing the material and spiritual poverty of zakat recipients in four districts and cities in South Sumatra province.

2. Literature Review

To present a relevant theory for research purposes, a literature review presents gaps that will be exposed and solved and represent the theoretical core of an article. In this section, we will discuss the purpose of the literature review. We will also consider how one should search for appropriate literature on which to base a literature review and how this information should be managed. Finally, we will answer questions that researchers often face when compiling a literature review. The hypothesis contains answers obtained during research and is developed based on the theory used and previous literature used. Also, present a research framework that describes the research model.

3. Research Methods

This type of research uses field research (descriptive exploratory) and applies a combined research design (mixed methodology). The research approach that is using a quantitative and empirical approach. Then the data source is the subject from data can be obtained from BAZNAS In South Sumatra. [8] The data sources used are primary data and secondary data. This research was conducted from November 2022-January 2023 by taking locations in BAZNAS Ogan Komering Ulu Regency, BAZNAS Ogan Ilir Regency, BAZNAS Lubuk Linggau City, BAZNAS Prabumulih City. Data collection techniques applied were by interview, questionnaire and observation with population

amounted to 180 people with a sample of 120 people who are mustahik who received the distribution of zakat from BAZNAS Ogan Komering Ulu Regency, BAZNAS Ogan Ilir Regency, BAZNAS Lubuk Linggau City, BAZNAS Prabumulih City.

The qualitative research referred to by researchers are as follows:

1. Approach by taking data sources directly from BAZNAS in four cities and districts in South Sumatra

2. Making recipients of zakat assistance as respondents who are the main instrument for data collection The quantitative research used with reference to data analysis techniques using the poverty index used in determining the condition of mustahik households is to use the CIBEST (Center of Islamic Business and Economic Studies) model.

The basic calculation in this study is the Material Value (MV) of household income per month and the household poverty line, MV serves to determine the material standards that must be met by households. MV is obtained by multiplying the price of goods and services consumed (Pi) with the minimum amount of goods and services needed (Mi).

Due to a various limitations and the absence of a survey in previous studies, the MV value used is the value of the Poverty Line in South Sumatra Province which will be converted into households per capita poverty line per month. The calculation of the household poverty line is obtained from the multiplication between the poverty line per capita per month and 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. The household poverty line for conditions prior to obtaining zakat fund assistance is based on the poverty line of the South Sumatra Province in March 2022 of Rp.410,532 (BPS). The total number of poor people and the number of households respectively were 1,073,740 and 397,681 households before receiving government assistance and zakat.

Average size of household = 1.258.673/412.354= 3,05

So that the household poverty line (MV) before getting government assistance and zakat funds are:

MV = Rp 410.532 x 3,05

MV = Rp 1.252.122 per household per month.

Furthermore, the household poverty line after receiving government funding and zakat funds was obtained using the September poverty line in 2022, amounting to Rp 419,731. The total number of poor people and households are 1,052,124 and 243,427

households, respectively. So that the household poverty line (MV) after getting govern-ment assistance and zakat funds is equal to :

Average size of household = 1.052,124/323.427=3,25

Then the household poverty line (MV) after receiving zakat funds is:

MV = Rp 419,731x 3,25

MV = Rp 1.364.125 per household per month.

The spiritual poverty line is determined through the calculation of spiritual value (SV), which is a measurement taken to detect whether a household has met its spiritual needs. This measurement is based on the ability of a person or family to meet their spiritual needs. If what happens is inability then it will result in being spiritually poor. The calculation of fulfilling spiritual needs uses six standard variables of fulfillment, namely the implementation of prayer, fasting, zakat, household environment and government policy. To give an assessment of the scores on each of these variables using a likert scale between 1-5.

Due to the limitations of the situation, time and conditions, regarding the score of spiritual needs, this study uses the perception approach of the head of the family. The head of the family as a representative of the condition of each spiritual indicator variable. Calculation of spiritual scores based on the following formula:

$$Hi = Vpi + Vfi + Vzi + Vhi + Vfi + Vgi$$

Information:

Hi = actual score of i-family member,

Vp = prayer score of the i family member,

Vz = zakat score of the i family member,

Vh = family member family environment score i

Vg = government policy score of the i family member.

3.1. CIBEST Quadrant Classification

Based on the MV and SV calculation results, each household can be classified into quadrants. When the family income is greater than the MV value and the actual spiritual score of the household is greater than the SV value it can be interpreted that it is included in the quadrant I category which is materially rich and spiritually rich. Then when income is less than the MV value and the actual spiritual score of the household is greater than the SV value it means that the household falls into the quadrant II category, which is spiritually rich but materially poor.

TABLE 1: Indicator of Spiritual Needs.

Variables	Likert Scale					Standard Poverty
	1	2	3	4	5	
Salat	Prohibit other people from praying	Reject the concept of prayer	Carrying out the obligatory prayer is not routine	Performing the obligatory prayers routinely but not always in congregatio	Performing the obligatory prayer regularly in congregation and carrying out the sunnah prayer	The average score for a spiritually poor family is 3 (SV= 3)
Fasting	Fasting Forbid others from fasting	Reject the concept of fasting	Carrying out compulsory fasting is not full	Only carry out compulsory fasting in full	Carry out compulsory fasting and fasting sunnah	
Zakat & Infaq	Prohibiting other people from tithing and giving shadaqah	Refuse zakat and infaq	Never give an infection even once a month	Paying zakat fitrah and zakat property	Paying zakat fitrah, shadaqah property and donations / shadaqah	
Family environmen	Prohibit family members of worship	Refuse the implementation of worship	Regarding family members' personal affairs worship	Supports worship of family members	Build a family atmosphere that supports worship together	
Government policy	Prohibit worship for each family	Refuse the implementation of worship	Regarding public private worship	Support worship	Creating an environment conducive to worship	

If the household income is greater than the MV value and the actual spiritual score is smaller than the SV value then it is included in the quadrant III category, which is spiritually poor but materially rich. Finally, if a household that has income is less than MV and the actual spiritual score is smaller than the SV value, then that household falls into the quadrant IV category, which is spiritually poor and materially poor.

TABLE 2: Classification of the CIBEST Quadrant.

Current score	≤ MV value	≤ MV value
> SV value	Rich in spiritual, Poor Material (Quadrant II)	Spiritually rich, materially rich (Quadrant I)
≤ SV value	Poor, materially poor (Quadrant IV)	Poor spiritual, materially rich (Quadrant III)

3.2. CIBEST Quadrant

This quadrant is a quadrant used to find families in four quadrants. The distribution of quadrants is obtained by knowing the ability of households to meet spiritual and material needs. This quadrant makes positive (+) and negative (-) symbols a sign to share the ability of households to meet spiritual and material needs. The function of the positive sign (+) indicates that the household can meet its needs well then the negative sign (-) illustrates that the household is not able to meet its household needs properly. Based on the picture below the spiritual poverty line is symbolized by the vertical axis and the material poverty line is represented by the horizontal axis.
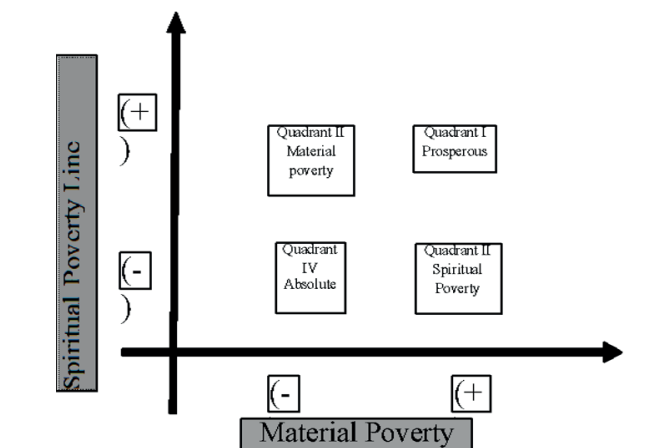

Figure 3: CIBEST Quadrant.

In the four quadrants above have their respective functions, The first quadrant, households can meet spiritual and material needs. So that the second sign is positive (+) then it is included in the prosperous quadrant category. The second quadrant, households can meet spiritual needs but cannot meet their material needs, well, so they can be categorized as material poor conditions. Third Quadrant, households can meet material needs but cannot meet their spiritual needs, well, meaning that households experience a spiritual poor condition. Fourth Quadrant, households are not able to meet their material and spiritual needs together, so the sign of both is (-). This is the worst

condition that is in the category of absolute poverty, that is, materially and spiritually poor.

4. Results and Discussion

This The total respondents in this study were 120 mustahik households. Mustahik households that become respondents are beneficiaries of productive zakat funds provided by BAZNAS Ogan Komering Ulu Regency, BAZNAS Ogan Ilir Regency, BAZNAS Lubuk Linggau City, BAZNAS Prabumulih City. Characteristics of respondents seen by gender, age, marital status, education, number of dependents and employment. The characteristics of the respondent's data can be seen in the table below.

Based on the table above, the percentage of respondents' heads of families receiving productive zakat funds is male at 37%. But the opposite is the head of the family of female respondents as much as 63%. Based on age, it was found that most family heads were in the productive age of 15-40 years with the largest percentage of 52% then at the age of 41-59 years at 45% while those who were not productive but still working were > 60 years at 3%.

The total dependents of the majority family are in the size of 3-5 people at 57%. In terms of education, the most recent education is the majority of family heads with an elementary education rate of 5%, then followed by heads of households with 20% junior high school education, 71% of high school graduates, then above the high school or university level of 4%. Most of the work of family heads is as a trader with a percentage of 41%, labor profession.

Based on the results of the paired t test that was processed using SPSS 16.0 software produced a comparison of the average income of household mustahik before and after getting the zakat funds.

The paired sample statistics above show that the average income before receiving zakat assistance is Rp 1.252.122 and the average income after receiving zakat assistance is Rp 1.364.125, the standard deviation refers to variations in data for each variable, the standard deviation income before getting zakat assistance amounted to 97634,007 and after getting zakat assistance amounted to 99810,368.

Then in (Paired Samples Correlation) shows the results of the correlation between the two variables that produce the number 0.996 with a significance value of 0.000 this shows that the correlation between income before and after getting the help of zakat

TABLE 3: Characteristics of Respondents' Householder.

Demographic Characteristics	Classification	Amount
Gender		
	Male	-
	Female	120
Age		
	15-40	72
	41-59	48
Marial Status		
	Married	89
	Single	31
Last Education		
	No School	10
	>>High School	4
	High School	71
	Middle School	30
	Elementry School	5
Total Dependents		
	>i5	40
	3-5	67
	1-2	13
Profession		
	Labor	41
	Trader	51
	Collage Student	6
	Other	22
Total		**120**

TABLE 4: Statistics Analysis.

		Paired Samples Test Paired Differences								
		The Mean.		Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
						Lower	Upper	t	dt	Sig. (2- tailed)
Pair 1	Before			9304,76276	930.47628	-	-	-57,416	99	.000
	After	53424.000				55270.2668	51577.7332			

is closely and truly related significantly. Based on these results states mustahik income is increasing after getting the help of zakat.

<center>TABLE 5:</center>

The mean		N	Std. Deviation	Std. Error Mean
Pair 1	Before	120	1108436.0000	9763,40079
	After	120	1161860.0000	9981.03687

<center>TABLE 6:</center>

Paired Samples Correlations				
N			Correlation	Sig.
Pair 1	Before & After	120	996	.000

<center>TABLE 7: Average changes in income.</center>

Information	Average income before getting Donations	Average income after getting the zakat funds
Household income Mustahik BAZNAS	IDR 1,252,122	IDR 1,364,125
Increase in Average Income of All Mustahik After Getting Zakat		Rp. 112,003
Test probability t 0,000 ***		

Based on the table above the average household income mustahik increased by Rp. 112,003. Household income mustahik BAZNAS Ogan Komering Ulu Regency, BAZNAS Ogan Ilir Regency, BAZNAS Lubuk Linggau City, BAZNAS Prabumulih City after receiving productive zakat funds, the average income of mustahik household income rises respectively above the South Sumatra poverty line.

<center>TABLE 8: Validity Test Analysis.</center>

Variable	r count	r table 5% (100)	Information
Shalat	0.432	.195	Valid
Fasting	0.542	.195	Valid
Shadaqah	0.477	.195	Valid
Family Environment	0.432	.195	Valid
Government policy	0.573	.195	Valid

The results of the calculation of Validity Test as the table above shows that all r counts> r table at a significance value (5%), then the results show valid.

Furthermore, for the reliability test obtained an alpha value of 0.255. This value is also greater than the value of r-Table which is 0.195. This means that all variables used to determine the poverty level of family mustahik in this study are reliable

Table 9: Analysis of Reliability Tests.

Variable	Alpha	r table 5% (100)	Information
Shalat	0.255	.195	Valid
Fasting	0.255	.195	Valid
Shadaqah	0.255	.195	Valid
Family Environment	0.255	.195	Valid
Government policy	0.255	.195	Valid

The productive zakat fund channeled through BAZNAS is in the form of business capital in the hope that it can improve the welfare of household mustahik, then it can reduce the level of material, spiritual and absolute poverty. Mustahik households are classified in the quadrant and CIBEST index with approaches before and after getting productive zakat funds. The quadrant analysis can be seen in the image below. Based on the CIBEST

quadrant, there are at least 14 mustahik households that have been in the prosperous quadrant before receiving productive zakat funds. Then after getting productive zakat funds,

prosperous mustahik households increased to 41 families.

The number of mustahik households in quadrant II before receiving productive zakat fund assistance was 46 families, after receiving assistance it has decreased to 36 families. In quadrant III there are no mustahik households in this quadrant. Furthermore, in quadrant IV the mustahik households that experienced absolute poverty decreased from 1 family to 0 families. Households that were previously in this quadrant have increased to be in quadrant II meaning that the household has experienced a spiritual increases on as much as 31%. Workers here are casual workers and construction workers building families with 6% status and 22% unemployed, the work is categorized as another job.

Figure 4:

TABLE 10: Islamic poverty index of BAZNAS mustahik households.

Poverty Index	Formula	Before the help of zakat	After the help of zakat	Percentage of Before Change	Percentage After Change (100% - % Before Change)	Information
Well-being	W = w / N	0.14	0.41	65.83	88.33%	Increase
Material poverty	Pm = Mp / N	0.46	0.36	61.66	-38.33%	Decrease
Spiritual Poverty	Ps = Sp / N	0	0	0	0.00%	Stable
Absolute poverty	Pa = Ap / N	0.01	0	100	-100.00%	Decrease
Household Spiritual Average Score of Mustahik		3.87	4.026		7.90	Increase

TABLE 11:

Before 46	After 36	Before 14	After 41
Quadrant IV (Poor Absolute)		Quadrant III (Poor Spiritual)	
Before 0	After 0	Before 0	After 0

5. Finding and Conclusion

In this section, the authors present a brief conclusion of the research results with suggestions for advanced researchers or general readers. A conclusion may cover the main points of the article , but don't replicate the abstract in the conclusion. Researchers must explain the empirical and theoretical benefits, the economic benefits, and the existence of any new findings. This section should not merely restate the findings reported in the result section or report aditional findings that have not been discussed earlier in the article.

After knowing each quadrant of mustahik households, the results of the Islamic poverty index analysts of mustahik households were obtained. Based on the above table, the value of the mustahik household welfare index before getting productive zakat funds is 0.14 then increasing to 0.41. It states that household welfare mustahik increased by 88.33%. This indicates that productive zakat assistance provided by BAZNAS can improve the welfare of mustahik households.This research is in line with the theory that if incorporating Islamic values into life, basic needs will be fulfilled, it can also make life more blessing. In accordance with research conducted by [5] Improvement of welfare

index in this study shows that the zakat utilization program can improve the welfare of mustahik households.

The value of the material poverty index before getting the help of zakat funds was 0.46 then after getting the help of zakat funds the index value dropped to 0.36. This indicates that material poverty experienced by households must be reduced by 38.33%. The decline in the value of the material poverty index is influenced by the assistance of zakat funds provided by BAZNAS. The decrease in the material poverty index in this study is consistent with research conducted by previous researchers namely [9] and [10] that the provision of zakat funds in the form of venture capital can increase mustahik income or be able to reduce the material poverty index. BAZNAS in this study channeled zakat funds to be productive, namely to increase the business capital of small traders and traders, so that the traders acknowledged that before getting the help of zakat funds they lacked capital. Then, after getting productive zakat funds, they find it easier to get business capital. Besides providing material assistance. BAZNAS also provides guidance for these mustahik households in running their businesses [11].

Furthermore, in quadrant III there were no households that experienced spiritual poverty. This means that the household must have enough or can fulfill their spiritual needs before and after the provision of productive zakat. In addition to the four indices, it can be seen in table 7 that the overall average spiritual score of household mustahik shows a value of 3.87 before the earning of productive zakat and 4,026 after the existence of productive zakat assistance where the score is above SV (spiritual value). Mustahik households in quadrant IV (absolute poor) have decreased from 1 to 0 families, so it can be said absolute poverty can go down by 100% after receiving productive zakat funds. Mustahik households that were previously in this quadrant have experienced an increase in quadrant II, meaning that the household has increased spiritually. In general, BAZNAS Ogan Komering Ulu Regency, BAZNAS Ogan Ilir Regency, BAZNAS Lubuk Linggau City, BAZNAS Prabumulih City have succeeded in reducing the poverty level of household mustahik material by 10 families or equivalent to 38.33%, able to reduce the absolute poverty rate by 100% and can improve welfare mustahik households by 88.33%.

Based on this, the decline in the four poverty indices in this study is in accordance with research conducted by previous researchers namely by [12]; [13] [14] [15] [16] [17]stated that the provision of zakat funds in the form of venture capital has been right on target, able to increase the spiritual index and mustahik income and reduce the poverty index both materially and absolutely [18]. Based on the results of this study, the authors conclude that productive zakat distributed by BAZNAS is able to increase the welfare

and spiritual well-being of mustahik households and is able to reduce material poverty and the absolute poverty rate of mustahik households. So the research made by the author is the same as the previous author even though the subject and place of research are different.

roles have a positive and significant effect on the intention for auditors to switch.

Implications, Limitations, and Suggestions

The program of empowering productive zakat funds with the help of venture capital in the form of cash or the supply of goods or carts provided by BAZNAS Ogan Komering Ulu Regency, BAZNAS Ogan Ilir Regency, BAZNAS Lubuk Linggau City, BAZNAS Prabumulih City have positive impacts. Impact on household income mustahik. This can be seen from the increase in income after receiving productive zakat funds with an average increase of Rp. 112,003 per person. The decrease in the material poverty index in this study is consistent with research conducted by previous researchers namely [9] and [10] that giving zakat funds in the form of venture capital can increase income or can reduce the material poverty index.

Based on the classification of the CIBEST Model, the number of mustahik households that receive productive zakat funds provided by BAZNAS Ogan Komering Ulu Regency, BAZNAS Ogan Ilir Regency, BAZNAS Lubuk Linggau City, BAZNAS Prabumulih City can reduce the level of material poverty by 12.13%. Assistance from productive zakat funds can reduce absolute poverty by up to 100%. Then there are no mustahik households in quadrant III both before and after receiving productive zakat funds, but based on spiritual scores the average mustahik household overall score is 3.87 before the existence of productive zakat assistance and 4.026 after the existence of productive zakat assistance, the score shows more than the SV standard (spiritual value) or a score above 3. In addition to reducing the level of poverty index, it can also improve the welfare of mustahik households, each by 21.5%.

BAZNAS should better optimize the collection of zakat funds so that the distribution of zakat given can benefit more broadly. It is hoped that the poverty reduction can increase from year to year and the on going spiritual development must be maintained and improved. The next research is expected to be able to add more research objects from institutions and even more samples.

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