

The Influence Of Productive Cash Wakaf On The Welfare Of Mauquf'alaih Bwut Mui Diy Using The Cibest Model Approach

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Abstract:

This research aims to find out the influence of productive cash waqf on the well-being of BWUT MUI DIY mauquf'alaih. This research is a descriptive research with a quantitative approach. The population in this research is mauquf'alaih who received the PROTAB Program from BWUT MUI DIY. The sample in this research was 30 mauquf'alaih respondents taken with purposive sampling technique. The instrument used in this research is a questionnaire. The data analysis technique in this research uses the CIBEST model approach and correlation analysis. The results of the research show that: (1) The welfare condition of mauquf'alaih after receiving productive cash waqf BWUT MUI DIY has improved compared to the previous condition. This is reflected in the change in the CIBEST poverty index value in the scope of families and individuals. (2) There is a connection between productive cash waqf and material well-being within the family, individual family heads, and individual family members 1. In addition, there is also a connection between productive cash waqf and spiritual well-being within the family and individual family heads, and family member 1, family member 2, and family member 3.

Keywords: Waqf, CIBEST, Mauquf'alaih.

Introduction

Allah SWT has given mankind the guidance of three main pillars in Islam which include aqeedah, sharia, and morals. There are two pillars of guidance that God gives to humans that are constant, meaning they do not experience any change with time and place, namely belief and morals. While the third pillar of guidance given by God is the Sharia pillar. This pillar is divided into two aspects, namely muamalah and worship. Ibadah is an activity related to a human being's relationship with God while muamalah is a human activity that relates to fellow human beings. (Antonio, 2001:5).

The scope of muamalah includes all aspects of human life, one of which is the economic aspect. In the economic aspect, it is discussed how people can meet their needs. In addition, problems related to poverty were also discussed. Poverty is a very tragic human catastrophe and is an almost absolute social fact, even the eradication of poverty has been made one of the

targets in the economy, especially the Islamic economy.

According to the Poverty and Shared Prosperity report released by the World Bank in 2016, 767 million people or around 10.7% of the global population are in poverty. The largest number of poor people are in sub-Saharan Africa where they reach 388.7 million people. While the second, is in South Asia where it reaches 256.2 million people. East Asia and the Pacific became the third level where it reached 71 million people followed by Latin America and the Caribbean which recorded 33.6 million people. As for Europe and Central Asia, the lowest was recorded at 10.8 million. (finance.detik.com, 2017). Meanwhile, the total number of poor people in Southeast Asia in 2016 was 120 million people, this is known based on the data of President Joko Widodo presented in the 8th ASEAN Summit in 2016 (Banjarmasin.tribunnews, 2016). Of that number, 28.01 million people are poor Indonesians (www.bps.go.id, 2017).

Based on BPS data in March 2011, the number of poor people in Indonesia is 30.02 million souls. Then in March 2013 the number of poor people in Indonesia was 28.07 million people. Furthermore, in March 2015, the poor population in Indonesia was 28.59 million people (BPS, 2017:205). Of that number, 15.45 million are those who live on the island of Java, that is 15.45 million people (ekonomi.kompas.com, 2016). Seen from the perspective of the percentage of poor people on the island of Java, DIY is the province with the highest percentage of poor people, which is 14.91% (BPS, 2016:622). In fact, if you look at the area of the region, DIY is the province with the second smallest area in the island of Java (BPS, 2015:9).

Seeing the high level of poverty in DIY, the regional government has also made efforts to alleviate poverty by providing special financial assistance. However, based on the results of Monitoring and Evaluation (Monev) it turns out that the design of the program is problematic. The problems include programs that are only executed by a few actors, the program targets are not clarified based on their jobs but are grouped based on proximity to residence, the pragmatic orientation is simply to patch up the finances of poor households when surveyed by the Central Statistics Agency. (national.tempoco, 2017).

The fact that poverty has not yet been resolved encourages thinking about the need for a new poverty alleviation strategy that touches more on the root of the problem of poverty. Optimizing Islamic financial resources is one of the new strategies that can be applied in order to overcome poverty. Waqf is one of the sources of Islamic finance that has great potential in helping to improve the well-being of the Indonesian community so that it can reduce the poverty rate. In his dissertation Hendra (2008) found that cash waqf can overcome poverty through work, that is through economic programs and business partnerships that all aim to provide access for the poor community to improve their well-being to a higher level.

According to the calculations of the Indonesian Waqf Agency (BWI), the potential of waqf money in

Indonesia reaches Rp120 trillion per year with the assumption that there are 100 million Indonesian citizens who give their money in waqf amounting to Rp100 thousand per month. Meanwhile, according to the former General Chairman of the Association of Indonesian Islamic Economists (IAEI) in 2005, Mustafa Edwin Nasution, revealed that the potential of waqf money in Indonesia is very large, reaching Rp 20 trillion per year. According to him, if 10 million Muslims in Indonesia endow their money starting from Rp. 1,000 to Rp. 100 thousand per month, the minimum money waqf fund that will be accumulated during a year can reach Rp 2.5 trillion. In fact, if around 20 million Muslims in the country endow their property with around Rp 1 million per year, the potential endowment of money can reach Rp 20 trillion.

In a smaller scope that is the province, DIY is one of the provinces in Indonesia that has a large cash waqf potential. According to data from the Indonesian Mosque Council DIY, the potential waqf money in DIY reaches 2.1 billion per month or reaches 25.83 billion per year. The waqf money can certainly be used productively to improve well-being and eradicate poverty mauquf'alaih in DIY.

The high potential of cash waqf that can be managed productively in DIY encourages the establishment of many waqf nazirs in DIY. Some of the waqfs in DIY include: BWUT MUI DIY, Money Waqf Body DMI DIY, Baitul Maal BMT Al-ikhlas, KSPPS BMT Beringharjo, BMT Bina Ummah, KSPPS BMT Mitra Usaha Mulia, KSPPS BMT Agawe Makmur Merapi, KSU BMT Al Ikhwan, KSPPS BMT Artha Barokah, KSPPS BMT Artha Amanah Sanden, KSPP Syariah BMT Dana Insani, and so on.

However, the great potential of cash waqf supported by the large number of money waqf nazirs in DIY has not been able to make a benchmark for the amount of cash waqf that can really be collected by cash waqf nazirs. This can be seen from the data on the amount of waqf money and the number of waqfs that endow their money to be managed by the nazir waqf below.

Nazeer's name	Total Cash Endowment	Total Wakif
BWUT MUI DIY	Rp600,000,000,-	1700 people
Baand DMI DIY Money Endowment	R17,605,000,-	25 people

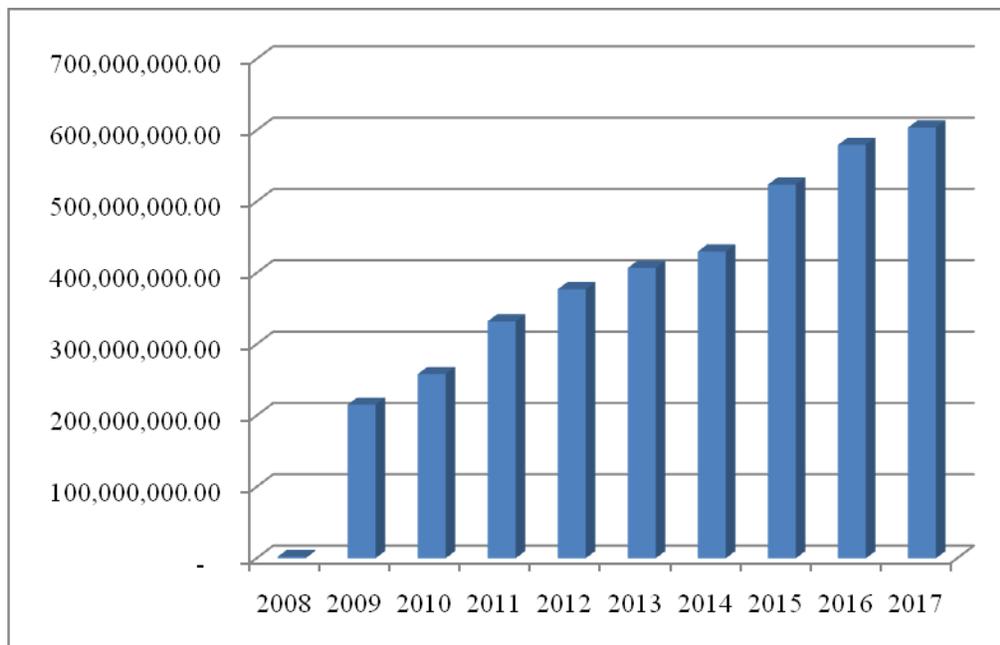
ByeTul Maal BMT Al-ikhlas	Rp55,000,000,-	100 people
KSPPS BMT Beringharjo	Rp24,384,000,-	1510 people
BMT Bina Ummah	Rp19,876,000,-	30 people
KSPPS BMT Mitra Usaha Mulia	Rp13,782,000,-	82 people
KSPPS BMT Agawe Makmur Merapi	Rp12,860,000,-	22 people
KSU BMT Al Ikhwan	Rp17,507,500,-	1001 people
KSPPS BMT Artha Barokah	IDR 18.636.000,-	1794 people
KSPPS BMT Artha Amanah Sanden	IDR 211.520.000,-	4500 people
KSPP Syariah BMT Dana Insani	Rp60.677.000,-	73 people
Amount	IDR 1,051,847,500	10,837 people

Source: the field of Islamic religious education at the ministry of DIY

From the waqf data above it can be seen that of the potential cash waqf in DIY which reaches 25.83 billion per year, in fact only about 1,051 billion rupiah can be collected and managed by the DIY waqf nazir in 2017. It is still low the potential of cash waqf that can be excavated by nazhir wakaf shows that the development of cash waqf management in DIY has not developed as expected.

Among the many waqf nazhirs that were officially registered in the ministry of DIY in 2017, the MUI DIY Cash Waqf Agency is the largest cash waqf nazhir in DIY that managed to collect 600 million rupiah in cash waqf as of July 2017. Below is presented data on the development accumulation of cash waqf that has been collected by BWUT MUI DIY.

Diagram 1. BWUT MUI DIY Waqf Accumulation Data



From the data above it can be known that the cash waqf that has been collected by BWUT MUI since 2008 to 2017 is still in the range of 600 million rupiah. The lack of a website or other social media that can be

accessed by the community is one of the reasons why the collection of waqf cash by BWUT MUI DIY has not been maximized. In addition, the lack of socialization done by BWUT MUI DIY makes the

existence of this institution less known by the community. This caused the management of cash waqf at BWUT MUI DIY to still be affected on the ground. Although the cash waqf collected has not been maximized, BWUT MUI DIY still channels the cash waqf that has been collected from wakif to mauquf'alaih. The distribution is done in the form of a waqf benefit program. The distribution of cash waqf benefits by BWUT MUI DIY aims to help improve the well-being of mauquf'alaih. Therefore, the influence of productive waqf on the well-being of mauquf'alaih also needs to be measured.

However, so far, the measurement of the influence of waqf on the well-being of mauquf'alaih is generally still limited to the measurement of material aspects. While the influence of waqf on worship or spiritual aspects has never been measured. Although as a philanthropic instrument in Islam, waqf has a close connection with the spiritual aspect or worship. Based on that, a model is needed that can measure the influence of productive waqf on the well-being of mauquf'alaih from the material aspect as well as the spiritual aspect. The CIBEST model is a new method created by Beik and Arsyianti that combines the two aspects. This model measures the well-being of mauquf'alaih in an Islamic perspective by harmonizing the material aspect as well as the spiritual aspect.

Based on the description above, the writer intends to carry out research on the influence of productive cash waqf on the well-being of BWUT MUI DIY by using the CIBEST Model approach.

Research Methodology

This research is a descriptive research with a quantitative approach. Descriptive research aims to describe systematically and accurately facts and characteristics about the population or about a certain field. Quantitative research is research that is used to examine a specific population or sample. The research was carried out at BWUT MUI DIY in March - April

2018. The population of this research is mauquf'alaih who received the PROTAB program from BWUT MUI DIY with a total of 263 mauquf'alaih. The number of mauquf'alaih BWUT MUI DIY or population, the researcher will take a sample from the population. Based on Gay's formula in Mudrajad Kuncoro (2003:115), determine the number of samples if the research is a descriptive research then the size is 10% of the population. The total population is 263, so the total sample is 26.3 (10% of the population) and the researcher rounded it up to 30 samples.

Data collection techniques in this research use questionnaires and documentation. A questionnaire is a list of written questions that have been formulated in advance to be answered by selected respondents, and is an efficient data collection mechanism if the researcher knows exactly what is needed and how to measure the research variables, (Puguh Suharso, 2009: 89). Documentation is secondary data that is stored in the form of documents or files, books, writings, reports, meeting minutes, magazines, newspapers, etc. To find out the validity and reliability of the instrument, the instrument is tested, which is done to the BWUT MUI DIY mauquf'alaih with a total of 10 mauquf'alaih BWUT MUI DIY families consisting of 10 family heads, 10 members of family 1, and 5 members of family 2.

Results and Discussion

Analysis of the approach with the cibest model is used to analyze the well-being conditions of mauquf'alaih in the scope of families and individuals. Respondents in this research numbered 30 mauquf'alaih families. Based on the CIBEST quadrant analysis that has been done, between the conditions before and after the waqf benefit distribution program from BWUT MUI DIY, there was a change in the proportion of the number of mauquf'alaih families in each CIBEST quadrant. The changes are shown in table 2 below.

Quadrant I (Prosperous)	23		27
Quadrant II (Poor Material)	7		3
Quadrant III (Spiritually Poor)	0		0
Quadrant IV (Absolute Poor)	0		0
Total Mauquf'alaih Family	30		30

Based on table 2, it can be seen that there are changes from each quadrant. Quadrant I is the category of prosperous mauquf'alaih families where in this category mauquf'alaih families have been able to meet their material and spiritual needs. Before the waqf benefit distribution program from BWUT MUI DIY there were 23 mauquf'alaih families who were included in quadrant I. After the waqf benefit distribution program from BWUT MUI DIY the number of mauquf'alaih families in the prosperous category increased to 27 families.

Quadrant II is the category of materially poor mauquf'alaih families where in this category mauquf'alaih families have been able to meet their spiritual needs but have not yet been able to meet their material needs. Before there was a waqf distribution program from BWUT MUI DIY there were 7 mauquf'alaih families who were included in quadrant II. After the distribution of waqf benefits from BWUT MUI DIY, the number of mauquf'alaih families in the materially poor category decreased to 3 families. Quadrant III is the spiritual poor mauquf'alaih family category where in this category mauquf'alaih families have been able to meet their material needs but have not yet been able to meet spiritual needs. In the conditions before and after the distribution of waqf

benefits from BWUT MUI DIY, there were no mauquf'alaih families that entered quadrant III.

Quadrant IV is the absolute poor mauquf'alaih family category where in

In this category, the mauquf'alaih family has not been able to meet material and spiritual needs. In the conditions before and after the distribution of waqf benefits from BWUT MUI DIY, there were no mauquf'alaih families that entered quadrant IV. This indicates that of all the mauquf'alaih families in this research, none are unable to meet their material and spiritual needs.

In general, the distribution of waqf benefits provided by BWUT MUI DIY can increase the number of prosperous mauquf'alaih families and can decrease the number of mauquf'alaih families experiencing material poverty.

The family poverty index created by CIBEST consists of a welfare index, a material poverty index, a spiritual poverty index, and an absolute poverty index. The calculation of the poverty index is carried out in the conditions before and after the waqf benefit distribution program. The results of the calculation are shown in table 3 below.

Table 3. Poverty Index of Keluarga Mauquf'alaih

Poverty Index	Index Value Before Following the Program	Index Value After Following the Program	Change Difference (%)
Wellbeing Index	0.767	0.900	13.3
Material Poverty Index	0.233	0.100	13.3
Spiritual Poverty Index	0	0	0
Absolute Poverty Index	0	0	0

Based on table 3, it can be seen that the welfare index of the mauquf'alaih family before the waqf benefit distribution program was 0.767. Further, after the distribution of waqf benefits from BWUT MUI DIY, the welfare index changed to 0.900. This means that the waqf benefit distribution program can increase the welfare index by 13.3%.

The material poverty index of the mauquf'alaih family before the waqf distribution program was 0.233. Furthermore, after the distribution of waqf benefits from BWUT MUI DIY, the welfare index changed to 0.100. This means that the waqf distribution program can reduce the material poverty index by 13.3%.

The spiritual poverty index of the mauquf'alaih family before and after the waqf benefit distribution program

was 0. This means that no mauquf'alaih family was spiritually poor in the conditions before or after the waqf benefit distribution program. The absolute poverty index of the mauquf'alaih family before and after the existence of the waqf benefit distribution program is 0. This means that there is no absolute poor mauquf'alaih family in the conditions before or after the existence of the waqf benefit distribution program.

The respondents in this analysis consisted of 25 working male KK, 5 working female KK, 15 working AK1, and 6 working AK2. Based on the CIBEST quadrant analysis that has been done, between the conditions before and after the waqf benefit distribution program from BWUT MUI DIY, there was a change in the proportion of the number of individuals in each CIBEST quadrant. The changes are shown in table 4 below.

Table 4. Individual CIBEST Quadrant

i	10	0	1	3	14	14	3	2	3	22
II	14	5	13	3	35	10	2	11	3	26
III	0	0	0	0	0	0	0	0	0	0
IV	1	0	1	0	2	1	0	1	0	2

Based on table 4, it can be seen that there is a change in the number of individuals in each quadrant. Quadrant I is a category of prosperous individuals where individuals who fall into this category are able to meet their material and spiritual needs. Before the distribution of waqf benefits from BWUT MUI DIY, there were 14 individuals who entered quadrant I. The 14 individuals consisted of 10 male KK, 1 AK1, and 3 AK2. After the distribution of waqf benefits from BWUT MUI DIY, there was an increase in the number of individuals in the prosperous category to 22 individuals consisting of 14 male KK, 3 female KK, 2 AK1, and 3 AK2.

Quadrant III is a category of spiritually poor individuals where in this category individuals are able to meet material needs but are not yet able to meet spiritual needs. Before and after the distribution of waqf benefits from BWUT MUI DIY no individual entered quadrant III.

Quadrant II is a category of materially poor individuals where individuals who fall into this category are able to meet their spiritual needs but are not yet able to meet their material needs. Before the waqf benefit distribution program from BWUT MUI DIY there were 35 individuals who entered quadrant II. The 35 individuals consist of 14 male KK, 5 female KK, 13 AK1 and 3 AK2. After the distribution of waqf benefits from BWUT MUI DIY, there was a decrease in the number of materially poor individuals to 26 individuals consisting of 10 male KK, 2 female KK, 11 AK1, and 3 AK2.

Quadrant IV is a category of absolute poor individuals where in this category individuals are not yet able to meet their material and spiritual needs. Before and after the distribution of waqf benefits from BWUT MUI DIY there were 2 individuals who entered quadrant IV. The 2 individuals consist of 1 KK male and 1 AK1. In general, the distribution of waqf benefits provided by BWUT MUI DIY can increase the number of prosperous individuals and spiritually poor individuals and can decrease the number of individuals experiencing material poverty and absolute poverty.

The family poverty index created by CIBEST consists of index I, which is the welfare index, index II, which is material poverty, index III, which is the spiritual poverty index, and index IV, which is the absolute poverty index. The calculation of the poverty index is carried out in the conditions before and after the waqf benefit distribution program. The results of the calculation are shown in tables 5 and 6 below.

0.400 0.000 0.067 0.500 0.560 0.600 0.143 0.500

	0.560	0.000	0.867	0.500	0.400	0.400	0.786	0.500
II	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
II	0.040	0.000	0.067	0.000	0.040	0.000	0.071	0.000
V								
i	16.0		60		7.61		0.0	
II	16.0		60		8.09		0.0	
III	0.0		0.0		0.0		0.0	
IV	0.0		0.0		0.47		0.0	

Index I is the welfare index where in this index an individual can meet material and spiritual needs simultaneously. In table 5 it can be seen that before the program of distribution of waqf benefits from BWUT MUI DIY the welfare index value of KK male, KK female, and AK 1 were respectively 0.400, 0.000, and 0.067. After the waqf benefit distribution program, the welfare index value of male KK, female KK, and AK 1 increased to 0.560, 0.600, and 0.143. Based on table 6, it can be seen that the percentage increase in the welfare index of male KK, female KK, and AK 1 is as large as

16%, 60%, and 7.61%, after the distribution of waqf benefits. However, for AK 2 there was no increase in the percentage of the welfare index because the index value before the waqf benefit distribution program was the same as the index value after the waqf benefit distribution program.

Index II is the material poverty index where in this index an individual can meet spiritual needs but cannot meet material needs. In table 5 it can be seen that before the program of distribution of waqf benefits from BWUT MUI DIY, the material poverty index values of male KK, female KK, and AK 1 were respectively 0.560, 1.000, and 0.867. After the waqf benefit distribution program, the material poverty index value of male KK, female KK, and AK 1 successively dropped to 0.400, 0.400, and 0.786. Based on table 6, it can be seen that the material poverty index percentage of male KK, female KK, and AK 1 decreased by 16%, 60%, and 8.09% respectively after the waqf benefit distribution program.

Index III is an index of spiritual poverty where in this index an individual can meet material needs but cannot meet spiritual needs. In table 5 it can be seen that before and after the distribution of waqf benefits from BWUT MUI DIY the spiritual poverty index value of male KK, female KK, AK 1, and AK

2 consecutively are 0.000, 0.000, 0.000, and 0.000. Based on table 6, it can be seen that there was no increase in the percentage of the material poverty index of male KK, female KK, AK 1, and AK 2 after the waqf benefit distribution program. This happened because before and after the distribution of waqf benefits, the spiritual poverty index value of all individuals remained the same.

Index IV is the absolute poverty index where in this index an individual cannot meet material and spiritual needs. In table 5 it can be seen that before the program of distribution of waqf benefits from BWUT MUI DIY the welfare index values of KK male, KK female, AK 1, and AK 2 were respectively 0.040, 0.000, 0.067, and 0.000. After the waqf benefit distribution program, the value of the welfare index of male KK, female KK, AK 1, and AK 2 successively changed to 0.040, 0.000, 0.071, and 0.000. Based on table 6, it can be seen that there was no change in the percentage of the index value of female KK, male KK and AK 2. However, on the other hand, an increase of 0.47% occurred in the percentage of the absolute poverty index of AK 1 individuals.

Before performing the correlation analysis, a normality test was first performed as a prerequisite for hypothesis testing. The results of the normality test show that all variables are normally distributed.

Shown with an Asymp Sig value greater than 0.05. With the fulfillment of the normality prerequisite, the product moment correlation analysis can be done with

parametric statistics. The summary results of the product moment correlation normality test can be seen in table 7.

Table 7. Summary of Normality Test Results

<u>Normality Test</u>	<u>Asymp Sig</u>	<u>Description</u>
Loans and income accumulation mauquf'alaih family	0.431	Bnormal distribution
Loans and accumulation of head income family	0.303	Bnormal distribution
Loans and income accumulation afamily members 1	0.971	Bnormal distribution
Loans and family worship mauquf'alaih	0.988	Bnormal distribution
Loans and worship of the head of the family wantquf'alaih	0.513	Bnormal distribution
Loans and worship of family members 1 wantquf'alaih	0.425	Bnormal distribution
Loans and worship of family members 2 wantquf'alaih	0.734	Bnormal distribution
Loans and worship of family members 3 wantquf'alaih	0.091 and 0.932	Bnormal distribution

The analysis used to test the hypothesis in this research is product moment correlation. The product moment summary results can be seen in table 8

Uji Correlation	Sig.	HuhSil Correlation Test
Loans and income accumulation mauquf'alaih family	0.0035	There is a correlation
Loans and income accumulation head of the family	0.003	There is a correlation
Loans and income accumulation afamily members 1	0.0465	There is a correlation
Loans and family worship wantquf'alaih	0.0005	There is a correlation
Loans and worship of the head of the family wantquf'alaih	0.001	There is a correlation
Loans and worship of family members 1 mauquf'alaih	0.001	There is a correlation

Loans and worship of family members 2 mauquf'alaih	0.0005	There is a correlation
Loans and worship of family members 3 mauquf'alaih	0.024	There is a correlation

Conclusion

Based on the data that has been obtained from the research and the results of the analysis that has been done, the conclusion that can be presented by the author in this research is as follows: There is a condition of well-being mauquf'alaih after receiving productive cash waqf BWUT MUI DIY experienced an increase compared to the previous condition. This is reflected in the change in the CIBEST poverty index value in the scope of families and individuals. In the family sphere, there was an increase in the value of the welfare index and a decrease in the value of the material poverty index after the productive cash waqf of BWUT MUI DIY. In the individual sphere, after the productive cash waqf of BWUT MUI DIY there was an increase in the value of the welfare index and a decrease in the value of the material and absolute poverty index. The connection between productive cash waqf and the well-being of BWUT MUI DIY is divided into two, namely the connection between productive cash waqf and material well-being and the connection between productive cash waqf and spiritual well-being. From the point of view of material well-being, it was found that there is a connection between productive cash waqf and the material well-being of mauquf'alaih within the scope of the family as well as individual family heads and family members 1. From the point of view of spiritual well-being, there was a connection between productive cash waqf and the spiritual well-being of mauquf'alaih within the scope families as well as individual heads of families, family members 1, family members 2, and family members

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