

Analysis of Zakat Village Index Measurement and the Cibest Model in
Supporting the Zakat Community Development Program (Case Study:
Jurangjero Village, Bogorejo District, District Blora)

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ABSTRACT

The National Amil Zakat Agency has a big task of alleviating poverty. One of the programs being developed by BAZNAS is Zakat Community Development (ZCD). We all know that the potential for zakat in Indonesia is enormous, but the poverty rate in Indonesia is still quite high. The research method that the author uses in writing this is by using a mixed method approach (quantitative and qualitative). In addition, the data collection methods used by the authors were questionnaires, interviews, observations with officials from Jurangjero Village, Bogorejo District, Blora Regency, as well as related documentation in this study and quantitative and qualitative data analysis. With the results of the calculation analysis using the Zakat Village Index, Jurangjero village is a village with a Zakat Village Index (IDZ) score of 0.54 and is classified as a village classified as Good Enough, with the interpretation Considered For Assistance. The condition of community households in Jurangjero village is mapped in just two quadrants, namely, in Quadrant I and Quadrant II, where the presentation is that 27% of households fall into Quadrant I and 63% fall into the category of Quadrant II.

Keywords: Zakat Village Index (IDZ), Cibest Model, Zakat Community Development (ZCD).

INTRODUCTION

The gap in income and livelihoods among human beings is something that cannot be denied, this is a *Sunatullah* so that this life runs in balance. To reduce this gap, Allah has provided a set of welfare and empowerment instruments, namely the obligation of *zakat*. *Zakat* is an important component in efforts to eradicate poverty. As the third pillar of Islam, every Muslim is obliged to pay *zakat*, especially for those who meet the requirements (*muzakki*) to purify their wealth by conveying their *zakat* to *zakat* recipients (*mustahiq*). The role of *zakat* is not only useful to help the *mustahiq*'s economy, but also can be a balancing tool in the national economic

sector. Moreover, now there have been suggestions that *zakat* should be used as an indicator of national income. In the long term, *zakat* has the main goal, which is to turn *mustahiq* into *muzakki*. This shows that *zakat* has great potential to overcome economic inequality and poverty in a country.

As in Indonesia, which expects *zakat* to become a pillar that can sustain the welfare of the people and nation. As we all know, the potential for *zakat* in Indonesia is very large. The village is often closely associated with poverty. Rural is synonymous with a place where most of the population is underprivileged and tends to be poor. Therefore, the availability of data and measurements in this context is very

much needed. Especially in determining the right policies, to answer the basic problems of development and empowerment of rural communities. The central government through the Ministry of Villages, Development of Disadvantaged Regions, and Transmigration of the Republic of Indonesia in the 2015–2019 National Medium Term Development Plan (RPJMN 2015–2019) has made a target of minimizing the number of underdeveloped villages to reach 5,000 (five thousand) villages and increasing the number of independent villages, minimum to 2,000 (two thousand) villages in 2019. Until now, the Developing Village Index (IDM) is used as a measuring instrument in determining village development status (Pitriyanti et al., 2021).

To identify the condition of villages in Indonesia, the Ministry of Villages, Development of Disadvantaged Regions, and Transmigration of the Republic of Indonesia has a National Development Agenda program, dividing village categories into 3 categories, namely:

1. Advanced Village,
2. Flourishing Village, and
3. Disadvantaged Village.

However, in 2019, the ministry of villages issued a standard operating procedure (SOP) for determining the status of new IDMs into five categories, namely:

- Very Disadvantaged Village (IDM Value ≤ 0.4907)
- Disadvantaged Village ($0.4907 < \text{IDM Value} \leq 0.5989$)
- Developing Village ($0.5989 < \text{IDM Value} \leq 0.7072$)
- Advanced Village ($0.7072 < \text{IDM Value} \leq 0.8155$)
- Independent Village (IDM value > 0.8155)

The presence of the Zakat Village Index (IDZ) is expected to be an alternative

solution to the problem of distributing *zakat* which is feared to be not on target. PUSKAS BAZNAS issuing IDZ is a measuring tool that acts as a consideration for villages whether they are eligible to receive *zakat* funding assistance. The ZCD program is a program initiated by BAZNAS to empower the community with the main goal being *mustahiq* groups in villages that are still in a disadvantaged state of welfare, apart from that also in terms of facilities and infrastructure. With this productive *zakat* program, it is hoped that *mustahiq* groups (*zakat* assistance recipients) can work hand in hand in utilizing managed funds to help businesses that have been run by them. Such as farming, gardening, trade, and others. This program is expected to improve their welfare not only in terms of material, but also in terms of education, health, and spirituality.

In addition, the method used in the development of the ZCD Program is the Cibest Model. This model maps poverty and well-being based on the ability to meet material and spiritual needs. Productive *zakat* assistance program channeled by BAZNAS through the *Zakat* Community Development (ZCD) program. As stated in Law Number 23 of 2011 concerning Zakat Management Article 27 paragraph 1, that *zakat* can be used for productive efforts in the context of handling the poor and improving the quality of society. Productive *zakat* is a long-term program and aims to productively empower *mustahiq* so that they have long-term socio-economic resilience.

The Ministry of Villages in 2020 issued the Central Java Development Village Index (IDM). In this release, one of the villages included in the lagging category is Jurangjero Village, Bogorejo District, Blora Regency with an IDM of 0.5544. ZCD implementation has two measuring tools that have been recognized by BAZNAS, namely by using the Zakat Village Index and the CIBEST Model, where each of the two measuring tools has

its own assessment indicators. The Zakat Village Index obtains an assessment of the composition of the economic dimensions, health dimensions, educational dimensions, social and humanitarian dimensions, and *da'wah* dimensions. While the CIBEST Model uses an assessment by mapping the condition of the community with four quadrants. Where the measurement of the quadrant uses an assessment of the material and spiritual wealth of society.

The explanation on the background above shows that the difference or gap that arises and makes it more distinctive in this study is that determining the criteria for determining the research location is not arbitrary, because it has been uses data from the Development Village Index (IDM) owned by the Ministry of Villages, Development of Disadvantaged Regions and Transmigration. In addition, the researchers directly compared two analytical methods for determining the priority of Zakat Community Development (ZCD) assistance from BAZNAS. Thus, it is hoped that the conditions in the field can look more real when viewed from the point of view of the two analytical methods for determining the ZCD program.

If seen from the background above, the author is interested in raising the theme "*Analysis of Measurement of the Zakat Village Index and the Cibest Model in Supporting the Zakat Community Development Program (Case Study: Jurangjero Village, Blora Regency)*".

Formulation of the Problem

1. What is the priority status of Jurangjero Village, Bogorejo District, Blora Regency in receiving *zakat* funding using the Cibest Model?
2. What is the right ZCD program implemented in Jurangjero Village worthy of assistance?

Research Purposes

The purpose of writing this paper is as follows:

1. To take part in the Scientific Writing competition within the framework of *The 6th Indonesian Conference of Zakat at International Zakat Conference*
2. Provide an overview of the implementation of the ZCD program in Jurangjero Village
3. Providing knowledge about the Zakat Village Index and the Cibest Model in supporting the ZCD program implemented in Jurangjero Village, Blora Regency.

LITERATURE REVIEW

Definition of Zakat

One of the pillars of Islam, namely *Zakat*, is one of its most important buildings. This is clearly seen in the verses of the *Quran* and the *Hadith* of the Prophet. In the *Quran*, Allah SWT mentions the command to pay *zakat* along with the command to pray eighty-two times (Q.S Al-Baqarah: 42-43). This shows the importance of *zakat* which is closely related to prayer.

It is advisable to use *zakat* in the month of *Shawwal* in the second year of *Ramadan*, and *Ramadan* is obligatory *zakat fitrah*. Therefore, *zakat fitrah* is needed first, then *zakat maal* or *zakat assets*. *Zakat* is obligatory for Muslims who have assets up to *nisab* (this is the minimum asset that must be paid to *zakat*). If it is still less than the wealth of his assets, then *zakat* will not be imposed. As for the time of *haul*, it is the time when it is obligatory to issue *zakat* that has fulfilled its *nisab*. Taufik Hidayat argues that in Islam, *zakat* is not only a worship dimension, but also a social dimension. In other words, *zakat* is not only about the affairs between a servant and his God, but also between one and another. In the language of religion, *zakat* has a

function as a means of self-purification (*tutahhironum*) and purifier of wealth (*wa tuzakkihim biha*), while in the social realm *zakat* has a function for the welfare of people who are classified as poor and needy.

The word *Zakat* comes from the word “*zaka*” which means to grow, increase, bless and purify. Hasbi ash-Shiddieqy cites the definition made by al-Mawardi and ash-Syaukani. According to al-Mawardi, *zakat* is a term for taking certain assets, according to certain characteristics to be given to certain groups. Meanwhile, AsySyaukani stated that *zakat* is giving a portion of wealth that has reached the *nisab* to the poor and so on, which is not an obstacle to *syara'* which does not allow us to give it. Therefore, according to jurists, *zakat* is a certain right obligated by Allah SWT, on the property of the Muslims which is intended for those who in the *Quran* are called *mustahiq*, as a form of gratitude to Allah SWT, as a form of self-effort to get closer to Him, and to clean up his property.

Definition of Zakat Village Index

As a national *zakat* management center, BAZNAS organizes a *zakat* empowerment program in the form of a fostered village development program, which is named the Zakat Development Community program. This program is the provision of productive *zakat* assistance to villages in need. In building and empowering villages, it is necessary to have a standard of measurement as a reference for stakeholders such as the government for proper village development planning. It is also important for *zakat* institutions to distribute *zakat* funds to villages so that *zakat* program planning is more precise according to the resources owned by the village, both natural resources and human resources.

There is a measuring tool, namely the Zakat Village Index or commonly abbreviated as IDZ. This measuring instrument is a mechanism tool used to measure (assessment) the condition of a

village so that it can be said that it is feasible or not feasible to be assisted by *zakat* funds. This Zakat Village Index can also be used as a monitoring and evaluation tool for the *zakat* management process in a village. The Zakat Village Index is compiled according to the Process-Oriented principle used by *zakat* management organizations to see the progress of their programs in the ongoing process. The elements that make up IDZ consist of five dimensions, namely Economy, Health, Education, Social and Humanity, and Da'wah. From each dimension it is further reduced to 15 variables and 39 indicators with their contribution weights.

With this index, more precise data can be obtained and used to determine the right distribution of productive programs for the *mustahiq* community and obtain evaluation data from the program. This index can be used as material for evaluating empowerment or development programs carried out in villages. Therefore, this index can include the right dimensions and variables to comprehensively measure village development.

Cibest Models

Center for Islamic Business and Economic Studies (CIBEST) model is an effort to develop approaches to poverty welfare which are based on the conception that tools for measuring welfare and poverty are not solely based on material alone, but also use spiritual approaches. This is based on the concept of fulfilling needs, where the *Quran* and *Hadith* have outlined that basically human needs consist of two things, namely material and spiritual needs.

Beik and Arsyianti developed this CIBEST Model in 2014. It was also presented at the Workshop on Development a framework for Maqasid Sharia Based Index of Socio-Economic Development seminar held by Islamic Research and Training Institute of Islamic Mah Bank (IRTI-IDB). Calculations used in this research is the value of Material Value

(MV) or house poverty line and household income per month.

Among these basic needs is being able to perform worship; fulfilled needs, clothing, food, and shelter; and needs and a sense of security and loss of fear. In this case, there is a main key that is used as a foundation when determining basic needs, namely material needs (clothing, food, and shelter) and spiritual needs (implementation of worship and freedom from fear). The inability to meet these two needs will cause a person or a family to fall into the category of material poor and spiritual poor.

Zakat Community Development (ZCD)

In accordance with BAZNAS Regulation Number 03 of 2018 concerning the Distribution and Utilization of Zakat, the utilization of *zakat* in the economic field can be provided in the form of assistance aimed at alleviating poverty, increasing productive capacity, entrepreneurship, increasing *mustahiq* welfare, empowering *mustahiq* communities based on regional and local economic potential.

In terms of using *zakat* funds into productive programs, BAZNAS established a program called Zakat Community Development (ZCD). The ZCD program focuses on poverty alleviation through community empowerment by targeting poor and underdeveloped villages in Indonesia. This poor and underdeveloped village is assisted and self-sufficient to produce a village brand that can elevate local potential and wisdom so that it has an impact on village progress in the economic, educational, health, environmental and Islamic *da'wah* aspects.

Zakat Community Development is an endeavor to form a design for community empowerment through *zakat*, or vice versa, maximizing the potential of *zakat* for community empowerment and development, especially for Muslims in particular. The idea of thinking about Zakat Community Development was born and

formed through a fairly in-depth study and evaluation of the process of implementing and administering *zakat* so far which is fixated on distributive patterns of *zakat* in a consumptive manner. Even if there is a pattern of utilizing *zakat* productively, it is mostly done in a programmed manner, not to call it a project. But it has not yet touched on the level of awareness and belief of the subject of *zakat*, that *zakat* is a shared need (not merely an obligation) for empowerment and self-development. In other words, the core of the idea of Zakat Community Development is a change in people's mindset from *zakat* as fulfilling the obligation to become *zakat* as a need for empowerment and self-development so that with it changes in self and environmental conditions can occur (Maryam, 2019).

Village Article 1 of Law number 60 of 2014 states that a village is a village and a traditional village or what is called by another name, here in after referred to as a village, is a legal community unit that has territorial boundaries that are authorized to regulate and manage government affairs, local community interests based on community initiatives, origin rights, and/or traditional rights that are recognized and respected within the system of government of the Unitary State of the Republic of Indonesia.

Widjaja said that the village is a legal community unit that has an original structure based on special origin rights. The foundations of thinking in Village Government are diversity, participation, genuine autonomy, democratization, and community empowerment. While Article 1 number 12 of the Regional Government Law defines a Village or what is called another name is a legal community unit that has territorial boundaries that are authorized to regulate and manage the interests of the local community, based on local origins and customs that are recognized and respected within the system of the Unitary State Government of the Republic of Indonesia.

Thus, the notion of Village according to Widjaja and the Regional Government Law both state that a village is a community that has the authority to regulate itself or the interests of its people in accordance with local conditions and socio-culture. In other words, the village has genuine autonomy which needs attention in the framework of administering government, especially the implementation of regional autonomy.

The official explanation of article 1, UU 01948 number 22 states that what is meant by a village is an area that consists of one or more of one (in Sumatra: Negeri, Marga, and so on) which are combined to form one area that has sufficient conditions to stand as an autonomous region that has the right to regulate and manage their own household. Within a village or small town that is autonomous by itself, there will no longer be an ordinary village that has its own government, because the village or small town is the lowest regional government.

RESEARCH METHODS

Types of Writing and Writing Approach

This research on *zakat* analysis was conducted in one of the villages, namely in Jurangjero Village, Bogorejo District, Blora Regency, Central Java. In addition to observing tourist attractions, research is complemented by knowledge obtained from journals, articles, or previously existing data. This research was conducted to explore, find out, and identify what was not yet known about the measurement of the village *zakat* index in Jurangjero Village.

The approach used is a quantitative and qualitative approach. A qualitative approach is used to collect factual data from the results of literature studies, direct surveys, and interviews obtained from informants. To support this writing, the authors conducted in-depth observations and studies by interviewing the place

manager, or local sources and several visitors. In this case, it is hoped that the writing will be tested for its validity without fully relying on the data contained in books or the internet.

In the component for compiling the Zakat Village Index (IDZ), a quantitative analysis approach is used. The quantitative approach uses a calculation estimation technique called the multi-stage weighted index used to display data in the form of IDZ calculation results. To obtain accurate data regarding the problems above, in this study the authors used research methods that are relevant to the title above.

In this qualitative descriptive research method using a field research model (field research). What is meant by descriptive research is a study that aims to describe the facts and characteristics systematically and accurately regarding population or regarding a particular field. This research attempts to present a picture of a situation or event. This research is comparative in nature, namely a research method which is carried out to compare two or three events by looking at their causes.

Types of Data and Research Methods

In this study there are two types of research data, namely qualitative data and quantitative data:

a) Qualitative Data

The data presented is not in the form of numbers, which are obtained from observations, interviews, and documentation about the condition of Jurangjero Village, Bogorejo District, Blora Regency using the Zakat Village Index indicator and the Cibest Model.

b) Quantitative Data

The data is presented in the form of numbers that can be counted, which are obtained from the questionnaire calculations that will be carried out related to the problems to be discussed.

In presenting this study, two sources of data are used, namely primary data and secondary data:

□ a) Primary Data

Primary data is data obtained from the first source either from individuals or individuals. With this data the author gets an overview about Jurangjero Village, Bogorejo District, Blora Regency. This data was taken from the Village Secretary and Village Head of Jurangjero and some residents of Jurangjero village.

b) Secondary Data

What is said to be secondary data is primary data that has been further processed and presented either by primary data collectors or by other parties. Its application in this study is that data is taken from documents related to the Measurement of the Zakat Village Index.

Data Analysis

The data analysis method used in this research uses two approaches, namely the quantitative analysis approach and the qualitative analysis approach. A quantitative analysis approach uses a calculation estimation technique called the Multi-Stage Weigh Index to display data in the form of the results of an IDZ calculation. The method of collecting quantitative data is used to calculate the component values of the *zakat* index, namely indicators, variables, and dimensions, so the calculation process must be carried out in stages. The application of a qualitative analysis approach is used to collect factual data from the results of literature studies and interviews, FGDs and questionnaires obtained from informants.

Overview of Jurangjero Village

Jurangjero Village is one of the villages in Bogorejo District, Blora Regency, Central Java Province. The Bogorejo sub-district

itself was a regional division of the Jepon sub-district in 1992. The arrangements for the division were regulated in PP No. 160 of 1992 concerning the Establishment of 10 Sub-Districts in the Districts of Pati, Blora, Temanggung, Purbalingga, Grobogan, Brebes, Wonogiri, and Cilacap within the Province of Central Java.

As the name implies, Jurangjero village is a village on the slopes of the North Kendeng Karst mountains. No wonder, this village is one of the highest villages in Blora district, with an altitude of 259 meters asl. Thus, the type of soil in this village is red soil. To the north the village is bordered by Sale sub-district, Rembang district, while the eastern region is bordered by Gandu village, to the south by Nglengkir village, and to the west by Soko village, Jepon sub-district. The distance from the village to the district is approximately 11 km. Meanwhile, to get to the district center, the distance traveled is about 16 km. The area of Jurangjero village is 392 km². With a population density of 6.65 people/km².

Currently, the head of Jurangjero village is Mr. Suwoto. He works assisted by village apparatus, totaling eight people and seven other apparatus, and assisted by 21 members of LINMAS. During his tenure, he led five hamlets in Jurangjero village. Where are the four hamlets, namely Jurangjero hamlet, Ngleweh hamlet, Goloyo hamlet, Kembang hamlet. The four hamlets in total consist of five RWs and 18 RTs. According to data from BPS Blora published in a book entitled "*Bogorejo District in Figures 2019*", the number of households in Jurangjero village is 759 households.

RESULT AND DISCUSSION

Economic Dimension Value

Table 1. Variables Interpretation

<i>Variable</i>	<i>Variable Weight</i>	<i>Variable Index</i>	<i>Explanation</i>	<i>Interpretation</i>
Productive Economic Activities	0.28	0.342	Not So Good	Prioritized for Assisted
Village Trade Center	0.24	0	Not good	Very Prioritized for Assisted
Access to Transportation and Logistics / Shipping Services	0.22	0.4	Good Enough	Prioritized for Assisted
Access to Financial Institutions	0.26	0.57	Fairly Well	Considered to be Assisted

The economic dimension is obtained by multiplying the index of each variable with the weight contribution of each. The economic dimension is the dimension with the largest proportion in determining the value of the Zakat Village Index (IDZ), this is because in the calculations the weight of the dimension value is 0.25 or a quarter of the total IDZ weighting. The index value of the economic dimension is obtained from the calculation of the variables and its constituent indicators. The formula used to measure the economic dimension is the third stage formula, which is as follows:

- $IDZ = 0.28X1 + 0.24X2 + 0.22X3 + 0.26X4$
- $IDZ = 0.28(0.342) + 0.24(0) + 0.22(0.4) + 0.26(0.57)$
- $IDZ = 0.09 + 0 + 0.088 + 0.148$ IDZ = 0.326

Based on the table above, the index value of each variable in the economic

dimension is 0.342; 0; 0.4; and 0.57. The data was taken from an interview with a Jurangjero Village official named Mr. Chodyr on September 28, 2020. One of the questions for this village official was, "Does there have a market in Jurangjero Village?" He replied, "In Jurangjero village, there is no gold market". This is caused by the low value of all indicators which show that there is low productive economic activity, there is no trading center (market), poor access roads, and difficult access to financial institutions. The variables below will describe the value of each indicator:

a) Productive Economic Activities

The productive economic activity variable consists of three assessment indicators, namely the number of superior products, the level of labor force participation, and the number of creative industry activists. The low productive economic activity in Jurangjero Village can be seen from the results of calculating the value of each indicator, namely 0.25; 0.75 and 0.00. This shows the low superior products produced, the unemployment rate is quite low in the village, and the absence of a community of creative industry activists.

Based on interviews with village heads, most of the people's livelihoods are farmers, some are fishermen, and only a few are employees. The commodity that is cultivated is mostly corn, the harvest is partly consumed by the community and partly sold to meet other needs.

b) Village Trade Center

The village trading center variable consists of two constituent indicators, namely the market and trading center. The existence of a market and trade center in the village will affect economic activities in the region. The index values for each indicator are 0.00 and 0.00. This is because Jurangjero Village does not have an economic center (market), as a

trading facility and provider of village community needs. The economic activities of the people in Jurangjero Village are still carried out in the traditional way and have not utilized technology or online marketing. Based on interviews with the village head, there are only about 15 small stalls including basic food shops that provide daily necessities, while minimarkets are not yet available in Jurangjero Village.

c) Access to Transportation and Logistics/Shipping Services

The variable access to transportation and logistics/delivery services consists of three constituent indicators, namely accessibility of village roads, modes of public transportation, and services logistics/delivery of goods. The index value for village road accessibility indicators is only 0.50 because only a few sections of the road are paved and the rest are in a badly damaged condition even during the rainy season, quite difficult to pass. The public transportation mode indicator also gets a value of 0.00, which means that village roads are not crossed by public transport with fixed routes or those that operate every day. Whereas for the logistics/goods delivery service indicator has an index value of 0.75. This is due to logistics or goods delivery activities, even if only for a short time. And because of that people want to deliver goods, so they must travel by riding motorbikes for approximately 30 minutes to arrive at the nearest post office.

d) Access to Financial Institutions

The variable access to financial institutions is composed of three constituent indicators, namely the availability and accessibility of Islamic and conventional financial institutions, community involvement in loan sharks and the level of service users/services of

financial institutions. The index value of each of these indicators is 0, which is 0.25; 0.75 and 0.5. This indicates that the availability of financial institutions is low, while the number of people in debt to money lenders and community participation in financial products and services is quite high.

According to the data submitted by the head of Jurangjero Village, community involvement in financial institutions is as much as 60 to 70 percent of the total population of the village and is still classified as a conventional financial institution.

e) Index Value of Social and Humanitarian Dimensions

The value weighting of the social and human dimension index is 0.17. That means that the social and human dimensions provide a proportion of 0.17 of the total calculation of the Zakat Village Index (IDZ). In the village of Jurangjero the index value of the social and human dimensions is 0.62. This indicates that the social and humanitarian conditions of Jurangjero village are in good condition, so that according to the index it is not prioritized for assistance. electricity, communication, and information as well as natural disaster mitigation.

Based on the table of social and human dimensions, it can be seen that each variable obtains an index value of 0.36; 0.77 and 0.25. This value indicates that in general, the means of interaction, open to the community, as well as infrastructure, electricity, communication, and information are already available in Jurangjero Village. The figures above emerged through an interview with the village head of Jurangjero, Mr. Suwoto on the 28th of September 2022. One of the questions is, "How is the readiness of Jurangjero Village in preparing for natural disaster mitigation, sir?" He replied, "To mitigate

natural disasters, Jurangjero Village does not yet have any facilities, only a budget has been prepared." Jurangjero Village does not yet have an early warning system for natural disasters, while what is available is only a new system that is budgetary in nature, and there has been no realization for disaster mitigation.

f) The right Zakat Community Development (ZCD) program for Jurang Jero Village

When viewed from the measurement of the Zakat Village Index, using the economic dimension, it is necessary to process superior products from Jurangjero village in the form of agricultural products, especially corn and chili. Then, a village market is needed so that people can carry out their economic activities independently. It should also be noted that the distance between Jurangjero Village and the nearest village market is approximately 7 km. There could be another alternative, namely by forming a community of creative economy activists, seeing the large natural potential of the village.

From a geographical point of view, this village has red soil and most of the people's work there are farmers, so if there is a creative industry there in the agricultural sector, it is hoped that it can improve the economy of the villagers. In addition, the community can also be assisted in making a variety of agricultural products so that the community's commodities are more varied and not dependent on corn and chili income.

CONCLUSION

The application of the Zakat Index Concept and the Cibest Model is very suitable when applied to Jurangjero Village. With the implementation of the Zakat Index and the Cibest Model, it is hoped that Jurangjero Village will have the availability of the right

data and measurements so that they are able to determine the right policies, so that they can answer the basic problems of development and empowerment of village communities. So that with the Zakat Village Index (IDZ) it is expected to be an alternative solution to the problem of distributing zakat which is feared to be not on target. In analyzing the Zakat Index, using the economic dimension which is the dimension with the largest proportion in determining the value of the Zakat Village Index (IDZ), this is because in the calculation the weight of the dimension value is 0.25 or a quarter of the total application weighting.

In addition, it also uses the Index value of the Social and Humanitarian Dimensions where the weighting of the value of the index of social and human dimensions is 0.17. That means the social and human dimensions provide a proportion of 0.17 of the total Zakat Village Index (IDZ) calculation. In Jurangjero Village, the index value for the social and human dimensions is 0.62. This indicates that the social and humanitarian conditions of Jurangjero Village are in good condition, so according to the index, assistance is not prioritized. With the dimension in the analysis of the zakat index, it can certainly be used as a benchmark in analyzing the priority status of Jurangjero Village according to the CIBEST Model Calculations and the Zakat Community Development (ZCD) program that are appropriate for Jurangjero Village.

SUGGESTION

It is hoped that the concept of the Zakat Index and the Cibest Model can become a new idea for Jurangjero Village in terms of the basic issues of village community development and empowerment. This must be maximized to support the Zakat Development Program which can help the economy of the surrounding community. Therefore, to realize the program there are

several factors that must be met so that the strategy runs smoothly.

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