

**Final Report**  
***Assessing Hulu Sungai Utara District Poverty Threshold***  
**Utilizing the CIBEST Method**



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**2022**

## Preface

Alhamdulillah, praise be to God! We pray in front of Allah SWT for all of His gifts and guidance so that, with His permission and love, we can keep working in our different fields. Because of his perseverance, Rasulullah Muhammad SAW, the perfect human being, has been blessed and greeted by us. He has brought the light of the divine into our hearts, which inspires us always to be a source of goodness and benefit to those around us.

On this particular occasion, the study team submitted a research report entitled "Assessing the North Upper River District Poverty Threshold Utilizing the CIBEST Method." The purpose of this report is to fulfil some of the responsibilities that come with being educators working in the field of research. Putting together this study report will give the involved parties something to think about.

It was only possible to finish this research and report with the help of several different parties. The authors would like to thank the people who filled out the surveys and made it possible to do this research. The authors would also like to thank LP2M UIN Antasari Banjarmasin through the Center for Research and Scientific Publications for giving the researchers as much help as possible, including financial support to help publish this research report.

The researchers are aware that more work needs to be done to improve the overall quality of future studies. So, to keep working and researching, we need suggestions and well-thought-out criticism.

Resercher Team

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# Chapter 1. Introduction

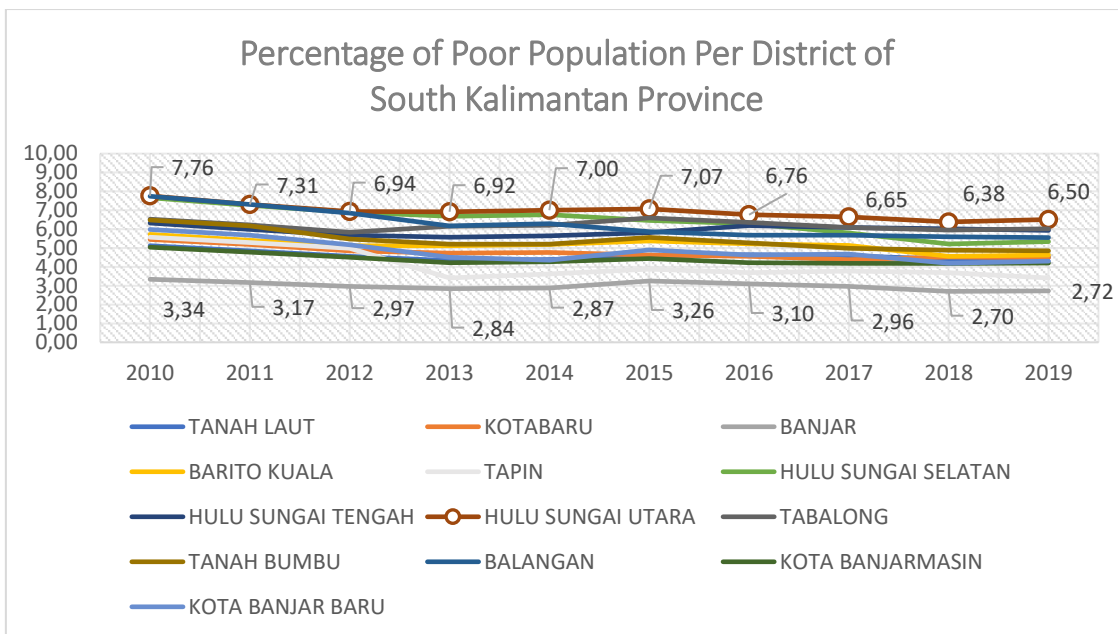
## Research Background

One of the fundamental predicament countries faces globally, both developed and developing countries, is poverty. The World Bank predicts dismal economic conditions up to 150 million people could stumble into extreme poverty, living on less than 1.90 US dollars a day, by the end of 2021 due to the coronavirus pandemic, and The Associated Press reports that middle-income countries predicted to have 82 percent of the new extreme poor, including India, Nigeria, and Indonesia (VOA Indonesia, 2020).

The Indonesia poverty threshold in March 2021 was 472,525 rupiahs per capita per month, with the composition of the Food Poverty Threshold of 349,474 rupiahs (73.96 percent) and the Non-Food Poverty Threshold of 123,051 rupiahs (26.04 percent). While on average, poor family unit in Indonesia had 4.49 household members; thus, the Poverty Threshold per poor household on average was 2,121,637 rupiahs per poor household per month (Badan Pusat Statistik, 2021). Furthermore, the poverty threshold in South Kalimantan in March 2021 per capita was 519.150 rupiahs per capita per month. As for the average, one family unit in South Kalimantan has 4.67 household members. So if multiplied, the poverty index in South Kalimantan was at 2,424,431 rupiahs per household per month. (Bahid, 2021).

The number of needy people in Indonesia in March 2021 was 27.54 million people, a diminution of 0.01 million people from September 2020 and an increase of 1.12 million people in March 2020 (Badan Pusat Statistik, 2021). For the time being, in South Kalimantan, the disadvantaged population in Banua in the March 2021 period reached 208.11 thousand. This

figure was an increase of 20.24 thousand compared to March 2020 (Pro Kalsel, 2021). In a brief of the percentage of impoverished people in each district in South Kalimantan over the last ten years, *Hulu Sungai Utara* District, which has the motto “Agung”, has always been the district with the most significant percentage, and the number always has more than twice as large as the percentage of Tapin District.



Source: BPS Kalimantan Selatan

Figure 1. Percentage of Poor Population Per District of South Kalimantan Province

The motto: *Agung* (glorious in English) means fear of God Almighty, authority and flexibility of the government to generate a prosperous society, physically and mentally prosperous based on deliberation and consensus, inspired by the spirit of the proclamation of August 17, 1945, and the 1945 Constitution based on the foundation of Pancasila (BPK RI, 2019). The motto shows that the *Hulu Sungai Utara* district is indeed closely related to the religion of Islam.

As a balanced religion, Islam regards poverty as a social and ideological problem due to its effects on society and its socio-religious obligation to Allah; a tool for assessing poverty's material and spiritual aspects is desperately needed. The data released by *Badan Pusat Statistik (BPS)* has presented an assessment of poverty from the material side; therefore, an assessment of the spiritual aspect is necessitated. Beik and Arsyianti (2015) attempted to create a tool for analyzing poverty from material and spiritual perspectives in the form of the CIBEST (Centre of Islamic Business and Economic Studies) index.

This research will assess the poverty level in *Hulu Sungai Utara* using the CIBEST method as an analytical tool because this measuring instrument includes spiritual elements and material. Hopefully, the results of this research can be input and consideration for the government as policymakers to diminish poverty and not forget to pay recognition to religious elements, the community in general, both academics and non-academics, so that economic and spiritual development in Indonesia and the regions be able to be more focused.

### **Research Focus and Benefit**

The research question is *Hulu Sungai Utara District* citizen wealthy enough both spiritually and materially? The research will emphasize assessing the poverty level in *Hulu Sungai Utara District* using the CIBEST method as an analytical tool measuring instrument includes spiritual elements and material. The benefit of this research is to determine the poverty level of occupants in *Hulu Sungai Utara District* from two viewpoints, particularly material and spiritual.

## Chapter 2. Literature Review

### Literature Review

Poverty exists in urban and rural areas in the developing world due to a lack of access to essential services. Poverty and well-being are represented in the inability to provide essential services such as education, health, water, and electricity supplies to the poor; this basic need strategy aimed to prioritize the impoverished to have a more beneficial and better life. (Filho, 2020). Poverty is a universal human condition in all eras of civilization (Bhalla & Lapeyre, 2016; Clermont, 2020); it is a problem that occurs not only in backward or emerging nations but also in affluent nations, where poverty persists (Rahman & Siradjuddin, 2020). Growth and income disparity have long been a cause of concern. Inequality generates social, political, and economic concerns, as it slows GDP development; in other circumstances, growth does not carry the same weight to everyone, nor does it benefit everyone equally (Bashir, 2018). Thus, this "progress" has had little effect on the livelihood of the bulk of the poor in emerging nations, and the number of slum dwellers has continued to rise globally.

Economic progress does not eliminate poverty (Mehrotra et al., 2000). Negligence in essential services is directly linked to poverty and vulnerability; lack of essential services prevents poor people from living decently, therefore to alleviate poverty in all its forms, the poor should have fair access to essential services such as safe drinking water, food, health care, and shelter (Filho, 2020).

The notion and measurement of poverty have sparked various discussions across a range of disciplines, including moral and political philosophy, social theory, public and social

policy, and development economics. One can look to Amartya Sen as a conceptual proponent of the latter, broader concept of poverty as capability deprivation (Sen, 1999).

In the Islamic perspective, poverty strikes when a society's system renders an individual or group of individuals powerless to break free from the shackles of poverty (Hakim & Syaputra, 2020). This argument is demonstrated in several verses of the Qur'an when describing the stories of previous generations, notably the resistance of the prophets to the oppressor rulers of each era, such as the story of the prophet Moses confronting the despotic king Pharaoh in order to liberate him and Bani Israel (Herlita & Khaliq, 2021).

The analysis of poverty in *fiqh* occurs in the chapter on zakat, which explicitly identifies the needy and destitute as objects of contribution. The distinction between the rich and the poor is also based on the extent of one's property holdings, whether one has less or more property to support one's daily necessities. Thus, the *fiqh* understanding of accomplishing the objective is geared toward material assistance (Kallang, 2020). Poverty boundaries are challenging to verify because the *fuqaha* believe them all to be poor, even if they have assets of up to one *nisab* or more, as long as they do not meet their necessities. Thus, individuals who possess an abundance of riches, even if it is insufficient to suit their requirements, cannot be labelled wealthy. The difficulty in defining the limitations appears to be tied to the "adequacy" criterion, which is, of course, highly subjective. Additionally, poverty is associated with a particular social setting and temporal period, during which human interests and needs fluctuate.



What is evident from the preceding explanation is that, as mentioned by the *fuqaha*, the problem of poverty is greatly dependent on three factors (Kallang, 2020):

1. The property possessed and in place
2. Legal and third livelihoods
3. The sufficiency of necessities of existence

Typically, poverty is measured solely in terms of material deprivation. As a result, it is critical to achieving complete and balanced well-being that encompasses material and spiritual dimensions, as previously stated in this article. By developing the CIBEST (Centre of Islamic Business and Economic Studies) index, which consists of four subindices: welfare index, material poverty index, spiritual poverty index, and absolute poverty index, (Beik & Arsyianti, 2015) attempted to construct a tool of analysis related to poverty and welfare from material and spiritual perspectives in the form of a tool of analysis related to poverty and welfare from a material and spiritual perspective.

(Beik & Arsyianti, 2015) divide the household condition into four viable scenarios using the CIBEST model, as follows:

1. In order to meet both material and spiritual demands, a household must be considered affluent in both material and spiritual ways. This household situation indicates that the family's income is over the material poverty line and that the family's spiritual score is higher than the spiritual poverty line, which indicates that the family is out of poverty.

2. A household is only capable of meeting spiritual demands and is unable to meet material requirements. Families in this situation are living in a state of material deprivation.
3. A household can only supply its members' worldly wants; it cannot meet their spiritual needs. This type of household situation is referred to as the spiritual poverty group.
4. A household is unable to meet of these requirements, namely, materials and spiritual requirements.

Several numbers of research have used CIBEST to assess poverty levels, especially researching poverty linked to zakat. Adam et al. (2018), Fathoni et al. (2021), and Rijal et al. (2020) analysed Zakat, Infaq, and Shadaqah funds distribution to the poverty using CIBEST Method. Rijal et al. (2020) claimed that a positive impact had been achieved through 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 of South Sumatra Province, BAZNAS of Palembang City, BAZNAS of Pagar Alam City, and BAZNAS of Muara Enim Regency. This circumstance was observed in the increase in household *mustahiq* income that has resulted from obtaining productive zakat money, which has resulted in an average gain of 53,424 rupiahs per person. According to the CIBEST Model, receiving productive zakat funds reduces material poverty by 12.13 percent, which means that productive zakat funds can reduce absolute poverty.

Moreover, Fathoni et al. (2021) stated that the *mustahiq* household welfare index value increased by 11.5 percent due to the impact of productive zakat on the welfare of *mustahiq*. The

index value before and after being given productive zakat has prevailed the same. As a form of accountability both vertically to Allah SWT and horizontally to stakeholders, it is essential to optimize assistance to *mustahiq* to increase the welfare index in the material and spiritual aspects. The other studied, (Adam et al., 2018) claimed that the Village granary program reduced material poverty by 33.3% in 2015, from 0.724 to 0.391, implying that zakat can help alleviate poverty. Spiritual poverty decreased by 5.7 percent, from 0.072 in 2015 to 0.015 in 2017, lining the village granary's village guidance and monitoring concept. Members of absolute poverty dropped by 2.9%. The village granary program's success is demonstrated by the shift in welfare levels from 0.174 to 0.594, accounting for 42% of the growth in prosperous villages; it conveys that this program succeeded in reducing material and spiritual poverty.

The closest research to this study is Saifulloh's (2017) which aims to assess poverty in the Kepil District and determine inequalities in poverty levels between villages based on their urbanized rate. The quantitative descriptive study using a case approach was used as the method of investigation in this study. Instrument research uses a variety of instruments, including questionnaires, interviews, and written documentation resulting in the CIBEST Index study's findings drawing attention to urban poverty in Kepil District, dominated by people from the second quadrant of the population.

## Writing Structure

Chapter I is an introduction consisting of the background of the problem, the focus of the problem, the objectives, and the research benefits. Chapter II is a Literature Review, namely the theoretical basis and literature that will assist researchers in analyzing the problems in this research, which consists of Previous Research, the Theory of Poverty from a general and Islamic

point of view, and the CIBEST Model. Furthermore, Chapter III is a Research Method consisting of Approaches and Types of Research, Research Locations, Research Subjects and Objects, Population and Samples, Data and Data Sources, Research Instruments, Data Collection Techniques, and Data Analysis.

Meanwhile, Chapter IV describes the research results, which begin by describing the characteristics of respondents classified into several categories such as gender, age, level of education, income, and domicile. After that, it is continued by describing the statistical calculation results of the household poverty level based on fundamental and spiritual needs. The results of statistical calculations will show at the conclusion whether the poverty position of a household is in quadrant I, II, III, or IV. Furthermore, the final part of this research is chapter V, a closing consisting of conclusions and suggestions.

## Chapter 3. Methodology

### Research Methods

This research type is field research that is quantitative-descriptive with statistical data analysis. It took place in *Hulu Sungai Utara* District, South Kalimantan Province, which has a population based on the release of BPS data, equal to 226,727 people. Expect an error rate of 10 percent; therefore, according to Tables Issac and Michael, the number of research samples is 270 people.

Table 1 Population Data and Samples

Districts	Population in 2021	Samples Calculation	Samples
Danau Panggang	20.514	24,42929	24
Paminggir	8.000	9,526876	10
Babirik	19.402	23,10506	23
Sungai Pandan	27.639	32,91417	33
Sungai Tabukan	14.828	17,65806	18
Amuntai Selatan	30.153	35,90799	36
Amuntai Tengah	50.609	60,26821	60
Banjang	18.693	22,26074	22
Amuntai Utara	20.510	24,42453	24
Haur Gading	16.379	19,50509	20
Total	226.727	270	270

Data collection used interview methods, questionnaires, and documentation. Furthermore, Crosstabulation analysis is used in the SPSS Version 20.0 software application for a more in-depth analysis. Data analysis was then carried out with the CIBEST index. This analysis is to determine the division of quadrants I, II, III, and IV. Quadrant I is a welfare index formulated with  $W = w/N$ , where  $W$  = welfare index,  $w$  = number of prosperous families (materially and

spiritually wealthy), and  $N$  = total population (observed families). Determine whether a family is materially and spiritually sufficient; the material and spiritual needs must be calculated first. The  $W$  value ranges between 0 and 1.

Quadrant II represents material poverty. The standard of material needs is based on meeting the needs of clothing, food, housing, education, health, transportation, communication, and other basic needs. The formula for minimum material needs,  $MPV = M_i \cdot P_i$ , where:  $MPV$  = minimum standard of needs that must be met (Rupiahs or other currency),  $M_i$  = minimum amount of goods and services needed, and  $P_i$  = price of goods and services.

The third quadrant is spiritual poverty. In this quadrant, the condition is that the household is classified as materially capable but spiritually incapable, based on the Spiritual Poverty Threshold (SPV), whose value is equal to 3. Spiritual poverty occurs when a person/family does not perform obligatory worship regularly or considers worship as a private matter of family or community members that do not need to be regulated appropriately.

Quadrant IV represents absolute poverty. In this quadrant, the family or household cannot meet material and spiritual needs simultaneously. It can be concluded that the families/households included in this group are materially poor and spiritually/spiritually poor. In summary, the four quadrants are classified through the following figure:

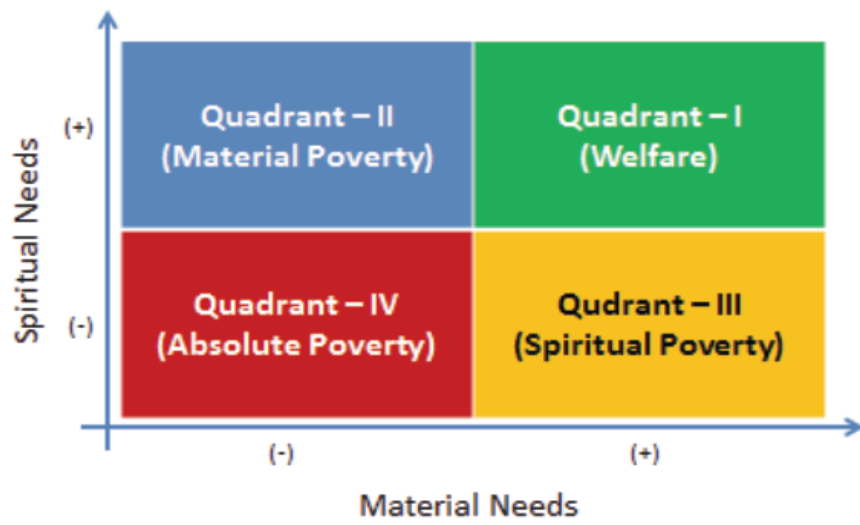


Figure 2. CIBEST Quadrant

## Chapter 4. Result and Discussion

### Respondent's Characteristics

The overall number of respondents who participated in this survey was 293—23, higher than the minimum goal number of respondents that had been set. The statistics provided by the respondent are organized according to their characteristics. The information collected from the respondent is broken down into various categories, such as gender, age range, marital status, the highest level of education obtained, occupation, number of family members, districts domicile, and income.

Table 2. Respondent's Characteristics Based on Their Districts Domicile

Districts	Target Respondents	Total Respondents
Danau Panggang	24	26
Paminggir	10	12
Babirik	23	25
Sungai Pandan	33	33
Sungai Tabukan	18	22
Amuntai Selatan	36	37
Amuntai Tengah	60	64
Banjang	22	24
Amuntai Utara	24	28
Haur Gading	20	22
Total	270	293

According to the goal set for the number of people who participated in this survey in the past, practically every single sub-district had more responders than had been set out to achieve.



Sungai Pandan sub-district was the only one close to meeting the number of responses. In this study, there were a total of 293 respondents acquired out of the 270 targeted respondents that were designed. It was chosen to use the complete number of respondents because the difference between the minimum number was not too significant.

Table 3. Respondent’s Characteristics Based on Gender, Age and Education Level

<b>Respondent’s Characteristics</b>	<b>Total</b>
<b>Gender</b>	
Male	177
Female	116
<b>Age</b>	
17 – 25 years old	19
26 – 35 years old	67
36 – 45 years old	92
46 – 55 years old	72
56 – 65 years old	32
> 65 years old	11
<b>Education Level</b>	
No Education	13
Elementary School	127
Junior High School	47
Senior High School	72
Undergraduate	34

At first look, it is possible to notice that the total number of male participants in this study was 177, representing sixty per cent of the total. This number was 61 more than the total number of women participating in the survey. Furthermore, the majority features of the

respondents were distributed over the age ranges of 36 to 45 years old, 46 to 55 years old, and 26 to 35 years old, with a total of 92 people, 72 people, and 67 people, respectively. This number demonstrates that the number of responders, almost 79 per cent, are between the ages of 26 and 55 years old. The remaining 62 respondents were evenly distributed throughout the demographics of respondents aged 17 to 25 years old, 56 to 65 years old, and over 65 years of age. In addition, approximately 45 per cent of the people who participated in the survey completed elementary school, making the total 127, nearly double the number of respondents who completed high school. The number of respondents who had completed junior high school was thirteen higher than the number who had completed a bachelor's degree. The remaining thirteen people are respondents who did not have an educational background.

Table 4. Respondent's Characteristics Based on Marital Status and Number of Family Members

<b>Respondent's Characteristics</b>	<b>Total</b>
<b>Marital Status</b>	
Single	18
Married	230
Widowed/Separated	45
<b>Number of Family Members</b>	
1 person	20
2 persons	46
3 persons	81
4 persons	93
5 persons	42
6 persons	11

According to the marital status of the respondents, more than three-fourths of the respondents are married, while just 18 people do not yet have spouses or are single, and 45 people have separated or are widowed. Respondents with some family members, as many as two and five people, are around 40 families. The highest number of individuals in a responder's family is four, and as many as 93 families fall into this category. This number is just 12 families more than the respondent, who has a family number of three people. The remaining 1 and 6 family members comprised 20 and 11 families.

Cross-tabulation was used to construct a quantitative description of the research from the tabulation of the available data. This step produces information on the distribution of respondents by age and gender.

Table 5. Cross-tabulation Respondent's Characteristics Based on Age and Gender

Age	Gender		Total
	Male	Female	
17 – 25 years old	14	5	19
26 – 35 years old	38	29	67
36 – 45 years old	56	36	92
46 – 55 years old	44	28	72
56 – 65 years old	20	12	32
> 65 years old	5	6	11
<b>Total</b>	<b>177</b>	<b>116</b>	<b>293</b>

There was 177 male responses total, and nearly one-third were between the ages of 36 and 45. The same can also be seen from the number of female respondents, where the enormous number of respondents in this age bracket is 36 out of the total of 116 female

respondents who participated in this study. Consequently, the age range of respondents whose ages ranged from 36 to 45 years was the one with the highest total number of responses. In the meantime, there were a total of 11 responders who were older than 65 years of age. This category was the age group with the lowest number of respondents.

Table 6. Cross-tabulation Respondent’s Characteristics Based on Education Level and Gender

Age	Gender		Total
	Male	Female	
No Education	4	9	13
Elementary School	61	66	127
Junior High School	32	15	47
Senior High School	60	12	72
Undergraduate	20	14	34
<b>Total</b>	<b>177</b>	<b>116</b>	<b>293</b>

The number of male respondents who completed elementary school and the number of male respondents who completed junior high school are practically identical; respectively, 61 and 60 people have completed these levels of education. More than half of the total number of female respondents have completed elementary school, which has 66 persons. This number represents the majority of the female respondents. Interestingly, the total number of respondents with the most significant education level, a bachelor's degree or more, amounted to only 34 out of 293 people, or approximately 11 per cent of the total respondents. It is clear at a glance that most male respondents had completed more education than the majority of female respondents.

Table 7. Cross-tabulation Respondent's Characteristics Based on Districts Domicile and Age

Districts	Age (years old)						Total
	17-25	26-35	36-45	46-55	56-65	>65	
Danau Panggang	0	6	13	7	0	0	26
Paminggir	0	3	4	2	2	0	12
Babirik	1	8	3	12	1	0	25
Sungai Pandan	9	10	6	4	4	0	33
Sungai Tabukan	0	6	7	4	2	0	22
Amuntai Selatan	2	5	8	17	5	0	37
Amuntai Tengah	1	8	29	12	9	5	64
Banjang	0	9	7	5	3	0	24
Amuntai Utara	1	4	10	7	6	0	28
Haur Gading	5	8	5	2	0	2	22
<b>Total</b>	19	67	92	72	32	11	293

The age group of 36-45 years accounted for the majority of respondents in the districts of Danau Panggang, Paminggir, Sungai Tabukan, Amuntai Tengah, and Amuntai Utara. It was discovered that the Amuntai Tengah district has 29 respondents in this age group. Although there are only four respondents in this age group in the Paminggir district, the total number of respondents in this district area is 12 making this total number the highest in the Paminggir district. Furthermore, respondents from the subdistricts of Sungai Pandan, Banjang, and Haur Gading were mainly between the ages of 26 and 35. On the other hand, most respondents in the Babirik and Amuntai Selatan districts are between the ages of 46 and 55.

Table 8. Cross-tabulation Respondent's Characteristics Based on Total Income by Gender per Districts Domicile

Districts	Total Income Based on Gender (Rp)		Total
	Male	Female	
Danau Panggang	41.614.000	41.100.000	82.714.000
Paminggir	6.000.000	1.300.000	7.300.000
Babirik	25.100.000	83.000.000	108.100.000
Sungai Pandan	76.000.000		76.000.000
Sungai Tabukan	18.800.000	15.550.000	34.350.000
Amuntai Selatan	30.200.000	23.228.000	53.428.000
Amuntai Tengah	103.925.000	23.700.000	127.625.000
Banjang	34.000.000	10.900.000	44.900.000
Amuntai Utara	23.800.000	27.025.000	50.825.000
Haur Gading	17.550.000	32.775.000	50.325.000
<b>Total</b>	<b>376.989.000</b>	<b>258.578.000</b>	<b>635.567.000</b>

In the Danau Panggang district, the overall income of male and female respondents is practically the same, hovering at 41 million rupiahs. In addition, the total income of male respondents is higher than that of female respondents in the districts of Paminggir, Sungai Tabukan, Amuntai Selatan, Amuntai Tengah, and Banjang. This fact can be observed clearly in the Amuntai Tengah district, where the overall income of male respondents is Rp 103,925,000, whereas the total income of female respondents is Rp 23,700,000. On the other hand, the reverse phenomenon can be observed in the districts of Babirik, Amuntai Utara, and Haur Gading: the income of female respondents is higher than that of male respondents in these areas. There is a discrepancy in the total income of female and male respondents in the Banjang

district that is greater than Rp. 20,000,000. This disparity can be seen when comparing the two groups.

Table 9. Cross-tabulation Respondent's Characteristics Based on Average Income by Gender per Districts Domicile

Districts	Average Income Based on Gender (Rp)		Total
	Male	Female	
Danau Panggang	3.201.077	3.161.538	3.181.308
Paminggir	750.000	325.000	608.333
Babirik	4.183.333	4.368.421	4.324.000
Sungai Pandan	2.303.030		2.303.030
Sungai Tabukan	2.088.889	1.196.154	1.561.364
Amuntai Selatan	1.372.727	1.548.533	1.444.000
Amuntai Tengah	1.998.558	1.975.000	1.994.141
Banjang	2.125.000	1.362.500	1.870.833
Amuntai Utara	2.163.636	1.589.706	1.815.179
Haur Gading	2.507.143	2.185.000	2.287.500
<b>Total</b>	<b>2.129.881</b>	<b>2.229.121</b>	<b>2.169.171</b>

According to the average income of respondents, male respondents in the districts of Danau Panggang, Amuntai Selatan, and Amuntai Tengah have an average of almost the same as female respondents in their respective districts. This case is in all three of the districts, as mentioned earlier. There is a notable disparity of around one hundred thousand rupiahs in the Amuntai Tengah district, where the average income of male respondents is Rp. 1,998,558 compared to the district's average income of female respondents, which is Rp. 1,975,000. In numerous districts, including Sungai Tabukan, Banjang, North Amuntai, and Haur Gading

districts, the average income of male respondents is higher than that of female respondents. In addition, respondents who originate from the Babirik district have a total income of Rp. 4,324,000, making them the group with the highest average income. Meanwhile, respondents who hail from the Paminggir district have the lowest average income, which does not surpass the sum of seven hundred thousand rupiahs on average.

Table 10. Cross-tabulation Respondent's Characteristics Based on Average Income by Gender per Education Level

Education Level	Average Income Based on Gender (Rp)		Total
	Male	Female	
No Education	1.700.000	494.444	865.385
Elementary School	1.886.066	2.193.606	2.045.890
Junior High School	2.125.781	2.950.000	2.388.830
Senior High School	2.170.650	2.647.917	2.250.194
Undergraduate	2.843.750	2.380.357	2.652.941
<b>Total</b>	<b>2.129.881</b>	<b>2.229.121</b>	<b>2.169.171</b>

There is a correlation between a person's level of education and their level of income; specifically, there is a tendency for the level of income to increase in direct proportion to the level of education. The evidence of this statement is from the overall trend of the average income of the respondents to the survey. Respondents with the highest level of education, specifically those who have completed their undergraduate degrees, have an average income of IDR 2,169,171, which is the highest average income in this survey. On the other hand, individuals who have never participated in formal schooling have an average income lower than one million rupiahs.



## CIBEST Analysis

### 1. Material Poverty Value

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

Because the original study had many flaws, a modified version of the BPS methodology was used in this investigation to establish the poverty line standard (Beik & Arsyianti, 2017). To determine the material poverty level, the per capita poverty line is converted to a per household basis. To make the necessary adjustments, the material poverty level value is multiplied by the typical number of people living in the family (Beik & Arsyianti, 2017).

Material Poverty Value (MPV) = Average Household Size x HSU Poverty Line

$$\text{Average Household Size} = \frac{\text{number of family members}}{\text{number of } \textit{mustahiq} \text{ households}}$$

$$\text{Average Household Size} = \frac{1003}{293}$$

$$\text{Average Household Size} = 3,42$$

$$\text{HSU Poverty Line} = 501.994$$

$$\text{MPV} = 3,42 \times 501.994$$

$$\text{MPV} = 1.718.430$$

## 2. Spiritual Poverty Value (SPV)

The following calculations revealed that the value of the Spiritual Poverty Value (SV) is

4.19:

$$Hi = \frac{Vpi + Vfi + Vz_i + Vhi + Vgi}{5}$$

Hi = Actual score of the i-th family member

Vpi = prayer score of the i-th family member

Vfi = Fasting score of the i-th family member

Vz\_i = Zakat score of the i-th family member

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

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

The spiritual score of a family can be calculated by summing the scores of all family members and dividing them by the number of family members. Following is the formula:

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

SH = average score of family spiritual condition

Hh = spiritual condition score of the h-th family member

MH = number of family members

As a result of the calculations described above involving MV and SV, it is possible to determine where each family falls within the CIBEST Quadrant to these value boundaries.

### 3. CIBEST Quadrant

Table 11. The *Mustahiq* Family's Present Material and Spiritual Poverty Level

Family Number	Number of Family Members	Family Spiritual Values	Monthly Family Income	Status	CIBEST Quadrant
1	2	4,20	2.025.000	Materially and Spiritually Wealthy	1
2	2	4,20	2.025.000	Materially and Spiritually Wealthy	1
3	3	4,20	3.000.000	Materially and Spiritually Wealthy	1
4	2	4,20	1.500.000	Materially Poor, Spiritually Wealthy	2
5	2	4,00	1.250.000	Absolute poverty - Materially and Spiritually Poor	4
6	1	4,20	400.000	Materially Poor, Spiritually Wealthy	2
7	5	4,20	400.000	Materially Poor, Spiritually Wealthy	2
8	3	4,00	1.900.000	Spiritually Poor, Materially Wealthy	3

Family Number	Number of Family Members	Family Spiritual Values	Monthly Family Income	Status	CIBEST Quadrant
9	5	4,00	2.250.000	Spiritually Poor, Materially Wealthy	3
10	5	4,20	1.350.000	Materially Poor, Spiritually Wealthy	2
11	5	4,20	1.370.000	Materially Poor, Spiritually Wealthy	2
12	4	4,00	400.000	Absolute poverty - Materially and Spiritually Poor	4
13	6	4,20	1.950.000	Materially and Spiritually Wealthy	1
14	5	4,00	725.000	Absolute poverty - Materially and Spiritually Poor	4
15	5	4,00	2.783.000	Spiritually Poor, Materially Wealthy	3
16	5	4,20	4.000.000	Materially and Spiritually Wealthy	1
17	2	4,20	600.000	Materially Poor, Spiritually Wealthy	2

Family Number	Number of Family Members	Family Spiritual Values	Monthly Family Income	Status	CIBEST Quadrant
18	2	4,20	400.000	Materially Poor, Spiritually Wealthy	2
19	4	4,00	1.300.000	Absolute poverty - Materially and Spiritually Poor	4
20	3	4,00	1.600.000	Absolute poverty - Materially and Spiritually Poor	4
21	2	4,00	1.000.000	Absolute poverty - Materially and Spiritually Poor	4
22	6	3,60	750.000	Absolute poverty - Materially and Spiritually Poor	4
23	6	4,20	1.300.000	Materially Poor, Spiritually Wealthy	2
24	2	4,20	1.300.000	Materially Poor, Spiritually Wealthy	2

Family Number	Number of Family Members	Family Spiritual Values	Monthly Family Income	Status	CIBEST Quadrant
25	3	4,00	1.100.000	Absolute poverty - Materially and Spiritually Poor	4
26	4	4,20	700.000	Materially Poor, Spiritually Wealthy	2
27	6	4,00	2.150.000	Spiritually Poor, Materially Wealthy	3
28	5	4,00	1.000.000	Absolute poverty - Materially and Spiritually Poor	4
29	4	4,20	1.100.000	Materially Poor, Spiritually Wealthy	2
30	4	4,20	1.100.000	Materially Poor, Spiritually Wealthy	2
31	5	4,00	1.350.000	Absolute poverty - Materially and Spiritually Poor	4
32	2	4,00	1.100.000	Absolute poverty - Materially and Spiritually Poor	4

Family Number	Number of Family Members	Family Spiritual Values	Monthly Family Income	Status	CIBEST Quadrant
33	4	4,20	1.100.000	Materially Poor, Spiritually Wealthy	2
34	4	4,00	1.100.000	Absolute poverty - Materially and Spiritually Poor	4
35	2	4,40	2.000.000	Materially and Spiritually Wealthy	1
36	2	4,40	1.500.000	Materially Poor, Spiritually Wealthy	2
37	4	4,20	5.000.000	Materially and Spiritually Wealthy	1
38	2	4,60	5.000.000	Materially and Spiritually Wealthy	1
39	4	4,80	1.000.000	Materially Poor, Spiritually Wealthy	2
40	2	4,00	800.000	Absolute poverty - Materially and Spiritually Poor	4
41	1	4,20	4.000.000	Materially and Spiritually Wealthy	1

Family Number	Number of Family Members	Family Spiritual Values	Monthly Family Income	Status	CIBEST Quadrant
42	3	4,20	3.000.000	Materially and Spiritually Wealthy	1
43	3	4,20	4.000.000	Materially and Spiritually Wealthy	1
44	2	4,00	700.000	Absolute poverty - Materially and Spiritually Poor	4
45	3	4,00	700.000	Absolute poverty - Materially and Spiritually Poor	4
46	1	4,20	2.000.000	Materially and Spiritually Wealthy	1
47	1	4,20	20.000.000	Materially and Spiritually Wealthy	1
48	1	4,00	2.500.000	Spiritually Poor, Materially Wealthy	3
49	2	4,00	2.500.000	Spiritually Poor, Materially Wealthy	3



Family Number	Number of Family Members	Family Spiritual Values	Monthly Family Income	Status	CIBEST Quadrant
50	3	4,00	800.000	Absolute poverty - Materially and Spiritually Poor	4
51	4	4,00	2.500.000	Spiritually Poor, Materially Wealthy	3
52	3	5,00	1.000.000	Materially Poor, Spiritually Wealthy	2
53	2	4,20	600.000	Materially Poor, Spiritually Wealthy	2
54	2	4,20	2.000.000	Materially and Spiritually Wealthy	1
55	2	5,00	500.000	Materially Poor, Spiritually Wealthy	2
56	4	5,00	600.000	Materially Poor, Spiritually Wealthy	2
57	4	4,20	500.000	Materially Poor, Spiritually Wealthy	2
58	3	5,00	1.000.000	Materially Poor, Spiritually Wealthy	2

Family Number	Number of Family Members	Family Spiritual Values	Monthly Family Income	Status	CIBEST Quadrant
59	2	4,20	800.000	Materially Poor, Spiritually Wealthy	2
60	3	4,20	500.000	Materially Poor, Spiritually Wealthy	2
61	2	4,00	1.000.000	Absolute poverty - Materially and Spiritually Poor	4
62	2	5,00	500.000	Materially Poor, Spiritually Wealthy	2
63	5	4,40	3.000.000	Materially and Spiritually Wealthy	1
64	6	4,00	2.000.000	Spiritually Poor, Materially Wealthy	3
65	1	4,00	1.000.000	Absolute poverty - Materially and Spiritually Poor	4
66	2	4,20	2.000.000	Materially and Spiritually Wealthy	1
67	2	4,00	3.000.000	Spiritually Poor, Materially Wealthy	3

Family Number	Number of Family Members	Family Spiritual Values	Monthly Family Income	Status	CIBEST Quadrant
68	1	4,00	1.500.000	Absolute poverty - Materially and Spiritually Poor	4
69	5	4,00	1.500.000	Absolute poverty - Materially and Spiritually Poor	4
70	5	4,60	900.000	Materially Poor, Spiritually Wealthy	2
71	3	4,40	900.000	Materially Poor, Spiritually Wealthy	2
72	5	4,60	900.000	Materially Poor, Spiritually Wealthy	2
73	2	4,40	300.000	Materially Poor, Spiritually Wealthy	2
74	3	4,40	600.000	Materially Poor, Spiritually Wealthy	2
75	4	4,40	600.000	Materially Poor, Spiritually Wealthy	2
76	3	4,40	600.000	Materially Poor, Spiritually Wealthy	2

Family Number	Number of Family Members	Family Spiritual Values	Monthly Family Income	Status	CIBEST Quadrant
77	3	4,40	400.000	Materially Poor, Spiritually Wealthy	2
78	4	4,40	600.000	Materially Poor, Spiritually Wealthy	2
79	2	4,40	300.000	Materially Poor, Spiritually Wealthy	2
80	1	4,40	300.000	Materially Poor, Spiritually Wealthy	2
81	4	4,40	900.000	Materially Poor, Spiritually Wealthy	2
82	4	4,00	4.700.000	Spiritually Poor, Materially Wealthy	3
83	5	4,20	8.000.000	Materially and Spiritually Wealthy	1
84	4	4,00	2.300.000	Spiritually Poor, Materially Wealthy	3
85	4	4,20	8.000	Materially Poor, Spiritually Wealthy	2

Family Number	Number of Family Members	Family Spiritual Values	Monthly Family Income	Status	CIBEST Quadrant
86	4	4,00	206.000	Absolute poverty - Materially and Spiritually Poor	4
87	3	4,00	4.000.000	Spiritually Poor, Materially Wealthy	3
88	4	4,00	3.300.000	Spiritually Poor, Materially Wealthy	3
89	5	4,00	3.500.000	Spiritually Poor, Materially Wealthy	3
90	4	4,20	2.000.000	Materially and Spiritually Wealthy	1
91	3	4,00	2.200.000	Spiritually Poor, Materially Wealthy	3
92	5	4,00	5.000.000	Spiritually Poor, Materially Wealthy	3
93	4	4,00	4.000.000	Spiritually Poor, Materially Wealthy	3
94	4	4,00	3.500.000	Spiritually Poor, Materially Wealthy	3

Family Number	Number of Family Members	Family Spiritual Values	Monthly Family Income	Status	CIBEST Quadrant
95	6	4,20	6.000.000	Materially and Spiritually Wealthy	1
96	6	4,00	2.000.000	Spiritually Poor, Materially Wealthy	3
97	2	4,00	1.000.000	Absolute poverty - Materially and Spiritually Poor	4
98	1	4,00	1.200.000	Absolute poverty - Materially and Spiritually Poor	4
99	3	4,20	3.000.000	Materially and Spiritually Wealthy	1
100	4	4,00	5.000.000	Spiritually Poor, Materially Wealthy	3
101	6	4,00	5.000.000	Spiritually Poor, Materially Wealthy	3
102	4	4,00	3.500.000	Spiritually Poor, Materially Wealthy	3
103	4	4,20	3.300.000	Materially and Spiritually Wealthy	1

Family Number	Number of Family Members	Family Spiritual Values	Monthly Family Income	Status	CIBEST Quadrant
104	3	4,00	2.000.000	Spiritually Poor, Materially Wealthy	3
105	3	4,00	1.500.000	Absolute poverty - Materially and Spiritually Poor	4
106	4	4,00	2.500.000	Spiritually Poor, Materially Wealthy	3
107	3	4,20	4.000.000	Materially and Spiritually Wealthy	1
108	3	4,20	1.250.000	Materially Poor, Spiritually Wealthy	2
109	5	4,60	4.000.000	Materially and Spiritually Wealthy	1
110	3	4,60	1.300.000	Materially Poor, Spiritually Wealthy	2
111	4	4,20	2.500.000	Materially and Spiritually Wealthy	1
112	5	3,80	1.100.000	Absolute poverty - Materially and Spiritually Poor	4

Family Number	Number of Family Members	Family Spiritual Values	Monthly Family Income	Status	CIBEST Quadrant
113	1	4,40	-	Materially Poor, Spiritually Wealthy	2
114	5	4,40	1.000.000	Materially Poor, Spiritually Wealthy	2
115	6	4,00	400.000	Absolute poverty - Materially and Spiritually Poor	4
116	4	4,00	5.500.000	Spiritually Poor, Materially Wealthy	3
117	4	4,60	4.500.000	Materially and Spiritually Wealthy	1
118	3	3,60	400.000	Absolute poverty - Materially and Spiritually Poor	4
119	4	4,40	500.000	Materially Poor, Spiritually Wealthy	2
120	2	3,80	300.000	Absolute poverty - Materially and Spiritually Poor	4



Family Number	Number of Family Members	Family Spiritual Values	Monthly Family Income	Status	CIBEST Quadrant
121	1	4,60	-	Materially Poor, Spiritually Wealthy	2
122	5	3,40	350.000	Absolute poverty - Materially and Spiritually Poor	4
123	2	4,40	550.000	Materially Poor, Spiritually Wealthy	2
124	5	4,80	3.400.000	Materially and Spiritually Wealthy	1
125	4	4,40	1.000.000	Materially Poor, Spiritually Wealthy	2
126	2	3,60	300.000	Absolute poverty - Materially and Spiritually Poor	4
127	5	4,00	1.000.000	Absolute poverty - Materially and Spiritually Poor	4
128	4	3,60	1.000.000	Absolute poverty - Materially and Spiritually Poor	4

Family Number	Number of Family Members	Family Spiritual Values	Monthly Family Income	Status	CIBEST Quadrant
129	2	4,40	1.550.000	Materially Poor, Spiritually Wealthy	2
130	6	4,20	3.500.000	Materially and Spiritually Wealthy	1
131	3	4,40	450.000	Materially Poor, Spiritually Wealthy	2
132	3	4,40	400.000	Materially Poor, Spiritually Wealthy	2
133	4	4,40	1.000.000	Materially Poor, Spiritually Wealthy	2
134	3	4,40	5.000.000	Materially and Spiritually Wealthy	1
135	5	4,40	1.000.000	Materially Poor, Spiritually Wealthy	2
136	4	4,40	5.000.000	Materially and Spiritually Wealthy	1
137	3	4,40	1.300.000	Materially Poor, Spiritually Wealthy	2
138	3	4,40	1.500.000	Materially Poor, Spiritually Wealthy	2

Family Number	Number of Family Members	Family Spiritual Values	Monthly Family Income	Status	CIBEST Quadrant
139	1	4,40	1.200.000	Materially Poor, Spiritually Wealthy	2
140	3	4,40	1.000.000	Materially Poor, Spiritually Wealthy	2
141	3	4,40	1.500.000	Materially Poor, Spiritually Wealthy	2
142	4	4,40	5.000.000	Materially and Spiritually Wealthy	1
143	4	4,40	1.000.000	Materially Poor, Spiritually Wealthy	2
144	4	4,40	500.000	Materially Poor, Spiritually Wealthy	2
145	3	4,40	3.000.000	Materially and Spiritually Wealthy	1
146	6	4,40	1.000.000	Materially Poor, Spiritually Wealthy	2
147	1	4,40	1.500.000	Materially Poor, Spiritually Wealthy	2
148	1	4,40	900.000	Materially Poor, Spiritually Wealthy	2

Family Number	Number of Family Members	Family Spiritual Values	Monthly Family Income	Status	CIBEST Quadrant
149	4	4,40	3.000.000	Materially and Spiritually Wealthy	1
150	3	4,40	1.000.000	Materially Poor, Spiritually Wealthy	2
151	4	4,40	2.000.000	Materially and Spiritually Wealthy	1
152	4	4,40	1.700.000	Materially Poor, Spiritually Wealthy	2
153	3	4,40	600.000	Materially Poor, Spiritually Wealthy	2
154	3	4,40	2.000.000	Materially and Spiritually Wealthy	1
155	3	4,40	2.000.000	Materially and Spiritually Wealthy	1
156	4	4,40	1.300.000	Materially Poor, Spiritually Wealthy	2
157	3	4,40	3.000.000	Materially and Spiritually Wealthy	1
158	2	4,40	1.000.000	Materially Poor, Spiritually Wealthy	2

Family Number	Number of Family Members	Family Spiritual Values	Monthly Family Income	Status	CIBEST Quadrant
159	1	4,40	700.000	Materially Poor, Spiritually Wealthy	2
160	3	4,40	1.000.000	Materially Poor, Spiritually Wealthy	2
161	3	4,40	2.000.000	Materially and Spiritually Wealthy	1
162	5	4,40	3.000.000	Materially and Spiritually Wealthy	1
163	4	4,40	500.000	Materially Poor, Spiritually Wealthy	2
164	2	4,40	750.000	Materially Poor, Spiritually Wealthy	2
165	3	4,40	3.000.000	Materially and Spiritually Wealthy	1
166	2	4,40	4.000.000	Materially and Spiritually Wealthy	1
167	5	4,40	1.200.000	Materially Poor, Spiritually Wealthy	2
168	3	4,40	10.000.000	Materially and Spiritually Wealthy	1

Family Number	Number of Family Members	Family Spiritual Values	Monthly Family Income	Status	CIBEST Quadrant
169	5	4,40	1.000.000	Materially Poor, Spiritually Wealthy	2
170	3	4,40	950.000	Materially Poor, Spiritually Wealthy	2
171	3	4,40	2.200.000	Materially and Spiritually Wealthy	1
172	4	4,40	600.000	Materially Poor, Spiritually Wealthy	2
173	2	4,40	450.000	Materially Poor, Spiritually Wealthy	2
174	3	4,40	1.300.000	Materially Poor, Spiritually Wealthy	2
175	3	4,40	10.000.000	Materially and Spiritually Wealthy	1
176	4	4,40	1.000.000	Materially Poor, Spiritually Wealthy	2
177	3	4,40	5.000.000	Materially and Spiritually Wealthy	1
178	4	4,40	1.000.000	Materially Poor, Spiritually Wealthy	2

Family Number	Number of Family Members	Family Spiritual Values	Monthly Family Income	Status	CIBEST Quadrant
179	4	4,40	1.000.000	Materially Poor, Spiritually Wealthy	2
180	4	4,40	700.000	Materially Poor, Spiritually Wealthy	2
181	4	4,40	3.000.000	Materially and Spiritually Wealthy	1
182	4	4,40	2.000.000	Materially and Spiritually Wealthy	1
183	3	4,40	4.000.000	Materially and Spiritually Wealthy	1
184	5	4,40	2.000.000	Materially and Spiritually Wealthy	1
185	2	4,40	1.000.000	Materially Poor, Spiritually Wealthy	2
186	3	4,80	1.000.000	Materially Poor, Spiritually Wealthy	2
187	4	4,40	500.000	Materially Poor, Spiritually Wealthy	2
188	1	4,40	900.000	Materially Poor, Spiritually Wealthy	2

Family Number	Number of Family Members	Family Spiritual Values	Monthly Family Income	Status	CIBEST Quadrant
189	5	4,40	5.000.000	Materially and Spiritually Wealthy	1
190	4	4,40	1.500.000	Materially Poor, Spiritually Wealthy	2
191	3	4,40	1.000.000	Materially Poor, Spiritually Wealthy	2
192	4	4,40	3.000.000	Materially and Spiritually Wealthy	1
193	4	4,40	525.000	Materially Poor, Spiritually Wealthy	2
194	5	4,60	1.000.000	Materially Poor, Spiritually Wealthy	2
195	3	4,40	1.000.000	Materially Poor, Spiritually Wealthy	2
196	4	4,20	3.000.000	Materially and Spiritually Wealthy	1
197	4	4,20	1.000.000	Materially Poor, Spiritually Wealthy	2
198	3	4,20	2.000.000	Materially and Spiritually Wealthy	1



Family Number	Number of Family Members	Family Spiritual Values	Monthly Family Income	Status	CIBEST Quadrant
199	3	4,20	1.000.000	Materially Poor, Spiritually Wealthy	2
200	3	4,00	1.500.000	Absolute poverty - Materially and Spiritually Poor	4
201	3	4,00	1.000.000	Absolute poverty - Materially and Spiritually Poor	4
202	4	4,00	3.000.000	Spiritually Poor, Materially Wealthy	3
203	3	4,40	3.000.000	Materially and Spiritually Wealthy	1
204	3	4,00	2.000.000	Spiritually Poor, Materially Wealthy	3
205	2	4,00	1.000.000	Absolute poverty - Materially and Spiritually Poor	4
206	5	4,00	1.500.000	Absolute poverty - Materially and Spiritually Poor	4

Family Number	Number of Family Members	Family Spiritual Values	Monthly Family Income	Status	CIBEST Quadrant
207	4	4,00	1.000.000	Absolute poverty - Materially and Spiritually Poor	4
208	3	4,00	1.000.000	Absolute poverty - Materially and Spiritually Poor	4
209	4	4,20	2.000.000	Materially and Spiritually Wealthy	1
210	5	3,60	1.000.000	Absolute poverty - Materially and Spiritually Poor	4
211	4	4,00	4.000.000	Spiritually Poor, Materially Wealthy	3
212	3	4,00	2.000.000	Spiritually Poor, Materially Wealthy	3
213	5	4,00	1.500.000	Absolute poverty - Materially and Spiritually Poor	4

Family Number	Number of Family Members	Family Spiritual Values	Monthly Family Income	Status	CIBEST Quadrant
214	5	4,00	1.500.000	Absolute poverty - Materially and Spiritually Poor	4
215	5	4,20	3.000.000	Materially and Spiritually Wealthy	1
216	4	4,00	900.000	Absolute poverty - Materially and Spiritually Poor	4
217	3	4,00	3.000.000	Spiritually Poor, Materially Wealthy	3
218	3	4,00	3.000.000	Spiritually Poor, Materially Wealthy	3
219	3	4,00	2.000.000	Spiritually Poor, Materially Wealthy	3
220	3	4,00	2.000.000	Spiritually Poor, Materially Wealthy	3
221	3	4,00	700.000	Absolute poverty - Materially and Spiritually Poor	4

Family Number	Number of Family Members	Family Spiritual Values	Monthly Family Income	Status	CIBEST Quadrant
222	4	4,20	2.300.000	Materially and Spiritually Wealthy	1
223	2	4,20	900.000	Materially Poor, Spiritually Wealthy	2
224	4	4,60	5.000.000	Materially and Spiritually Wealthy	1
225	5	4,60	4.800.000	Materially and Spiritually Wealthy	1
226	3	4,40	3.700.000	Materially and Spiritually Wealthy	1
227	5	4,60	800.000	Materially Poor, Spiritually Wealthy	2
228	4	4,00	2.300.000	Spiritually Poor, Materially Wealthy	3
229	5	4,20	2.325.000	Materially and Spiritually Wealthy	1
230	2	4,00	4.000.000	Spiritually Poor, Materially Wealthy	3
231	3	4,20	2.000.000	Materially and Spiritually Wealthy	1

Family Number	Number of Family Members	Family Spiritual Values	Monthly Family Income	Status	CIBEST Quadrant
232	2	4,00	1.000.000	Absolute poverty - Materially and Spiritually Poor	4
233	4	4,00	2.500.000	Spiritually Poor, Materially Wealthy	3
234	4	4,20	5.800.000	Materially and Spiritually Wealthy	1
235	3	4,00	800.000	Absolute poverty - Materially and Spiritually Poor	4
236	2	4,00	2.000.000	Spiritually Poor, Materially Wealthy	3
237	4	3,60	2.250.000	Spiritually Poor, Materially Wealthy	3
238	3	4,20	200.000	Materially Poor, Spiritually Wealthy	2
239	4	4,20	2.000.000	Materially and Spiritually Wealthy	1

Family Number	Number of Family Members	Family Spiritual Values	Monthly Family Income	Status	CIBEST Quadrant
240	3	4,00	950.000	Absolute poverty - Materially and Spiritually Poor	4
241	5	4,00	1.300.000	Absolute poverty - Materially and Spiritually Poor	4
242	4	4,20	1.000.000	Materially Poor, Spiritually Wealthy	2
243	4	4,00	500.000	Absolute poverty - Materially and Spiritually Poor	4
244	5	4,00	1.100.000	Absolute poverty - Materially and Spiritually Poor	4
245	1	4,00	1.100.000	Absolute poverty - Materially and Spiritually Poor	4
246	3	4,20	1.200.000	Materially Poor, Spiritually Wealthy	2

Family Number	Number of Family Members	Family Spiritual Values	Monthly Family Income	Status	CIBEST Quadrant
247	1	4,00	1.700.000	Absolute poverty - Materially and Spiritually Poor	4
248	2	4,00	700.000	Absolute poverty - Materially and Spiritually Poor	4
249	4	4,00	3.700.000	Spiritually Poor, Materially Wealthy	3
250	3	4,20	3.700.000	Materially and Spiritually Wealthy	1
251	4	4,00	5.000.000	Spiritually Poor, Materially Wealthy	3
252	3	4,00	1.500.000	Absolute poverty - Materially and Spiritually Poor	4
253	3	4,00	2.200.000	Spiritually Poor, Materially Wealthy	3
254	4	4,20	900.000	Materially Poor, Spiritually Wealthy	2

Family Number	Number of Family Members	Family Spiritual Values	Monthly Family Income	Status	CIBEST Quadrant
255	1	4,00	1.700.000	Absolute poverty - Materially and Spiritually Poor	4
256	3	4,00	1.300.000	Absolute poverty - Materially and Spiritually Poor	4
257	3	4,00	725.000	Absolute poverty - Materially and Spiritually Poor	4
258	5	4,20	1.200.000	Materially Poor, Spiritually Wealthy	2
259	3	4,00	800.000	Absolute poverty - Materially and Spiritually Poor	4
260	4	4,00	1.700.000	Absolute poverty - Materially and Spiritually Poor	4
261	4	4,00	1.800.000	Spiritually Poor, Materially Wealthy	3



Family Number	Number of Family Members	Family Spiritual Values	Monthly Family Income	Status	CIBEST Quadrant
262	4	4,20	1.800.000	Materially and Spiritually Wealthy	1
263	2	4,00	1.000.000	Absolute poverty - Materially and Spiritually Poor	4
264	4	4,00	1.500.000	Absolute poverty - Materially and Spiritually Poor	4
265	4	4,00	3.000.000	Spiritually Poor, Materially Wealthy	3
266	2	4,20	700.000	Materially Poor, Spiritually Wealthy	2
267	2	4,00	3.000.000	Spiritually Poor, Materially Wealthy	3
268	2	4,00	5.000.000	Spiritually Poor, Materially Wealthy	3
269	5	4,20	3.200.000	Materially and Spiritually Wealthy	1

Family Number	Number of Family Members	Family Spiritual Values	Monthly Family Income	Status	CIBEST Quadrant
270	3	3,80	1.050.000	Absolute poverty - Materially and Spiritually Poor	4
271	4	4,00	4.000.000	Spiritually Poor, Materially Wealthy	3
272	4	4,00	2.950.000	Spiritually Poor, Materially Wealthy	3
273	4	4,20	800.000	Materially Poor, Spiritually Wealthy	2
274	1	4,00	500.000	Absolute poverty - Materially and Spiritually Poor	4
275	4	3,80	3.200.000	Spiritually Poor, Materially Wealthy	3
276	4	3,80	2.300.000	Spiritually Poor, Materially Wealthy	3
277	4	4,00	6.800.000	Spiritually Poor, Materially Wealthy	3
278	4	4,20	6.500.000	Materially and Spiritually Wealthy	1

Family Number	Number of Family Members	Family Spiritual Values	Monthly Family Income	Status	CIBEST Quadrant
279	4	4,00	10.000.000	Spiritually Poor, Materially Wealthy	3
280	4	4,00	3.300.000	Spiritually Poor, Materially Wealthy	3
281	3	4,20	1.300.000	Materially Poor, Spiritually Wealthy	2
282	4	3,80	4.500.000	Spiritually Poor, Materially Wealthy	3
283	4	4,60	3.500.000	Materially and Spiritually Wealthy	1
284	3	4,00	18.000.000	Spiritually Poor, Materially Wealthy	3
285	4	4,00	5.300.000	Spiritually Poor, Materially Wealthy	3
286	3	4,20	6.000.000	Materially and Spiritually Wealthy	1
287	4	4,20	6.300.000	Materially and Spiritually Wealthy	1
288	4	4,20	3.800.000	Materially and Spiritually Wealthy	1

Family Number	Number of Family Members	Family Spiritual Values	Monthly Family Income	Status	CIBEST Quadrant
289	5	4,20	900.000	Materially Poor, Spiritually Wealthy	2
290	3	4,20	3.200.000	Materially and Spiritually Wealthy	1
291	2	4,20	3.300.000	Materially and Spiritually Wealthy	1
292	3	4,20	6.700.000	Materially and Spiritually Wealthy	1
293	4	4,20	700.000	Materially Poor, Spiritually Wealthy	2

As seen in the table found just above this one, the CIBEST approach calculates a person's level of wealth as follows:

Table 12. The *Mustahiq* Poverty Status

Poverty Status	Number of Family
Materially and Spiritually Wealthy	74
Materially Poor, Spiritually Wealthy	102
Spiritually Poor, Materially Wealthy	55
Absolute Poverty - Materially and Spiritually Poor	62

Poverty Status	Number of Family
Total	293

Seventy-four houses have attained both material and spiritual prosperity. The remaining 102 families are classified as spiritually wealthy but materially poor. This fact shows that over sixty per cent of HSU's residents have attained an adequate level of spiritual development. On the other hand, as many as 55 homes are spiritually impoverished but materially wealthy, which means that only about 44 per cent of HSU residents are materially prosperous. Last but not least, just over 21 per cent of HSU families are spiritually and materially impoverished.

Using the following formula, determine the value of the welfare index, material poverty index, spiritual poverty index, and absolute poverty index:

1. Welfare index

$$W = \frac{w}{N}$$

W = Welfare index;  $0 \leq W \leq 1$

w = number of prosperous families (rich materially and spiritually)

N = Total population (number of observed families)

$$W = \frac{74}{293}$$

$$W = 0,2526$$

2. Material poverty index

$$P_m = \frac{MP}{N}$$

$P_m$  = Material poverty index;  $0 \leq P_m \leq 1$

MP = number of materially poor but spiritually wealthy families

N = Total population (number of observed families)

$$P_m = \frac{102}{293}$$

$$P_m = 0,3481$$

3. Spiritual poverty index

$$P_s = \frac{SP}{N}$$

$P_s$  = Spiritual poverty index;  $0 \leq P_s \leq 1$

SP = number of spiritually poor but materially wealthy families

N = Total population (number of observed families)

$$P_s = \frac{55}{293}$$

$$P_s = 0,1877$$

4. Absolute poverty index

$$P_a = \frac{AP}{N}$$

$P_a$  = Absolute poverty index;  $0 \leq P_a \leq 1$

AP = number of materially and spiritually poor families

N = Total population (number of observed families)

$$P_a = \frac{62}{293}$$

$$P_a = 0,2116$$

According to the calculation presented earlier, the welfare index for 293 respondents was 0.2526, which is equivalent to 25.26 per cent; the material poverty index was 0.3481, which is equivalent to 34.81 per cent; the spiritual poverty index was 0.1877, and the absolute poverty index was 0.2116 mustahiq, also known as zakat recipients, in Hulu Sungai Utara District.

## Chapter 5. Closing

### Conclusion

The CIBEST welfare index for 293 respondents in Hulu Sungai Utara District was 0.2526; the material poverty index was 0.3481; the spiritual poverty index was 0.1877, and the absolute poverty index was 0.2116.



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## Appendix

### Kuesioner Penelitian Menilai Tingkat Kemiskinan Kabupaten Hulu Sungai Utara Menggunakan Metode CIBEST

Penelitian ini dilakukan oleh kelompok dosen UIN Antasari Banjarmasin untuk menilai tingkat kemiskinan material dan spiritual masyarakat Kabupaten Hulu Sungai Utara.

Catatan Penting:

1. Kepala Keluarga, disingkat KK adalah orang yang memiliki tanggungjawab tertinggi di dalam rumah tangga (bisa laki-laki maupun perempuan).
2. Anggota Keluarga disingkat AK adalah mereka yang hidup dan tinggal bersama KK dikediaman atau rumah yang sama.

#### A. Informasi Pribadi Informan

1. Nama :
2. Jenis Kelamin : ( ) Laki-laki ( ) Perempuan
3. Umur : ( ) 17 – 25 tahun ( ) 26 – 35 tahun ( ) 36 – 45 tahun  
( ) 46 – 55 tahun ( ) 56 – 65 tahun ( ) > 65 tahun
4. Status Pernikahan : ( ) Belum menikah ( ) Menikah ( ) Duda/Janda
5. Pendidikan Terakhir : ( ) Tidak Sekolah ( ) SD ( ) SMP  
( ) SMA ( ) Diploma/ Sarjana
6. Pekerjaan : ( ) Pedagang ( ) PNS/BUMN/BUMD ( ) Petani  
( ) Karyawan Swasta ( ) Ibu Rumah Tangga ( ) Tidak Bekerja  
( ) Lain-lain
7. Jumlah Anggota Keluarga : ( ) 1 Orang ( ) 2 Orang ( ) 3 Orang  
( ) 4 Orang ( ) ≤ 5 Orang
8. Domisili : ( ) Danau Panggang ( ) Paminggir ( ) Babirik  
( ) Sungai Pandan ( ) Sungai Tabukan ( ) Amuntai Selatan  
( ) Amuntai Tengah ( ) Banjarang ( ) Amuntai Utara  
( ) Haur Gading

**B. Informasi Ekonomi Informan**

Pendapatan bulanan KK dan semua AK (yang tinggal satu rumah) dari pekerjaan yang dilakukan

Jenis Pendapatan	KK (Rp/bulan)	Semua Anggota Keluarga (Rp/bulan)					Total Pendapatan Keluarga (Rp/ bulan/)
		AK1	AK2	AK3	AK4	AK5	
Gaji/Hasil Usaha							
Sumbangan Pihak lain (cth: Zakat, Infaq, dll)							
Jumlah							

Catatan wawancara untuk pertanyaan di atas?

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**C. Informasi Kesehatan Keluarga dan Fasilitas Rumah Tangga**

No	Pernyataan	Jawaban	
		Iya	Tidak
1	Atap rumah terbuat dari genteng dan sejenisnya		
2	Dinding rumah terbuat dari tembok dan sejenisnya		
3	Memiliki fasilitas listrik memadai		
4	Memiliki lantai permanen		
5	Memiliki fasilitas air bersih (PDAM)		
6	Memiliki fasilitas sanitasi (toilet) yang memadai		
7	Semua anggota keluarga sehat dan tidak memiliki penyakit berat menahun (TBC, Stroke, Diabetes, Jantung, dan lain-lain)		
8	Semua anggota keluarga tidak memiliki cacat fisik		
9	Memiliki akses kesehatan (BPJS Kesehatan, Asuransi Kesehatan, dan lain-lain)		
10	Semua anggota keluarga tidak ada yang merokok		

Catatan wawancara untuk pertanyaan di atas?

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**D. Informasi Kegiatan Ibadah Informan dengan Indikator CIBEST**

**Indikator Kebutuhan Spiritual**

Variabel	Skor 1	Skor 2	Skor 3	Skor 4	Skor 5
Shalat	Melarang orang lain shalat	Menolak konsep shalat	Melaksanakan shalat wajib tidak rutin	Melaksanakan shalat wajib rutin tapi tidak selalu berjamaah	Melaksanakan shalat wajib rutin berjamaah dan melakukan shalat sunnah
Puasa	Melarang orang lain puasa	Menolak konsep puasa	Melaksanakan puasa wajib tidak penuh	Melaksanakan puasa wajib secara penuh	Melaksanakan puasa wajib penuh dan puasa sunnah
Zakat/Infak	Melarang orang lain berzakat dan berinfak	Menolak zakat dan infak	Tidak pernah berinfak walau sekali dalam setahun	Membayar zakat fitrah dan zakat harta (maal)	Membayar zakat fitrah, zakat harta, dan infak/ sedekah
Lingkungan Keluarga	Melarang anggota keluarga beribadah	Menolak pelaksanaan ibadah	Menganggap ibadah sebagai urusan pribadi anggota keluarga	Mendukung ibadah anggota keluarga	Membangun suasana keluarga yang mendukung ibadah secara bersama-sama
Kebijakan Pemerintah	Melarang ibadah untuk setiap keluarga	Menolak pelaksanaan ibadah	Menganggap ibadah sebagai urusan pribadi masyarakat	Mendukung ibadah	Menciptakan lingkungan yang kondusif untuk ibadah

**Skor Kebutuhan Spiritual**

Variabel	Skor 1	Skor 2	Skor 3	Skor 4	Skor 5
Shalat					
Puasa					
Zakat/Infak					
Lingkungan Keluarga					
Kebijakan Pemerintah					

#### D. Informasi Kegiatan Ibadah Informan

No	Pernyataan	Jawaban	
		Iya	Tidak
1	Mengikuti arisan yasinan		
2	Pernah menghadiri majelis taklim dalam 1 bulan terakhir		
3	Rutin menghadiri majelis taklim		
4	Lancar membaca al quran		
5	Pernah membaca al quran dalam 1 bulan terakhir		
6	Setiap tahun pernah menghatamkan membaca al quran minimal 1 kali		
7	Pernah beribadah qurban dalam 3 tahun terakhir		

Catatan untuk pertanyaan di atas?

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### Lembar Pernyataan Surveyor

Nama :

Dengan ini saya \_\_\_\_\_, sebagai surveyor telah melakukan wawancara kepada informan dengan sebenar-benarnya. Jika nantinya, saya terbukti melakukan pelanggaran, maka saya bersedia diberikan sanksi sebagaimana mestinya.

No. HP Surveyor :

Waktu selesai wawancara\* : \_\_\_\_\_, \_\_\_\_\_, WITA

\*(Hari, Tanggal, Jam)

TTD,

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### Lembar Kontrol Responden

Nama :

Alamat :

No. HP :

TTD,

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**Pengarahan surveyor**

