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The Concept of Welfare From Siyasah Syar’iyyah Perspective and Its Implementation on Zakat Management in Indonesia

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Abstract

The discourse on welfare is one discussion in economics that has been a concern for all countries in the world. By raising the issue of welfare, a government can legitimize its power. It is considered like ‘giving bread’ to the community, so that they are silent and obey to the government. In addition to that pragmatic purposes, the welfare issues also represent a moral dimension that the government pay attention to his people. In this regard, the United Nations with his UNDP formulating public welfare measure, which is called Human Development Index. Among the indicators of welfare according to this index are per capita income, long life span and level of education achieved. But behind it all, the understanding of welfare that is often understood in western economy have flaws. The welfare that is often used as a benchmark is the welfare with elements of materialism and hedonism without even the slightest attention to the religious element. It is shown from the majority— or even all— indicators of welfare that did not include religious aspects, and only made the mundane aspects as its main benchmark. This weakness shown by the phenomenon of the comforts of life in the world. Norway, a country that according to the HDI index is the most prosperous country, has a quite high suicide rate, at 28 people per 100,000 inhabitants. When compared with Egypt which ranks only 112th in the HDI, the rate of suicide is only 0.1 for each 100,000 inhabitants. This study aims to examine the concept of the budget in the perspective of siyāsah syar’iyyah and its implementation in the management of zakat in Indonesia. This paper concludes that mašlaḥah is a concept in siyāsah syar’iyyah which is most appropriate in describing welfare. In the context of siyāsah syar’iyyah, zakat management in Indonesia has been regulated by the
government through the Act. No. 23 of 2011, government rules. No. 14 of 2014 and derivative regulations of both. To improve the level of welfare or maslahah, the government also uses the CIBEST method which is integrated in the National Zakat Index, which also measures spiritual aspects in human life.

**Keywords:** Welfare, siyāsah syar‘iyyah, zakat, CIBEST model

**Abstrak**


**Keywords:** Kesejahteraan, siyāsah syar‘iyyah, zakat, metode CIBEST
Introduction.

The discourse on welfare is one discussion in economics that has been a concern for all countries in the world. By raising the issue of welfare, a government can legitimize its power. It is considered like ‘giving bread’ to the community, so that they are silent and obey to the government.\(^1\) In addition to that pragmatic purposes, the welfare issues also represent a moral dimension that the government pay attention to his people. In this regard, the United Nations with his UNDP formulating public welfare measure, which is called Human Development Index. Among the indicators of welfare according to this index are per capita income, long life span and level of education achieved.\(^2\) Despite the measurement of the UNDP, there are many other measuring devices, such as the Prosperity Index,\(^3\) Quality of Life Index,\(^4\) Index of Public Welfare,\(^5\) and so forth. Here we see that the issue of the welfare has becoming an issue to be widely studied around the world.

But behind it all, the understanding of welfare that is often understood in western economy have flaws. The welfare that is often used as a benchmark is the welfare with elements of materialism and hedonism without even the slightest attention to the religious element. It is shown from the majority-or even all-indicators of welfare that did not include religious aspects, and only made the mundane aspects as its main benchmark. This weakness shown by the phenomenon of the comforts of life in the world. Norway, a country

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3 *Prosperity Index*, or *Legatum Prosperity Index*, is an indicator developed by Legatum Institute London England. This indicator describes the conditions required for prosperity. It describes these conditions as the combination of nine pillars: Economic Quality, Business Environment, Governance, Personal Freedom, Social Capital, Safety and Security, Education, Health, and the Natural Environment. See http://www.prosperity.com/
4 *Quality of Life Index* is an estimation of overall quality of life by using an empirical formula which takes into account purchasing power index, pollution index, house price to income ratio, cost of living index, safety index, health care index, traffic commute time index and climate index. For further understanding, see http://www.numbeo.com/quality-of-life/rankings_by_country.jsp, accessed on July 20, 2019.
The Concept of Welfare From Siyasah Syar’iyyah...

That according to the HDI index is the most prosperous country, has a quite high suicide rate, at 28 people per 100,000 inhabitants. When compared with Egypt which ranks only 112th in the HDI, the rate of suicide is only 0.1 for each 100,000 inhabitants. Here we see that in countries with a Muslim majority population, even with a low HDI level, people enjoy a happy and prosperous life. They enjoyed the ‘welfare’ of their own without drifting materialism. This shows that Islam has a more precise understanding of welfare rather than an understanding of welfare that emerge from the west.

From above explanation, it appears that Islam managed to cultivate an understanding of welfare that are not based on the world alone, but also the spiritual aspect. In this paper, we discuss what the siyasah syar’iyyah view regarding the welfare and how the implications for life.

The Problem of the Existing Concept of Welfare.

Etymologically, welfare has multiple meanings. The word ‘welfare’ is translated from the English welfare which means health, happiness, comfort and so on from the group or individual. From there, welfare can be interpreted also as a disease-free condition and free of pain. In Arabic, welfare translated into several different words, some interpret it as rafāhiyyah, others interpret it as salih ām. When word rafāhiyyah is translated welfare, the connotation that arises is the meaning of worldliness, because the meaning of words rafaha is luxuries. As if it is translated as salih ām, the connotation is a virtue that upholds the interests of the community. From understanding the etymological definition above, it can be concluded that the meaning of welfare is a condition in which humans are safe, comfortable and happy and free from suffering various kinds.

In practice, welfare is then interpreted by some aspects. In

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6 For the HDI rankings, see https://data.undp.org/dataset/Table-1-Human-Development-Index-and-its-components/wxub-qc5k, accessed on July 18, 2019.
the modern understanding, welfare is achieved when economic needs are met, to escape poverty, the equality and social stability as well as the realization of autonomy.\textsuperscript{12} Furthermore, welfare often associated with human development. United Nations through its UNDP translates it into the Human Development Index. In the index of human development measured by three aspects, namely life expectancy, level of education and standard of living. Life expectancy is measured by life expectancy at birth. The level of education is measured by two measuring devices, ie the number of people participating in basic, secondary and higher education, and the number of literate society. The level of standard of living measured by adjusted real GDP per capita. Measuring tools are then extracted to find the level of development in a country which is then used to measure human welfare.\textsuperscript{13}

In the context of Indonesia, welfare is defined as the achievement of equity in three dimensions: the dimension of social justice, economic justice dimension and the dimension of democracy and governance.\textsuperscript{14} Dimensions of social justice include matters relating to justice and equitable distribution of the process of fulfillment of basic human rights, such as access to medical care, access to electricity, education, life expectancy and so on. Economic justice dimensions include justice for the people in gaining access to resources and economic assets, such as home ownership, the ratio of the working population, ratio of the cost of education and so on. Dimensions of democracy and governance include the assurance of the people participating in the overall democratic process independently and without discrimination. Those assurances portrayed in political rights, access to information, security and civil liberties. From that explanation, it can be understood that prosperity is a condition in which the economic needs are met, social justice is achieved and life safety is assured.

However, there is the problem contained in the sense of welfare. Countries with a high index of welfare did not necessarily make the inhabitants appreciate his life. This is indicated by the high number of suicides in countries that have a high index of welfare. Sexual violence is also growing rapidly in countries with a high level of

\textsuperscript{12} Robert E Goodin, \textit{The Real Worlds...}, p. 22
\textsuperscript{14} Kementerian Koordinator Bidang Kesejahteraan Rakyat Republik Indonesia, \textit{Ikrar, Indeks Kesejahteraan Rakyat}, (Jakarta: Kemenkokesra), p. 25
welfare. Germany, which was ranked fifth in the world in matters of development and prosperity, is in second place in sexual violence that is happening around the world. In the case of Indonesia, the index of public welfare which every year has increased, precisely at the same time is not accompanied by a decrease in the number of crimes each year. Thus, welfare with the understanding described above still has shortcomings that need to be patched.

This deficiency is actually quite clear. Welfare is often understood as always oriented to things that are worldly-based. The spiritual aspect does not get any attention at all to measure welfare, while humans are creatures who have two dimensions: the physical and spiritual dimensions. The two cannot walk alone, but must walk synergistically so that they can run in a balanced manner. If humans only promote outward aspect only, then he is no different from animals. The relationship between the two must be balanced, so as to create a harmonious relationship. A man cannot live only other-worldly oriented or this-world alone. Both of them cannot walk alone because it will lead to failure in achieving prosperity. To that end, Chapra states:

If only material welfare is catered for and there are accompanying moral and cultural maladjustment, there would be increased manifestation of the symptoms of anomie, such as frustration, crime, alcoholism, extra-marital relations, divorce, mental illness, and suicide, all indicating lack of inner happiness. If only the spiritual need of life is catered for, the mass of the people would find it impracticable and unrealistic, thus generating a dichotomy and conflict between material and spiritual values which may threaten to destroy all values in human society.

To strike a balance between these two dimensions, Islam has a concept that has long been formulated by previous scholars under the field of *siyāsah syar‘īyyah*. The concept is called *maslahah*.

**Maslahah as the Concept of Welfare in Islam.**

*Maslahah* is a terminology that is very often used in Islamic studies. Etimologically, maslahah is the opposite of damage, which

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means expediency.\textsuperscript{18} 

\textit{Maslahah} often used in the literature of sharia.\textsuperscript{19} In terms of sharia, \textit{maslahah} interpreted as a benefit desired by Allah for His servants to keep his faith, his soul, his intellect, his posterity, and his property in accordance with the order described by Him.\textsuperscript{20} The benefit contained in any law specified by him in two forms, namely to provide benefits to humans and protect them from damage and hazardous conditions.\textsuperscript{21} In other words, every law contains maslahah in which each maslahah imply for the achievement of human welfare embodied in the progress of society.\textsuperscript{22} The welfare is manifested on the obtained benefits and the eliminated damage.

Qur’an explains that the purpose of the sharia as a guide and a way of life in the world is to ensure that humans can achieve prosperity or \textit{maslahah}. The Qur’an explains the purpose of this in numerous verses. Allah Almighty said that the Prophet was sent to all mankind as a blessing for the entire universe (QS. 21: 107). God also continues to provide healers for diseases (QS. 10: 57). God does not want to trouble his servant, but ease (QS. 2: 185). The verses above show that the sharia is really to ensure the welfare of human beings on this earth.\textsuperscript{23}

\textit{Maslahah} in sharia at least has three main characteristics. First, maslahah is not just limited to \textit{maslahah dunyawiyyah} (worldly affairs), but also to \textit{maslahah diniyyah} (religious purposes) as well.\textsuperscript{24} All decisions of the existing law should be based on the Qur’an and Sunnah Nabawiyya. If there is a conflict between human interests with the interests of religion, or the Al-Qur’an and Sunnah, then what is contained in the Qur’an and Sunnah shall take precedence. This is because Allah is established all the mundane rules of the Qur’an and Sunnah to human welfare in the world that can lead to welfare in the Hereafter.

The second characteristic, \textit{maslahah} is not just an element of physical, but also consider the metaphysical elements. In simpler

\begin{itemize}
  \item \textsuperscript{18} Muhammad Said Ramadhan Al-Buthi, \textit{Dhawabith Al-Maslahah Fi Asy-Syariah Al-Islamiyyah}, (Damaskus, Muassasah Ar-Risalah, 1973), p. 23
  \item \textsuperscript{19} Imām Muhammad bin Abi Bakr bin Abdil Qādir Ar-Rāzi, \textit{Mukhtar As-Shihāh}, (Lebanon: Maktabat al-Libnān, 1986), p. 141.
  \item \textsuperscript{20} Muhammad Said Ramadhan Al-Buthi, \textit{Dhawabith Al-Maslahah…..}, p. 23
  \item \textsuperscript{21} Wahbah Az-Zuhaili, \textit{Ushul Fiqh Al-Islamiy}, Juz II, (Damaskus: Darul Fikr, 1986), p. 1017
  \item \textsuperscript{22} Wan Mohd Nor Wan Daud, \textit{Budaya Ilmu dan Gagasan 1 Malaysia Membina Negara Maju dan Bahagia}, (Putrajaya: Akademi Kenegaraan BTN, 2011), p. 3
  \item \textsuperscript{23} Abu Ishaq Asy-Syathibi, \textit{Al-Muwāfiqāt fi Ushul Asy-Syari’ah}, Juz II. (Beirut: Darul Ma‘rifah, 1968), p. 6
  \item \textsuperscript{24} Muhammad Said Ramadhan Al-Buthi, \textit{Dhawabith Al-Maslahah ….}, p. 58
\end{itemize}
language, \textit{maslahah} includes not only the physical welfare, but also inner wellbeing. In the life of the world, human needs not only physical welfare alone, but requires also the spiritual welfare, peace of mind and inner happiness. It is human nature that cannot be bargained. The third characteristic, \textit{maslahah} determination is not limited to the life of the world, but also the life in the hereafter. Thus, when a \textit{mujtahid} was doing \textit{ijtihad} to make a legal decision, it should also consider the consequences that would happen in the world and also in the hereafter. Thus, the resulting legal products can be beneficial for all mankind to prosper in this world and in the hereafter.\footnote{Muhammad Said Ramadhan Al-Buthi, \textit{Dhawabith Al-Maslahah …}, p. 46-47}

Relation to hereafter as the ultimate goal, the Prophet SAW said:

\begin{quote}
عنّ أنس بن مالك، قال: قال رسول الله صلى الله عليه وسلم: من كانート الآخَرَةُ همّته جعل الله عزّ وجلّ في قلبه وجمع له شمله، وأنتَ الدنيا وجي راغمة، ومن كانَ الدنيا همّته جعل الله فقره بين عينيه، وفرّق عليه شمله، ولم يأتيه من الدنيا إلا ما قدر له.\\footnote{HR. Tirmidzi, see Abu Isā Muhammad bin Isā At-Tirmidzi. \textit{Sunan at-Tirmidzi}. Juz IV. (Beirut: Darul Gharb Al-Islamiy, 1998). p. 224 Hadits No. 2465. According to Al-Albani, this hadits is shahih. See Muhammad Nāshiruddin Al-Albani. \textit{As-Silsilah Ash-Shohihah}, Juz II. (Riyadh: Maktabatul Ma’ārif). p. 633}
\end{quote}

From Anas ibn Malik ra. Said: the Prophet, peace and blessings of Allah be upon Him, has said in the Hadith: “whoever makes all concerns as only one; which is the concern of the Hereafter, Allah will suffice him from all other concerns; and this whose concerns of the conditions of the worldly life are ramified, Allah will not care in which valley he perishes”

\section*{Order of Maslahah.}

After understanding the integration between this world and the hereafter contained in \textit{maslahah}, the following part will explain about the order of \textit{maslahah} in terms of human welfare. \textit{Maslahah} at least divided into three parts. First, the primary \textit{maslahah} (\textit{dharūriyyat}), understood as all types of human needs related to religious and worldly interests, which can eliminate the absence of safety and sustainability of life on earth and the hereafter. The discussion in primary matters between ‘exist’ or ‘non-exist’.\footnote{Abu Ishaq Asy-Syathibi, \textit{Al-Muwāfiqāt…}, p. 8}
Examples of primary *maslahah* is the *syahadat*, prayer, meal, drink, clothing, shelter and so on. Second, the secondary *maslahah* (*hajjiyat*), understood as the needs that facilitate the achievement of the primary maslahah and eliminate obstacles to make it happen. The discussion in this secondary *maslahah* is between easy or difficult. Examples of this requirement is a reduction (*rukhsah*) for traveler in praying and fasting, eating food that is lawful and good (*halālan thayyiban*), have a place of his/her own, and so forth. Third, tertiary *maslahah* (*taḥsīniyyat*), understood as the needs that beautify the needs of primary and secondary. The discussion in this requirement is between beautiful or ugly. Example of this *maslahah* is the Sunnah prayers, wear clothing that is good and holy in prayer, alms, etiquette of eating and drinking, the ban on women’s leadership in the country and so on. The three types of *maslahah* are ordered, meaning that a person must meet the primary needs first, then the secondary needs and tertiary latter.

**Maslahah and Maqasid Syariah.**

Discussion of *maslahah* often associated with *maqāshid* sharia discussion. *Maqāshid* is the basis of the sharia. *Maqāshid* covering at least four things, namely worship, customs, *muʿāmalah* (interaction with humans) and criminal law. The four were then divided into three tiers of *maslahah*, namely primary *maslahah* (*dharūriyyat*), secondary (*hajjīyat*) and tertiary (*taḥsīniyyat*). Maslahah are all anchored on five main objectives, namely to protect faith, life, intellect, posterity and property. From that order, the main concern is keeping faith, because faith is the most important thing in human life, while keeping the property is in the final sequence. These aspects indicate *maqāshid* include several types of human needs with five terms as a primary objective.

*Maqāshid* sharia, as explained earlier, has five main objectives. First, to keep the faith. In the individual level, this goal means to keep every Muslim able to practice their religion and deprived of the things that destroy their faith. At the level of the public, this goal means to maintain the survival of the state so that religious life can be assured. Second, to maintain the soul. In the individual level, this means the goal of maintaining the continuity of life of each

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29 *Ibid*, p. 11-12  
individual. At the level of the public, this goal means to sustain life in a country in general by implementing policies and appropriate legislation. Third, to maintain intellect. In the individual level, the aim is to maintain the ability of each Muslim to think in order to always be able to use common sense. At the level of the public, to keep the congregation and the community at large in order to maintain its society and avoid damage.

Fourth, to maintain posterity. In the individual level, this goal to sustain the existence of the human species on this earth. In addition, it also aims to keep nasab of a man so that he/she will not be confused with others. At the level of the public, the purpose is to maintain the presence of Muslims in the world. Fifth, to maintain the property. This objective means to safeguard human property that is not spent with falsehood and can prevent the damage of their property. Those five goals are contained in sharia.31

Macro and Micro Aspects of Islamic Welfare.

Islamic welfare, as described above, covers all aspects of life. Those are formulated entirely in sharia which are portrayed by maslahah. Not only the individual aspects, but also the public point of view are guaranteed by maslahah. In short, the individual aspects (micro) and public aspects (macro) can be described as follows:

Figure 1: Micro and Macro Aspects of Maṣlaḥah

<table>
<thead>
<tr>
<th>Objective of SS</th>
<th>Micro Aspects</th>
<th>Macro Aspects</th>
</tr>
</thead>
<tbody>
<tr>
<td>Safeguarding the faith</td>
<td>Religious survival: syahadat, salat, fasting, zakat and hajj</td>
<td>Guarantee from the government for the freedom of religious affairs, government protection of blasphemy, etc</td>
</tr>
<tr>
<td>Safeguarding the life</td>
<td>Biological survival: food, clothing, housing, etc</td>
<td>Social responsibility to guard others, government rules of safeguarding the life, medical insurance from government, government involvement in war to protect their citizen etc</td>
</tr>
</tbody>
</table>

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Safeguarding the intellect | Right to study, responsibility of parent to educate children, self-esteem etc | Guarantee of proper education from government, freedom of speech etc

Safeguarding the posterity | Marriage, freedom for having children etc | Childbirth insurance from government, protection for women and children etc

Safeguarding the property | Freedom of transaction, private property etc | Market mechanism, government as hisbah body, poverty alleviation through baitul maal, etc

Source: Khan (1994) and Ibnu Asyur (2001)


The role of government of Indonesia in Zakat management has been massive throughout the last five years. There are several acts and rules that regulate zakat institution, the collection and distribution of zakat, etc. There are at least five main rules that govern zakat management in Indonesia.

1. Zakat Management Act No. 23/2011

This act is the act that substitutes the previous act of zakat management (Zakat Acr No. 38/1999). The most notable changes are that the funding of zakat collection and distribution by government body (Badan Amil Zakat Nasional or BAZNAS) will be covered by the government and the rights of amil. The other thing is that the punishment of mismanagement of zakat is clearly stated in this act and therefore it gives a tight room to violate the rule. This act was bringing a lot of protest from private zakat institution (Lembaga Amil Zakat or LAZ) since it restrain their ability to manage zakat freely.


This regulation is the details from the Zakat Management Act No. 23/2011. This regulation explains in detail about the content of Act No. 23/2011, including the requirements on the establishment of private zakat institution and its reporting procedure.
3. Presidential Instruction No. 3/2014

This instruction contains the instruction from the president to all bodies under government to encourage and facilitate zakat payment from their employee through the help of BAZNAS in each region. This instruction includes ministry, police, army, state owned enterprise, province and district government, state institutions, state commissions, etc.

4. BAZNAS Regulation No. 1/2014

This regulation is talking about procedure on proposing consideration of appointment and removal of management of regional BAZNAS.

5. BAZNAS Regulation No. 2/2014

This regulation contains the guidelines on the procedure of issuing permit recommendation for establishing LAZ (private zakat institutions). This regulation is the continuation from the Zakat Management Act No. 23/2011 in which private institution is given a more difficult requirement to establish new private zakat institution.

It can be noticed from those acts that zakat management in Indonesia can be divided into two main bodies:

• National Amil Zakat Board (Badan Amil Zakat Nasional – BAZNAS)

This board is government body which is focusing on managing zakat in Indonesia. Since it is government body, it is fully supported by government and it has full authorization of zakat management in Indonesia. In other word, this body is the coordinator of all formal and legal zakat institution. It means that every zakat institution, even the private body, are obligated to report their collection and distribution to BAZNAS. Besides, they are given so many requirements that complicate their life. There is even a saying that in the future, the role of private institution is mere as a collector of zakat fund (Unit Pengumpulan Zakat-UPZ).

• Private Zakat Institution (Lembaga Amil Zakat – LAZ)

Beside government body, private institutions are allowed to make a zakat body. Before 2011, the establishment of private zakat institution is relatively easy and there is no many requirements. But since 2011 or the issuing of the new act, the rules became strict for them. The government sees that there
are many private zakat institutions that are not complying with shariah, especially in their distribution where amil get the most of zakat fund. But from the LAZ perspective, it will make their movement limited. Therefore, in the long term, private zakat institution will not able to fully manage zakat fund by themselves and then become helper for the government to collect zakat.

To illustrate the huge of potential of zakat fund in Indonesia, here are the collection of zakat in the past 13 years.

**Figure 2: Zakat Collection in Indonesia**

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Amount of Zakat (Billion Rupiah)</th>
<th>Annual Growth (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2002</td>
<td>68.39 (USD 6.84 m)</td>
<td>-</td>
</tr>
<tr>
<td>2003</td>
<td>85.28 (USD 8.53 m)</td>
<td>24.70</td>
</tr>
<tr>
<td>2004</td>
<td>150.09 (USD 15.01 m)</td>
<td>76.00</td>
</tr>
<tr>
<td>2005</td>
<td>295.52 (USD 29.56 m)</td>
<td>96.90</td>
</tr>
<tr>
<td>2006</td>
<td>373.17 (USD 37.32 m)</td>
<td>26.28</td>
</tr>
<tr>
<td>2007</td>
<td>740.00 (USD 74.00 m)</td>
<td>98.30</td>
</tr>
<tr>
<td>2008</td>
<td>920.00 (USD 92.00 m)</td>
<td>24.32</td>
</tr>
<tr>
<td>2009</td>
<td>1,200.00 (USD 120.00 m)</td>
<td>30.43</td>
</tr>
<tr>
<td>2010</td>
<td>1,500.00 (USD 150.00 m)</td>
<td>25.00</td>
</tr>
<tr>
<td>2011</td>
<td>1,729.00 (USD 172.90 m)</td>
<td>20.00</td>
</tr>
<tr>
<td>2012</td>
<td>2,212.00 (USD 221.20 m)</td>
<td>22.22</td>
</tr>
<tr>
<td>2013</td>
<td>2,639.00 (USD 263.90 m)</td>
<td>22.72</td>
</tr>
<tr>
<td>2014</td>
<td>3,300.00 (USD 330.00 m)</td>
<td>22.22</td>
</tr>
<tr>
<td>2015</td>
<td>3,653.00 (USD 365.30 m)</td>
<td>10.69</td>
</tr>
<tr>
<td>2016</td>
<td>5,017.00 (USD 501.70 m)</td>
<td>37.34</td>
</tr>
<tr>
<td>2017</td>
<td>6,224.00 (USD 622.40 m)</td>
<td>24.05</td>
</tr>
<tr>
<td>2018</td>
<td>8,100.00 (USD 810.00 m)</td>
<td>30.14</td>
</tr>
</tbody>
</table>

Source: BAZNAS (2019)

We can see that in the past five years, zakat fund in Indonesia has a steady growth number. It illustrates that zakat fund has a huge potential in Indonesia. Even the deputy minister of finance of Indonesia has admitted that increasing zakat fund has become a priority of Indonesian government in this term.\(^{32}\)

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CIBEST Model: Integrated-Welfare Index.

This part will talk about one example of the Islamic welfare index that has been created by Beik and Arsyianti which is called CIBEST (Center of Islamic Business and Economic Studies) model. This index is an index that has been integrated into the National Zakat Index (Indeks Zakat Nasional) which is issued by BAZNAS. CIBEST model is chosen because the model has been implemented in several areas and considered as a main tool to analyze the effectiveness of zakat in Indonesia.

This model is basically trying to identify human being as an integrated creature that has material and spiritual sides. They separate human-being into four different quadrants which are mentioned below:

**Figure 3: Four Quadrants of CIBEST Index**

<table>
<thead>
<tr>
<th>Results</th>
<th>≤ MV value</th>
<th>&gt;MV value</th>
</tr>
</thead>
<tbody>
<tr>
<td>&gt;SV value</td>
<td>Materially Poor and Spiritually Rich Household (Quadrant II)</td>
<td>Materially and Spiritually Rich Household (Quadrant I)</td>
</tr>
<tr>
<td>≤ SV value</td>
<td>Materially and Spiritually Poor Household (Quadrant IV)</td>
<td>Materially Rich and Spiritually Poor Household (Quadrant III)</td>
</tr>
</tbody>
</table>

Source: Beik and Arsyianti (2016)

The uniqueness of this index is that they are measuring the actual condition of the households and then try to divide them according to the four quadrant mentioned above. For material welfare, they measure it by using income of the households, while for spiritual welfare, they measure it using following measurements:

---

Figure 4: Spiritual Needs Indicator

<table>
<thead>
<tr>
<th>Variables</th>
<th>Likert Scale</th>
<th>Poverty Standard</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Prayer</td>
<td>Blocking others to pray</td>
<td>Against the concept of prayer</td>
</tr>
<tr>
<td>Fasting</td>
<td>Blocking others to undertake fasting</td>
<td>Against the concept of fasting</td>
</tr>
<tr>
<td>Zakat and Infak</td>
<td>Blocking others to pay zakat and infak</td>
<td>Against the concept of zakat and infak</td>
</tr>
<tr>
<td>Household Environment</td>
<td>Forbid ibaadah</td>
<td>Against implementation of ibaadah</td>
</tr>
<tr>
<td>Government Policy Environment</td>
<td>Forbid ibaadah</td>
<td>Against implementation of ibaadah</td>
</tr>
</tbody>
</table>

Source: Beik and Arsyianti (2016)

It can be seen that spiritual indicators are a lot more complicated than the material welfare. It indicates that spiritual needs is very important in human life.

For computing this index, Beik and Arsyianti are acquiring the data by using interview to each household. This index has been implemented in Jakarta and Bogor, specifically to the mustahik in that area. This index was used to measure the effect of zakat to the welfare of the mustahik. This research was conducted at 2015. The result of the computation are:
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Figure 5: Result of Spiritual Score at Jakarta and Bogor Region

<table>
<thead>
<tr>
<th>Variable</th>
<th>Average Spiritual Score</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Pre-Zakat Program (SS₁)</td>
</tr>
<tr>
<td>Shalat (Prayer)</td>
<td>3.55</td>
</tr>
<tr>
<td>Fasting</td>
<td>4.00</td>
</tr>
<tr>
<td>Zakat and Infaq</td>
<td>3.92</td>
</tr>
<tr>
<td>Household Environment</td>
<td>3.66</td>
</tr>
<tr>
<td>Government Policy</td>
<td>3.95</td>
</tr>
<tr>
<td>Average Spiritual Score of Total Observed Households</td>
<td>3.82</td>
</tr>
</tbody>
</table>

Source: Beik and Arsyianti (2016)

Figure 6: CIBEST Index, Pre and Post Zakat Program

<table>
<thead>
<tr>
<th>CIBEST Index</th>
<th>Pre Zakat Program</th>
<th>Post Zakat Program</th>
<th>Percentage Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Material Poverty Index</td>
<td>0,615</td>
<td>0,430</td>
<td>-30,15</td>
</tr>
<tr>
<td>Spiritual Poverty Index</td>
<td>0</td>
<td>0,009</td>
<td>+100</td>
</tr>
<tr>
<td>Absolute Poverty Index</td>
<td>0,104</td>
<td>0,009</td>
<td>-91,3</td>
</tr>
<tr>
<td>Welfare Index</td>
<td>0,281</td>
<td>0,552</td>
<td>+96,8</td>
</tr>
</tbody>
</table>

Source: Beik and Arsyianti (2016)

From the result above, we can see that welfare index is increasing almost a hundred percent. But unfortunately, the spiritual poverty index is slightly increasing. It means there are some households that become poorer spiritually after imposing of zakat. Beik and Arsyianti suggested the government to do more caution during the distribution of zakat, so that it will have a more positive impact to the muzakki both spiritually and materially.

Conclusion.

From above discussion, we can conclude that the concept of welfare in siyasah syar’iyyah perspective is based on Maslahah, since it contains both individual and public welfare. For example
of implementation of Islamic welfare is zakat. In Indonesia, zakat management are conducted by government body (BAZNAS) and private body (LAZ). Private body has to report everything to the government (BAZNAS). One example of Islamic welfare index is CIBEST model, which integrates spiritual and material aspects of human being. CIBEST model is integrated into the National Zakat Index which is issued by BAZNAS.

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BAZNAS Regulation No. 2/2014

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