

Typology of Muslim Family Welfare In Pontianak City Utilizing The Cibest Approach

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Abstract

This research aims to present an Islamic perspective overview of the typology of Muslim family welfare in Pontianak City, focusing on the fulfillment of both material and spiritual welfare indicators. The research employs a quantitative approach with a descriptive methodology, utilizing primary data sources complemented by secondary data. The population source comprises all Muslim families in Pontianak City, spanning six sub-districts: South Pontianak, Southeast Pontianak, East Pontianak, West Pontianak, Pontianak Kota, and North Pontianak. Accidental sampling is employed as the sampling technique, resulting in a total sample size of 90 respondents. The analysis tool employed is the CIBEST measuring instrument, categorizing the CIBEST Quadrant into four areas: welfare, spiritual poverty, material poverty, and absolute poverty. The findings reveal a typology of Muslim family welfare in Pontianak City, divided into two quadrants: 1) Quadrant I (Material and spiritual welfare) with the highest percentage among other quadrants, and 2) Quadrant II (Material poverty) with a percentage of few than 5 families.

Keywords: Typology, Islamic Perspective Welfare, Family Economy, CIBEST

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1. INTRODUCTION

The pursuit of welfare constitutes a paramount objective for individuals, families, communities, and nations, as explicitly articulated in the fourth paragraph of the 1945 Constitution of the Republic of Indonesia. Furthermore, the conceptualization of welfare is delineated in Law Number 13 of 1998, where it is expounded as an orchestrated state of social existence and sustenance, encompassing both material and spiritual dimensions. This state is characterized by a pervasive sentiment of security, propriety, and internal as well as external tranquility, thereby facilitating the optimization of physical, spiritual, and social requisites for every citizen. Such optimization is to be realized autonomously and for the benefit of oneself, one's familial unit, and the broader societal milieu. Importantly, this pursuit is to be conducted in adherence to the principles of human rights and responsibilities as articulated following Pancasila (BPK RI, 1998).

The realization of welfare within a nation necessitates collaborative endeavors from diverse stakeholders, commencing with the foundational unit of society—the family. The paramount significance according to the role and function of the family underscores its pivotal contribution to the overarching objectives of both individual familial prosperity and, by extension, the broader national welfare. The designation of a family as prosperous is contingent upon the attainment of a dual-fold criterion: psychological contentment and economic affluence. Thus, an ideal family is posited as one characterized by happiness from a psychological vantage point and prosperity within the economic or financial domain.

Through an economic lens, the progression toward the establishment of a flourishing family unfolds across three discernible stages. The initial phase, denoted as the survival stage, necessitates the fulfillment of fundamental requisites such as sustenance, shelter, and attire. Subsequently, the

socio-psychological stage ensues, wherein the intricate dynamics of familial interactions with the broader community are delineated. This encompasses how family constituents cultivate relationships with community members, foster harmonious coexistence, assimilate and embody prevalent cultural values and norms, and disseminate these cultural tenets to preclude societal discord. The culminating stage involves the pursuit of self-development within the familial context.

According to BKKBN, the conceptualization of family welfare denotes a state in which the fundamental, societal, and optimal developmental requisites are satisfactorily addressed (BKKBN, 1993). BKKBN employs a multifaceted approach to gauge family welfare, incorporating variables encompassing essential domains such as sustenance, attire, shelter, health, education, religious adherence, family planning, intrafamilial interactions, engagement with the broader environment, fiscal prudence, access to information, and societal roles. Analogously, the welfare metrics examined by BPS encompass dimensions such as population dynamics, health and nutritional well-being, educational attainment, labor dynamics, consumption modalities, housing and environmental conditions, poverty indices, and various other social indicators. These parameters serve as pivotal benchmarks in endeavors aimed at ameliorating the overall quality of life (BPS, 2022).

However, distinctions emerge in the conceptualization of welfare within conventional and Islamic economic frameworks. Welfare, within the Sharia framework, is deemed foundational and extends beyond mere endeavors to maximize wealth and consumption. The Islamic perspective on welfare necessitates the simultaneous fulfillment of both material and spiritual human needs, emphasizing a harmonious equilibrium between individual and societal interests while realizing the principles of Maqashid Shariah (Pusparini, 2015). Maqashid Shariah, delineating the objectives of Sharia, is oriented towards the enhancement of the collective welfare of humanity, manifested through the safeguarding of religious principles (*ad-diin*), preservation of the soul (*an-nafs*), cultivation of intellectual faculties (*al-aql*), propagation of progeny (*an-nasl*), and prudent management of wealth (*al-maal*).

Consequently, it is imperative to engage in research that delves into the discourse of welfare from an alternative standpoint, specifically the Islamic perspective on welfare. As articulated by Irfan Syauqi Beik regarding the implementation of the CIBEST Model in gauging welfare levels within an Islamic framework, this endeavor represents an effort to formulate developmental parameters following Sharia principles, concurrently addressing material and spiritual dimensions of welfare. Several foundational rationales underpin this conceptual framework, including: Firstly, the universality of economic development policies grounded in Sharia principles. Secondly, the failure of economic development in developing nations is attributed to the disregard for development instruments harmonizing with local religious and cultural contexts. Thus, within this contextual framework, welfare transcends the confines of worldly prosperity alone; the emphasis shifts towards the paramount importance of well-being in the hereafter. While the concerns of the afterlife are inherently personal, their effective and efficient realization is contingent upon collaboration and mutual support.

Conversely, Pontianak City ranks as the second municipality with a higher Muslim population following Sambas Regency, totaling 515,338 individuals (data.kalbarprov.go.id). Given the context outlined earlier, the research problem is articulated as follows: "How is the typology of Muslim family welfare in Pontianak City employing the CIBEST approach?" The overarching objective of this research is to delineate a typology of Muslim family welfare in Pontianak City, facilitating targeted and needs-based poverty management interventions.

Imam Al-Ghazali expounded upon the concept of welfare through the lens of the Maqashid As-Syari'ah approach, emphasizing the principal objective of sharia to foster individual and societal well-being by addressing *daruriyyat* (preservation of religion, soul, property, and intellect), *hajiyyat* (needs), and *tahsiniyyat* (completeness) (Auda, 2015). Aligned with Al-Ghazali's paradigm, (Chapra, 2001) elucidated that welfare transcends mere affluence and abundance of material resources, stipulating a holistic fulfillment of both material and spiritual dimensions in each individual in a harmonious equilibrium. Material needs encompass essentials such as clothing, food, shelter, education, transportation, life insurance, and adequate property—comprising goods and

services contributing to genuine comfort and well-being. Concurrently, spiritual needs encompass piety towards Allah, inner tranquility, personal happiness, familial and communal harmony, and the absence of malevolence (Chapra, 2001). Afzalur Rahman further explains the Islamic perspective of welfare through the concept of *Falah*, wherein welfare comprises material and spiritual dimensions, extending to both individual and societal realms.

The study conducted by Aryani, Rachmawati, and Seto (2019) scrutinized the typology of poverty concerning zakat. The research delved into examining the influence of zakat on altering the landscape of poverty typology, employing the CIBEST model and the paired sample t-test for data analysis. The findings of the study established a significant impact of zakat, evidenced by a significance value of 0.000, on the transformation of poverty typology among mustahik individuals in Palembang City. In a complementary investigation by Aryani and Rachmawati (2019), an exploration of poverty typology was undertaken utilizing the CIBEST model. The outcomes revealed the existence of four distinct types of poverty: material poverty at 54.5%, absolute poverty at 24%, spiritual poverty at 4.5%, and welfare at 17%. Material poverty predominantly manifested among individuals aged over 60, while absolute poverty was most prevalent among casual laborers and those unemployed.

Ariyani and Yasin's study (2022) systematically explores the ramifications of productive zakat on the welfare of mustahik individuals, employing the CIBEST methodology. Employing descriptive quantitative methods, the research reveals that both before and after receiving productive zakat assistance, beneficiary families were situated above the poverty line. However, noteworthy is the finding that despite certain households experiencing an increase in income, they persisted within the category of material poverty.

In a related inquiry, Musyahidah's research (2020) helped to estimate the impact of zakat empowerment on the levels of welfare, considering both material and spiritual dimensions, as per the CIBEST Index. This quantitative study employs paired data t-statistical tests and the CIBEST index for data analysis. The outcomes of the study affirm the discernible impact of zakat empowerment on the material and spiritual welfare of mustahik households, both before and after the receipt of zakat assistance.

The study undertaken by Kamarni and Saputra

(2021) examines the allocation of productive zakat funds and its impact on enhancing the well-being of mustahik individuals in Padang City, employing the CIBEST model. The primary objective of this research is to analyze the variations in mustahik income before and after the receipt of zakat fund assistance, focusing on all mustahik respondents affiliated with BAZNAS Padang City who are registered beneficiaries of productive zakat assistance. Analysis of the gathered data demonstrates that the distribution and effective utilization of productive zakat fund assistance successfully elevates the welfare levels of mustahik households, concurrently contributing to a reduction in poverty rates.

In a parallel investigation, Tunut (2022) engages in the assessment of regional typology through a multifaceted study encompassing social, economic, environmental, and institutional dimensions. This evaluation, conducted with quantitative descriptive methods, aims to elucidate indicators of sustainable development within the region. The data analysis employed both Manova and Rapfish methodologies. The findings indicated that four cities demonstrated notable achievements in sustainable development, while the remaining municipalities exhibited moderate levels of attainment. In a parallel study, Afrianto (2023) utilized descriptive analysis, incorporating scoring and contingency tables, to ascertain the relationship within land conversion typology. The analytical framework involved the application of the Spearman Rank coefficient test. In a distinct investigation by Nadia (2023), the human development index was scrutinized based on Klassen's typology, employing triangulation research methods and secondary data sourced from BPS. The results delineated a typology of economic growth within the Regency/City of Bali Province, categorizing areas into two quadrants: 1) Quadrant II, comprising fast-developing and fast-growing locales such as Denpasar City, Tabanan Regency, Gianyar Regency, and Badung Regency; 2) Quadrant III, covering relatively underdeveloped regions including Karangasem Regency, Bangli Regency, Klungkung Regency, Jembrana Regency, and Buleleng Regency.

2. METHODS

The research methodology employed in this study is quantitative research with a quantitative descriptive approach. This approach serves as a problem-solving method by providing a detailed

description or overview of the studied object through the collection and analysis of data or samples gathered during the current situation, based on factual circumstances. The methodology integrates field surveys and development studies, interpreting the findings derived from primary and secondary data sources. The population source comprises all Muslim families in Pontianak City, spanning six sub-districts: South Pontianak, Southeast Pontianak, East Pontianak, West Pontianak, Pontianak Kota, and North Pontianak. Accidental sampling is employed to select participants, where individuals who fortuitously encounter the researchers become suitable data sources, adhering to the methodology proposed by Sugiyono (2016). The research covers a sample size of 90 respondents distributed throughout Pontianak City.

The analytical procedure employed to analyze the typology of Muslim families' welfare in Pontianak City includes the following sequential steps:

- Conducting data collection.
- Quantifying welfare through the utilization of the CIBEST model measurement tool.
- Categorizing the data within the CIBEST model framework to derive a typology of welfare.

3. RESULT AND DISCUSSION

3.1. Results

3.1.1. Characteristics of Respondents

Drawing from the research conducted on 90 respondents, distinct characteristics have been identified. Regarding education, the predominant majority of both husbands and wives hold S1/D3 degrees, constituting 31 respondents. In terms of occupation, a significant portion of the respondents, totaling 43 individuals, are employed as civil servants or retirees. Concerning residential domicile, a majority of 28 respondents reside in Pontianak City.

3.1.2. Material and Spiritual Welfare in Pontianak City

This study employed a questionnaire as an instrument administered to 90 respondents. Post-data collection, the information was systematically tabulated and subsequently analyzed utilizing the CIBEST approach. The assessment of welfare is categorized into material and spiritual dimensions.

Material Welfare

In evaluating material welfare, a modified approach to the BPS (Central Statistics Agency) poverty line is employed due to constraints on

research time. The essential data for this calculation includes the total population of Pontianak City, the count of family heads in Pontianak City, and the Poverty Line of Pontianak City in the second semester of 2022. According to BPS data, Pontianak City has a total population of 673,400 individuals, with 204,053 family heads, and a poverty line set at IDR 622,735. The computation of Material Value (MV) is as follows:

- Average family size = Total population: Head of Family
- Average family size in 2022 = $673,400 : 204,053 = 3.30$
- $MV1 = \text{Poverty Line BPS 2022} \times \text{Average family size} = (622,735 \times 3.30) = \text{Rp}2,055,025,-$ per household per month

Consequently, the established minimum standard for family income is Rp2,055,025 per household per month. The ensuing section presents the findings of the material welfare research in Table 1.

Table 1. Material Wellbeing Research Results

	Freq	Percent	Valid Percent
≤Rp. 2.055.025	4	6.7	6.7
Valid >Rp. 2.055.025	86	93.3	93.3
Total	90	100.0	100.0

Source: Data processing, 2023

From the presented Table 1, it is discerned that 6.7% of households possess a monthly income less than Rp 2,055,025, while 93.3% exhibit a monthly income equal to or exceeding Rp 2,055,025. This data signifies those 86 respondents enjoy material prosperity, with only 4 respondents categorized as materially impoverished.

Spiritual Welfare in Pontianak City

Drawing from the distributed questionnaires, it is observed that the spiritual scores range from a minimum of 1 to a maximum of 5. The cumulative scores from the 5 questions are totaled and then divided by 5;

Table 2: Spiritual Wellbeing Results

Standard Value	Frequency	Percent	Valid Percent
> 3	90	100	100
SV ≤ 3	0	0	0
Total	90	100.0	100.0

Source: Data processing, 2023

Table 2 above delineates that all respondents exhibit spiritual prosperity. The variable concerning prayer manifests as follows: 0% prohibit others from praying and reject the concept of prayer, 1.1% perform

mandatory prayers irregularly, 51.5% perform routine mandatory prayers but not always in congregation, and 47.8% perform routine mandatory prayers in congregation along with Rawatib sunnah prayers. Regarding fasting variables: 0% prohibit others from fasting and reject the concept of fasting, 1.1% do not fulfill mandatory fasting completely, 22.2% only carry out mandatory fasting in full, and 76.7% undertake both mandatory and sunnah fasting. For zakat and infaq variables: 0% prohibit others from giving zakat and infaq, reject the concept of zakat and infaq, and never contribute infaq even once during one year, 14.4% pay zakat fitrah and zakat harta, and 85.6% pay zakat fitrah, zakat harta, and infaq.

Family environment variables in the statement prohibiting family members from worshipping and rejecting the implementation of worship 0%, consider worship and praying a private matter of family members 1.1%, supporting family worship and praying 17.8%, building a family atmosphere that supports worship together 81.1%. Meanwhile, the variable of government policy/community leaders in the statement prohibiting worship for each family and rejecting the implementation of worship 0%, considering worship a private matter of the community 3.3%, supporting worship 20%, creating an environment conducive to worship 76.7%.

3.2. Discussion

A family committed to consistent worship is actively engaged in obligatory acts such as the five daily prayers, Ramadan fasting, and zakat payment. These families strive to embody the virtues and values of Islam in their daily lives. Those with a strong foundation in religious education impart this knowledge to family members through home-based instruction or participation in religious activities at mosques and other institutions. For them, religious knowledge holds primacy as the cornerstone for leading a virtuous life. Similarly, families prioritizing children's education view it as a significant investment in their offspring's future. They encourage academic excellence, offering support in both formal and informal educational pursuits.

Families that are economically supportive engage in collaborative efforts to manage the family's economy, utilizing both the husband's and wife's earned income. They mutually contribute to earning a livelihood, share responsibilities for expenses, and motivate each other towards financial success. Such

families prioritize maintaining harmony and affection among all members, fostering respect, appreciation, and support. Actively spending quality time together, they participate in beneficial activities that strengthen family bonds. Additionally, these families play an active role in social and religious activities within the community, involving themselves in charity work, mosque construction, family recitation, and contributing to the welfare of the broader community. While each family possesses its unique characteristics in developing family welfare, the above typology provides a comprehensive overview of critical aspects of Muslim family welfare.

Building upon the data presented in the previous section, the analysis of the typology of Muslim families in Pontianak City involves grouping families based on the CIBEST quadrant. The following image illustrates the categorization of Muslim family welfare in Pontianak City.

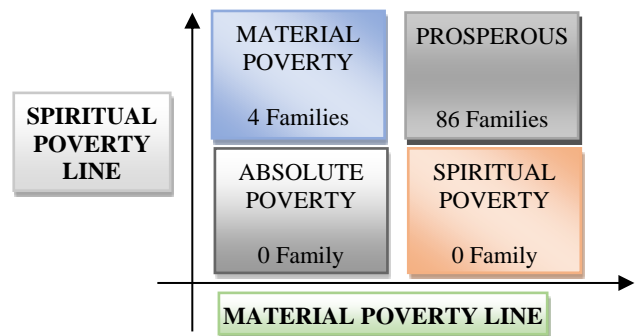


Figure 3. Typology of Welfare Based on CIBEST Quadrants

Source: Data processing, 2023

a. Quadrant I (Prosperous)

In Quadrant I, denoted as prosperous, the symbol (+) appears in both the fulfillment of needs, encompassing material and spiritual dimensions. A household or family is deemed prosperous if it is considered capable in both material and spiritual aspects. According to the research findings, 86 families fall into Quadrant I, thereby categorized as prosperous.

b. Quadrant II (Material Poverty)

Quadrant II is characterized by the (+) sign on spiritual needs only, accompanied by the (-) sign on material needs. In this quadrant, the household or family is identified as materially poor, signifying spiritual capability but material incapability. Consequently, the research reveals 4 families in Quadrant II, thus classified as experiencing material poverty.

c. Quadrant III (Spiritual Poverty)

Quadrant III is characterized by the (-) sign on spiritual needs and the (+) sign on material needs. In this quadrant, households or families are identified as spiritually poor, signifying material capability but spiritual incapability. The research results indicate that there are no families in Quadrant III, thus not categorized as experiencing spiritual poverty.

d. Quadrant IV (Absolute Poverty)

Quadrant IV exhibits the (-) sign on both needs, encompassing material and spiritual dimensions. This represents the most challenging position for a household or family, where the entity is unable to fulfill both material and spiritual needs simultaneously. Consequently, the research findings reveal no families in Quadrant IV, indicating an absence of households categorized as experiencing absolute poverty.

4. CONCLUSION

This study was conducted to present an insight into the typology of Muslim family welfare in Pontianak City using the CIBEST measuring instrument. The findings ultimately reveal a classification of Muslim families into two distinct quadrants:

- a. Quadrant I, characterized by both material and spiritual well-being, holds the highest percentage among all quadrants; and
- b. Quadrant II, denoting material poverty, comprising a percentage of less than 5 families.

Hopefully, these outcomes of the conducted research provide an opportunity for future researchers to consider incorporating additional variables that are pertinent to the subject matter.

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