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Bringing the Zakat Distribution from the Principles to Financial Inclusion on Mission Mode

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Abstract

We show how changes in poverty rate can be applied into growth of zakat distribution via financial inclusion on mission mode, and we use the methodology to zakat productive program in Sukabumi during the 2016. The purpose of the present paper is to prove zakat is able to be a solution part for the community empowerment. The result is the number of productive zakat program beneficiaries whose income is below the poverty line (poor category) before the program are 73 people (H = 0.081) and after the program change to 24 (H = 0.027), which means the program has succeeded in reducing the number of poor people by 49 people (5.47 percent). Despite the decrease of the number of headcount, the poverty gap (P_1) after the program increased. The income gap (I) is also decline from 0.197 to 0.169. Poverty severity of beneficiaries of productive zakat program in Sukabumi seen by Sen Index ($P2$) decrease from 0.038 to 0.013, while using Foster-Greer-Thorbecke Index (P3), the poverty severity decrease from from 0.004 to 0.002. The analysis revealed the zakat for the community empowerment was significant economically in suppressing the poverty rate, and possible for reducing inequality and ending poverty in Indonesia.

1.   Introduction

Zakat is one of the primary sector of economic in the Muslim countries. As the third pillar of Islam, payment of zakat is an obligation for an eligible Muslim to purify his wealth by distributing it to the mustahiq based on the specific criteria. Zakat has a huge potential to be economically developed. In the last decade, zakat experienced a rapid growth marked by the increase of total zakat collection fund. However, this zakat growth still has a significant gap compared to its potential. According to Kahf, total potential of zakat in OIC member countries ranged from 1.8 to 4.34 percent of total GDP. If zakat is multiplied by the GDP at current prices in 2010 from the OIC member countries, the global potential zakat reached USD 600 billion (Beik, 2015).

In the context of poverty alleviation in Indonesia, zakat has the huge potential. Since Indonesia has the biggest Muslim population in the world which is 85 percent of total population in Indonesia or 216.66 million population.[1] It can also be portrayed from the increasing of zakat, alms, and sadaqah (zakat, infaq, sadaqah or ZIS) collection fund since 2002 until 2015 (Table 1.1).

Tabel 1.1 Time Series of ZIS Collected in Indonesia

Year	Billion Rupiah	Million USD	Annual Growth (%)	GDP Growth (%)
2002	68.39	4.98	-	3.7
2003	85.28	6.21	24.70	4.1
2004	150.09	10.92	76.00	5.1
2005	295.52	21.51	96.90	5.7
2006	373.17	27.16	26.28	5.5
2007	740	53.86	98.30	6.3
2008	920	66.96	24.32	6.2
2009	1200	87.34	30.43	4.9
2010	1500	109.17	25.00	6.1
2011	1729	125.84	15.30	6.5
2012	2200	160.12	27.24	6.23
2013	2700	196.51	22.73	5.78
2014	3300	240.17	22.22	5.02
2015	3700	269.29	21.21	4.79

Note: 1 USD = Rp13.740,00, Source: National Board of Zakat (BAZNAS)

Table 1.1 shows that the ZIS collection fund had increased 5310.15 percent since year 2002 until 2015. In year 2005 and 2007, it also increased significantly (almost 100 percent) which was predicted as the implication of tsunami in Aceh and earthquake in Yogyakarta. Both of these tragedies were stated as the national disaster in Indonesia. Table 1.1 also shows the increasing of ZIS collection fund since year 2002 until 2015 as 39.28 percent in average. This data indicated that the public awareness to pay zakat through the certified zakat institutions (Lembaga Amil Zakat or LAZ) has been increased. The positive trend of this zakat collection also implied the increase of public trust to the zakat institution's performance in managing zakat fund. The annual growth of ZIS collection fund was also higher than the GDP growth year to year. In year 2009, the GDP growth decreased 1.3 percent as a consequence of global financial crisis. On the contrary, zakat growth increased 6.11 percent. The average of zakat growth in 2002 to 2015 (39.28 percent) also showed a higher number than the average of GDP growth which only 5.42 percent. Generally speaking, the zakat growth is not much affected by the global crisis. Therefore, zakat has a huge potential to contribute to the national development.

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[1] BAZNAS. Zakat Outlook 2017. Center of Strategic Studies http://www.puskasbaznas.com/publications/books/293-outlook-zakat-indonesia-2017-english

The zakat development in Indonesia increased significantly when the Zakat Act No. 38/1999 was launched. Based on this act, zakat can be managed by the zakat institutions created by the government (*Badan Amil Zakat*) and also privately created by the public (LAZ). However, a major change in the regulatory framework occurred on the replacement of Zakat Act No. 38/1999 with the Zakat Act No. 23/2011 which brought all major private collectors under the supervision of National Zakat Board (BAZNAS). The Act No. 23/2011 aims to "improve the effectiveness and efficiency of the management of zakat services, and optimise the benefits of zakat for public welfare and poverty alleviation" (Art.3).

Based on this Act, the National Board of Zakat (BAZNAS) as an independent government agency responsible to the President of the republic of Indonesia. It had been given two main obligations: (1) to regulate entire zakat system including planning, implementation, controlling the process, audit, transparencies, collections, and distributions and (2) to coordinate all of the zakat institutions in the country cross-bodies, cross-provinces and cross-regencies.

2.   Productive Zakat Program in Sukabumi

Having tagline "Building Civilizations of Zakat, Zakat Build Civilizations", Sukabumi proves its commitment in creating the miniature of sharia economics application in Indonesia (SMESI). It can be seen in Gedung 1000, a building built by the IDR 1000 infaq from millions of people in Sukabumi. Starts from Ramadhan 1430 H, the infaq is collected using coupons in every Ramadhan for four years. Since the Gedung 1000 is used as BAZNAS Sukabumi office, it can be said that people in Sukabumi have been contributed in building civilizations of zakat. Then, in 2012, Sukabumi starts to make the second part of its tagline, that is zakat build civilization, through its productive zakat programs.

One of productive zakat programs in Sukabumi is "*Bangkit Usaha Mandiri Sukabumi berbasis Masjid*" (BUMI). BUMI is an adopted program of "*Komunitas Usaha Mikro Muamalat berbasis Masjid (KUM3)*" held by Baitul Mal Muamalat (BMM). Unlike many empowerment programs, the beneficiaries of BUMI are not only educated in terms of entrepreneurship, but also are guided in terms of spirituality. Called "Bina Rupiah", the entrepreneurship subject gives beneficiaries understanding of basic entrepreneurship skills. The expected outcome of the subject is that the beneficiaries can have a sustainable work and better income. Meanwhile, the spirituality subject called "Bina Ruhiyah" is aimed to strenghten their faith. With a strong faith, it is expected that they will have resilience in living their life, include in doing their job, and always be grateful in every situation.

Another characteristic of the program is that this program targets people who usually, or have willingness to, go to mosques. This criteria is decided based on a hadith which says "If you see someone who often goes to mosques, be assured that the person is faithful" (HR Ahmad). Therefore, the "Bina Rupiah" and "Bina Ruhiyah" are held in the mosque.

The beneficiaries of BUMI are selected people in each area. To be a recipient of BUMI, one has to be a *mustahik* in terms of income and is often or has a willingness to be active in the mosque. Then, people who fulfill those requirements have to do some steps of BUMI beneficiaries selection process. The steps in the selection of BUMI beneficiaries are exclusive meeting, feasibility test, pre-compulsory group training (Pra TWK), compulsory group training (TWK), group validation test, and group discussion. The ones who pass the process then will have IDR one million each and two year intensive mentoring, which is called "Bina Rupiah" and "Bina Ruhiyah" as said earlier. After the two years intensive mentoring, the beneficiaries of BUMI will be transfered to the next program, that is "Koperasi Simpan Pinjam Syariah" (KSPS).[2]

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[2] Puskas Baznas Official News: Statistics of Zakat Community Development (ZCD) Beneficiaries - BAZNAS Sukabumi (www.puskasbaznas.com)

We have survey 250 household beneficiaries are classified into gender, status in family, age, educational background, occupation, number of family members, total household income, and total household expenditures as follow:

Tabel 2.1 Proportion based on gender and status in family

Status in Family	Total	%
Husband	198	79.2
Widower	9	3.6
Wife	11	4.4
Widow	32	12.8
Total	250	100

Gender	Total	%
Male	207	82.8
Female	43	17.2
Total	250	100

Source: Primer Data 2016

The beneficiaries 82.8 % are males and mostly husbands. Meanwhile, the 17.2% are female who joined on this program. The beneficiaries are involved directly doing in productive enterprises.

Tabel 2.2 Proportion based on age and productivity

Age	Total	%
Productive Age (15-64)	225	90
Elderly (above 64)	25	10
Total	250	100

Source: Primer Data 2016

Based on table 2.2 the majority (90 %) of beneficiaries are in range of productive age group who are in between 15-64 years, while 10 % are the elderly who are in over 64 years.

Tabel 2.3 Proportion based on education background

Educational Background	Total	%
Uneducated	1	0.4
Elementary	117	46.8
Junior High Scool	57	22.8
Senior High School	62	24.8
Diploma	1	0.4
College	9	3.6
Others	3	1.2
Total	250	100

Source: Primer Data 2016

Based on table 2.3 the majority of household beneficiaries are graduates from senior high school graduates, junior high school and elementary school are 48.8 percent, 22.8 percent, and 24.8 percent. Only a few graduates graduated from diploma and university are of 0.4 percent and 3.6 percent. Meanwhile, 0.4 percent beneficiaries uneducated or do not get school, and 1.2 percent have non formal education.

Tabel 2.4 Proportion based on occupation

Occupation	Total	%
Unemployed	7	2.8
Housewife	10	4.0
Seller	97	38.8
Farmer	38	15.2
Employee	30	12.0
Others	68	27.2
Total	250	100

Source: Primer Data 2016

Since the program is run, the beneficiaries make a living by doing productive jobs, which are varied depend on the skill they have or the jobs they already before. 97 of 250 households beneficiaries work as sellers, while the 38 people work as farmers, 30 people work as employee and 68 people do on other jobs.

Tabel 2.5 Proportion based on family members

Number of Family Members	Total	%
> 7 members	3	1.20
5-7 members	59	23.60
1-4 members	188	75.20
Total	250	100.00

Source: Primer Data 2016

The table 2.5 show 75.20 percent of household beneficiaries have one to four family members; and 23.60 percent of them have five to seven family members, with the total of 896 beneficiaries people (included family members).

Tabel 2.6 Proportion based on household income

Range of Household Income	Total	%
< Rp 2.000.000	48	19.20
Rp 2.000.000 - Rp 5.000.000	158	63.20
Rp 5.000.001 - Rp 10.000.000	32	12.80
> Rp 10.000.000	12	4.80
Total	250	100.00

Source: Primer Data 2016

Tabel 2.6 show 19.20 percent have a household income below than Rp 2 million; 63.20 % income ranged between Rp 2 million – Rp 5 million and 12.80 % household beneficiaries between Rp 5 million – Rp 10 million. The data show, the program is not only received to the poors people whose below the poverty line living but also to some people above the poverty line. Even though, that initially all of the beneficiaries were poor, when they receive in the beginning in three years before. Despite being above the poverty line, now they still receive the fund as it could attract other potential beneficiaries to join this program. While, this paper survey is only conducted within the change range for a year ie November 2015- November 2016.

Tabel 2.6 Proportion based on household expenditure

Range of Household Expenditure	Total	%
Rp 0 - Rp 1.000.000	26	10.40
Rp 1.000.001 - Rp 2.000.000	80	32.00
Rp 2.000.001 - Rp 3.000.000	82	32.80
Rp 3.000.001 - Rp 4.000.000	44	17.60
> Rp 4.000.000	18	7.20
Total	250	100.00

Source: Primer Data 2016

Tabel 2.6 show; 32 percent spend between Rp 1 million to 2 million per month; 10.40 percent spend less than Rp 1 million per month; 32.80 percent spend between Rp 2 million to 3 million per month, and 17.60 percent spend between Rp 3 million and 4 million per month. From the data, the average of household beneficiaries expenditure are in between Rp 2 million to 3 million per month.

Tabel 2.7 Proportion based on total average of household expenditure

No.	Expenditure	Nominal (Rp)	%
1.	Daily Consumption	1.208.240	50.09
2.	Pocket money (for children)	304.072	12.60
3.	Installment/Credit Repayment	193.682	8.03
4.	Cigarette	173.852	7.21
5.	Transportation	160.580	6.66
6.	Debt	108.104	4.48
7.	Electricity & Water	96.644	4.01
8.	Medical Drugs	50.100	2.08
No.	Expenditure	Nominal (Rp)	%
9.	Communication	39.652	1.64
10.	School Tuition	34.564	1.43
11.	House Rent	14.780	0.61
12.	Clothes	7.840	0.32
13.	Medical Consultation	7.220	0.30
14.	Entertainment	1.520	0.06
15.	Others	11.520	0.48
Total Household Expenditure		2.412.370	100

Source: Primer Data 2016

In the survey, we construct of household expenditure into fifteen categories, namely house rent, electricity and water, daily consumption, school tuition, pocket money (for the children), transportation, communication, medical drugs, medical consultation, clothed, cigarette, entertainment, debt, installment/credit repayments, and others.

The table 2.7 show the highest expenditure is the daily consumption which reached 50.9 percent of total household expenditure, followed by pocket money, installment. In additional, the third lowest expenditures are medical consultation, clothes, and entertainment. The interestingly revealed that the money spent on cigarette exceeds the allocation to some important expenditures like electricity and water, school tuition and health for example the medical consultation and the medical drugs.

3.   Research Methodology

To assess and measure changes in material well-being of productive zakat program beneficiaries in Sukabumi, we have used basic need approach that is ability to fulfill human basic needs, based on the Indonesian Central Bureau of Statistics (BPS) standard. In 2016, BPS has released the poverty line in Sukabumi in the amount of Rp 331,237 per capita per month. Where, a person is called poor if he/she has average monthly expenditure below the poverty line. When to assess the change in poverty, we use of some general poverty index such as Headcount Index, Poverty Gap, Poverty Gap Index (P1), Income Gap Ratio (I), Sen Index (P2), Poverty Severity and FGT Index (P3). In terms

of data availability, we conduct the survey to the productive zakat program by BAZNAS in Sukabumi during 2016.

4. General Poverty Index

The word poverty comes from old French poverté (Modern French: pauvreté), from Latin paupertās from pauper (poor).[3] Poverty is general scarcity or the state of one who lacks a certain amount of material possessions or money (people with $1.25 a day). Absolute poverty refers to the lack of means necessary to meet basic needs such as food, clothing and shelter. Absolute poverty is meant to be about the same independent of location. Relative poverty occurs when people in a country do not enjoy a certain minimum level of living standards as compared to the rest of the population and so would vary from country to country, sometimes within the same country.[4]

The main poverty line used in the OECD and the European Union. When the United States, uses an absolute poverty measure created in 1963–64 and was based on the dollar costs of the U.S. Department of Agriculture's "economy food plan" multiplied. Both poverty measures are usually based on a person's yearly income and frequently take no account of total wealth. Major developments and research in this area suggest that standard one dimensional measures of poverty, based mainly on wealth or calorie consumption, are seriously deficient. This is because poverty often involves being deprived on several fronts, which do not necessarily correlate well with wealth.[5]

The World Bank defines extreme poverty as living on less than US$1.90 per day (PPP), and moderate poverty as less than $3.10 a day. It has been estimated that in 2008, 1.4 billion people had consumption levels below US$1.25 a day and 2.7 billion lived on less than $2 a day[6].

4.1 Headcount Index

The most common method to measure and report the poverty is the headcount ratio, which is given as the percentage of population that is below the poverty line based on the regional standards. For example, The New York Times in July 2012 reported the poverty headcount ratio as 11.1% of American population in 1973, 15.2 percent in 1983 and 11.3 percent in year 2000.[7] The headcount index is one of the most widely-used measurements since it simply measures the proportion of the population that is counted as poor. In this case, we put the headcount index is used to find out the proportion of productive zakat beneficiaries, means the total beneficiaries who are poor categorized (in the sense of the local poverty line) of the total beneficiaries population.

The score describe how many poor based on BPS standard, among the productive zakat beneficiaries in Sukabumi. The headcount index often denoted by H, the formula as follows:

$$H = \frac{q}{n}$$

Note:

H = Headcount Index

q = The number of poor people

[3] Walter Skeat (2005) An Etymological Dictionary of the English Language. Dover Publications. ISBN 978-0486440521.

[4] Sabates, Ricardo (2008) The Impact of Lifelong Learning on Poverty Reduction" (PDF), IFLL Public Value Paper 1. Latimer Trend,Plymouth, UK: 5–6. ISBN 978 1 86201 3797.

[5] Frank, Ellen (2006) Dollar: How Is Poverty Defined in Government Statistics?.Dollars & Sense magazine.

[6] World Bank (2015) 1.4 Billion Live On Less Than US$1.25 A Day, But Progress Against Poverty Remains Strong.

[7] Peter Edelman (2012) Poverty in America: Why Can't We End It?, The New York Times.

4.2   Poverty Gap

The poverty gap indicator is produced by the World Bank Development Research Group to measure of the intensity of poverty. It is also defined as the average poverty gap in the population as a proportion of the poverty line.[8] The poverty gap index is an improvement over the poverty measure headcount ratio which simply counts all the people below a poverty line, in a given population, and considers them equally poor. [9] The poverty gap also described the average shortfall of the total population from the poverty line.

In the most cases, poverty line is indicated by the widely accepted international standard for extreme poverty. However, it's been difficult to set a common international poverty threshold since different countries have different thresholds for poverty. Thus, while the headcount index is just to show the proportion of poor people in population, the poverty gap measure how far the average individual income fall below the poverty line.

i.   Poverty Gap Index (P_1)

Poverty gap index estimates the depth of poverty by considering how far, on the average, the poor are from that poverty line (Grusky & Kanbur, 2006). Therefore, the sum of the income shortfall of poor people divided by the total number of poor people will show how far the gap is. The formula of P_1 is as follows:

$$P = \sum_{t=1}^{q} g_i v_i(z, y)$$

Note:

P_1 = Poverty gap

g_i = $z - y_i$ (The difference between the income of the i-poor and the poverty line / income shortfall)

$v_i (z,y) =$ The weight given to the income shortfall of the i-poor population

This measure is the mean proportionate poverty gap in the population (where the non-poor have zero poverty gap). Some people find it helpful to think of this measure as the cost of eliminating poverty (relative to the poverty line), because it shows how much would have to be transferred to the poor to bring their incomes or expenditures up to the poverty line (as a proportion of the poverty line). The minimum cost of eliminating poverty using targeted transfers is simply the sum of all the poverty gaps in a population; every gap is filled up to the poverty line. However this interpretation is only reasonable if the transfers could be made perfectly efficiently, for instance with lump sum transfers, which is implausible[10]. It can be seen that the ratio of the minimum cost of eliminating poverty with perfect targeting (i.e.Gi) to the maximum cost with no targeting. Thus this measure is an indicator of the potential saving to the poverty alleviation budget from targeting: the smaller is the poverty gap index, the greater the potential economies for a poverty alleviation budget from identifying the characteristics of the poor – using survey or other information – so as to target benefits and programs.

ii.   Income Gap Ratio (I)

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[8] United Nations (2008) Millennium Development Goal Indicators.

[9] Amartya Sen (1976) Poverty: An Ordinal Approach to Measurement, Econometrica. 44 (2): 219–231. JSTOR 191271

[10] World Bank (2005) Poverty Manual, JH Revision.

In addition to the poverty gap index, there is also a method to measure the gap between the poor people and the poverty line which is Income Gap Ratio (I). The income gap ratio is a relative gap between the poverty line and the average income of the poor (Chakravarty, 2009).

$$I = \sum_{i=\in S(z)} \frac{g_i}{qz}$$

Note:
I = Income gap ratio
g_i = $z - y_i$ (income short-fall of i- poor people)
z = Poverty line
y_i = i-individual income
q = Total people whose income is below the poverty line

4.3 Poverty Severity

Despite the ability to see the depth of poverty, poverty gap and income gap cannot capture the inequality between the poor. Therefore, other indexes such as Sen Index as well as Foster, Greer, and Thorbecke Index, are used to see the poverty severity.

i. Sen Index (P₂)

The Sen index sought to show how the headcount and income gap ratio, along with the Gini index of the income distribution of the poor, can give an adequate picture of poverty. Because of this poverty, the Sen index is said to include the three I's of poverty: Incidence, Intensity and Inequality (Bellu & Liberati, 2005).

$$P_2 = H[I + (1-I)G_p]$$

Where:
g_i = $z - y_i$ (income short-fall of i- poor people)
z = Poverty line
q = Total people whose income is below the poverty line

ii. FGT Index (P₃)

Another method to see the poverty severity by thought of as one of a family of measures proposed by Foster, Greer and Thorbecke (FGT) Index (1984). The general formula for this index depends on a parameter α which takes a value of zero for the headcount, one for the poverty gap, and two for the squared poverty gap. Quite generally, as

$$P_\alpha(y,z) = \frac{1}{n} \sum_{i=1}^{q} \left(\frac{g_i}{z}\right)^\alpha$$

Where:
g_i = $z - y_i$ (income short-fall of i- poor people)
z = Poverty line
q = Total people whose income is below the poverty line

4.   Poverty Rate Index Changes Before and After

The next steps after conducting the assessment using these methods and formulas, we noticed changes in poverty level and material well-being of beneficiaries. This result for a year before and after receiving the program. As follow:

Table 4.1: Poverty Rate Index Changes Before and After

Index Score	Before Program	After Program
H	0.081	0.027
P_1	Rp 56,283	Rp 64,779
I	0.062	0.064
P_2	0.038	0.013
P_3	0.004	0.002

Source: Primer Data 2016

Headcont Index

From the table, show the number of total beneficiaries (896 people) whose income is below the poverty line (poor category) before the program are 73 people (H = 0.081) and after the program change to 24 (H = 0.027), which means the program has succeeded in reducing the number of poor people by 49 people (5.47 percent). This program has been running for more than five years, initially the majority of all recipients of this program are below the poverty line, but after 5 years the remaining number is only 8.1%.

This assuming, the index when getting close to 1 means more number of the poors, while when getting closer to 0 means the poors number are decreased. Thus, a good empowerment program is when the H index values after the program are less than the H index before the program.

Poverty Gap

From the table, show the poverty gap (P_1) among the beneficiaries also decrease. Before the program, the gap between poverty line and the average income of beneficiaries is Rp 56,283, while after the program the gap is Rp 64,779. Meaning that the average distance of the poors income to the poverty line before the program Rp 56,283 and after the program Rp 64,779. Assumed, that the smaller and closer to 0 in *rupiah*, the smaller poverty gap has been generated. Thus, a good empowerment program is when the P_1 index after the program are less than the P_1 index before the program. However, does not mean the failure of the empowerment program, but because the remaining gap among 24 people is very deep in its gap between them.

Income Gap

From the table, show the income gap (I) is also decline from 0.062 to 0.169. Assuming, when the index getting close to 0 means the value of income gap is smaller and the poorer the better. Thus, a

good empowerment program is when the I index after the program are less than the I index before the program.

Poverty Severity

From the table, show the poverty severity index among the beneficiaries seen by Sen Index (P_2) decrease from 0.038 to 0.013, while using Foster-Greer-Thorbecke Index (P_3) formula, the poverty severity decrease from 0.004 to 0.002. In the Sen Index (P_2) assuming, when the index getting close to 0 means the poverty severity was decreased. Thus, a good empowerment program is when the Sen index after the program are less than the Sen index before the program. As well as in the FGT Index (P3) assuming, when the index getting close to 0 means the poverty severity was decreased. Thus, a good empowerment program is when the FGT index after the program are less than the FGT index before the program.

5.   Conclusion

Based on the above empirical assessment, can be concluded that zakat distribution for the community empowerment in Sukabumi is possible for reducing inequality and ending poverty. This can be an example program for other regions in Indonesia, including in urban communities. From the calculating of five indexes, we can conclude that the program is effective for reducing the poverty, as well as can increase of the welfare level among the beneficiaries.

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Appendix of Table:

A: Household Beneficiaries Income, Before and After The Program

Respondens (Household Beneficeries)	Income Before Zakat/household	Income After Zakat/ household	Family Members	Income Before Zakat/Capita	Income After Zakat/capita
1	4.000.000	4.600.000	5	800.000	920.000
2	4.000.000	4.750.000	4	1.000.000	1.187.500
3	1.350.000	1.890.000	3	450.000	630.000
4	2.500.000	3.100.000	5	500.000	620.000
5	1.170.000	1.770.000	3	390.000	590.000
6	2.100.000	2.700.000	4	525.000	675.000
7	4.350.000	4.850.000	7	621.429	692.857
8	3.300.000	3.700.000	4	825.000	925.000
9	3.150.000	3.550.000	6	525.000	591.667
10	1.600.000	2.000.000	2	800.000	1.000.000
11	3.600.000	3.900.000	5	720.000	780.000
12	1.200.000	1.450.000	4	300.000	362.500
13	3.200.000	3.600.000	4	800.000	900.000
14	2.100.000	2.400.000	4	525.000	600.000
15	900.000	1.100.000	1	900.000	1.100.000
16	2.000.000	2.250.000	2	1.000.000	1.125.000
17	1.250.000	1.600.000	3	416.667	533.333
18	1.800.000	2.100.000	4	450.000	525.000
19	1.050.000	1.350.000	1	1.050.000	1.350.000
20	2.750.000	3.200.000	5	550.000	640.000
21	1.500.000	1.900.000	3	500.000	633.333
22	3.000.000	3.300.000	4	750.000	825.000
23	3.000.000	3.500.000	3	1.000.000	1.166.667
24	3.000.000	3.300.000	5	600.000	660.000
25	3.000.000	3.200.000	5	600.000	640.000
26	2.200.000	2.700.000	5	440.000	540.000
27	3.300.000	3.750.000	4	825.000	937.500
28	3.500.000	3.800.000	3	1.166.667	1.266.667
29	1.700.000	1.800.000	2	850.000	900.000
30	2.300.000	2.600.000	3	766.667	866.667
31	4.300.000	4.500.000	3	1.433.333	1.500.000
32	2.900.000	3.200.000	6	483.333	533.333
33	2.200.000	2.600.000	2	1.100.000	1.300.000
34	1.450.000	1.700.000	4	362.500	425.000
35	3.350.000	3.550.000	4	837.500	887.500
36	2.300.000	2.500.000	4	575.000	625.000
37	4.400.000	4.500.000	4	1.100.000	1.125.000
38	1.250.000	1.550.000	3	416.667	516.667
39	2.700.000	2.900.000	5	540.000	580.000

40	2.850.000	3.050.000	4	712.500	762.500
41	3.600.000	3.900.000	6	600.000	650.000
42	3.300.000	3.400.000	6	550.000	566.667
43	3.500.000	3.900.000	6	583.333	650.000
44	3.650.000	3.950.000	4	912.500	987.500
45	3.500.000	3.800.000	6	583.333	633.333
46	3.800.000	3.950.000	9	422.222	438.889
47	2.150.000	2.250.000	4	537.500	562.500
48	2.300.000	2.400.000	2	1.150.000	1.200.000
49	1.950.000	2.150.000	4	487.500	537.500
50	3.500.000	3.650.000	5	700.000	730.000
51	5.020.000	5.540.000	5	1.004.000	1.108.000
52	2.600.000	3.000.000	4	650.000	750.000
53	2.220.000	3.000.000	4	555.000	750.000
54	1.200.000	2.500.000	2	600.000	1.250.000
55	2.000.000	3.300.000	2	1.000.000	1.650.000
56	1.720.000	2.240.000	4	430.000	560.000
57	1.650.000	2.300.000	3	550.000	766.667
58	2.000.000	3.560.000	4	500.000	890.000
59	4.000.000	7.000.000	5	800.000	1.400.000
60	2.400.000	3.200.000	5	480.000	640.000
61	2.780.000	3.560.000	6	463.333	593.333
62	3.100.000	3.750.000	3	1.033.333	1.250.000
63	780.000	1.560.000	3	260.000	520.000
64	1.500.000	1.700.000	5	300.000	340.000
65	3.060.000	3.260.000	8	382.500	407.500
66	800.000	1.200.000	5	160.000	240.000
67	4.700.000	7.300.000	3	1.566.667	2.433.333
68	3.700.000	5.300.000	4	925.000	1.325.000
69	1.800.000	3.300.000	4	450.000	825.000
70	2.000.000	3.500.000	2	1.000.000	1.750.000
71	4.000.000	4.780.000	4	1.000.000	1.195.000
72	1.690.000	2.340.000	3	563.333	780.000
73	3.000.000	4.300.000	5	600.000	860.000
74	2.700.000	4.000.000	6	450.000	666.667
75	2.800.000	3.600.000	4	700.000	900.000
76	1.600.000	1.800.000	4	400.000	450.000
77	1.400.000	1.600.000	5	280.000	320.000
78	2.400.000	2.550.000	5	480.000	510.000
79	1.900.000	2.020.000	6	316.667	336.667
80	3.000.000	3.250.000	4	750.000	812.500
81	1.500.000	1.800.000	4	375.000	450.000
82	11.400.000	11.600.000	4	2.850.000	2.900.000
83	2.500.000	2.800.000	4	625.000	700.000
84	2.700.000	2.900.000	4	675.000	725.000
85	2.600.000	2.750.000	5	520.000	550.000
86	4.100.000	4.500.000	5	820.000	900.000

87	1.600.000	1.800.000	4	400.000	450.000
88	2.500.000	2.700.000	5	500.000	540.000
89	2.500.000	3.400.000	4	625.000	850.000
90	3.500.000	3.700.000	5	700.000	740.000
91	1.400.000	1.550.000	3	466.667	516.667
92	1.500.000	1.600.000	2	750.000	800.000
93	1.500.000	1.600.000	2	750.000	800.000
94	2.800.000	2.900.000	6	466.667	483.333
95	1.500.000	1.700.000	5	300.000	340.000
96	1.000.000	1.200.000	3	333.333	400.000
97	2.300.000	2.500.000	4	575.000	625.000
98	1.000.000	1.100.000	1	1.000.000	1.100.000
99	2.100.000	2.200.000	3	700.000	733.333
100	1.500.000	1.650.000	3	500.000	550.000
101	4.500.000	5.000.000	7	642.857	714.286
102	3.600.000	3.900.000	5	720.000	780.000
103	7.000.000	7.500.000	8	875.000	937.500
104	5.000.000	5.650.000	3	1.666.667	1.883.333
105	3.200.000	3.400.000	5	640.000	680.000
106	3.000.000	3.500.000	5	600.000	700.000
107	4.600.000	4.800.000	5	920.000	960.000
108	3.400.000	3.650.000	4	850.000	912.500
109	3.900.000	4.100.000	7	557.143	585.714
110	3.900.000	4.600.000	3	1.300.000	1.533.333
111	1.860.000	2.360.000	3	620.000	786.667
112	5.500.000	6.060.000	4	1.375.000	1.515.000
113	2.400.000	2.800.000	2	1.200.000	1.400.000
114	1.200.000	1.300.000	3	400.000	433.333
115	3.200.000	3.700.000	4	800.000	925.000
116	2.340.000	2.980.000	2	1.170.000	1.490.000
117	1.700.000	2.200.000	4	425.000	550.000
118	3.000.000	3.500.000	3	1.000.000	1.166.667
119	2.400.000	2.700.000	2	1.200.000	1.350.000
120	2.400.000	2.800.000	2	1.200.000	1.400.000
121	3.240.000	3.610.000	5	648.000	722.000
122	4.500.000	4.921.000	4	1.125.000	1.230.250
123	4.800.000	5.323.000	3	1.600.000	1.774.333
124	3.600.000	3.840.000	1	3.600.000	3.840.000
125	3.000.000	3.232.000	3	1.000.000	1.077.333
126	1.700.000	3.300.000	4	425.000	825.000
127	1.100.000	2.100.000	5	220.000	420.000
128	2.500.000	3.000.000	3	833.333	1.000.000
129	4.800.000	5.900.000	3	1.600.000	1.966.667
130	450.000	600.000	2	225.000	300.000
131	9.000.000	12.000.000	3	3.000.000	4.000.000
132	5.300.000	9.800.000	3	1.766.667	3.266.667
133	1.150.000	1.950.000	2	575.000	975.000

134	2.400.000	8.400.000	3	800.000	2.800.000
135	450.000	900.000	2	225.000	450.000
136	6.000.000	12.000.000	4	1.500.000	3.000.000
137	6.000.000	9.000.000	4	1.500.000	2.250.000
138	9.500.000	11.000.000	2	4.750.000	5.500.000
139	4.500.000	5.500.000	5	900.000	1.100.000
140	3.500.000	4.500.000	3	1.166.667	1.500.000
141	1.850.000	2.050.000	6	308.333	341.667
142	2.750.000	3.750.000	2	1.375.000	1.875.000
143	1.700.000	2.700.000	2	850.000	1.350.000
144	1.800.000	3.300.000	4	450.000	825.000
145	1.500.000	2.500.000	1	1.500.000	2.500.000
146	600.000	900.000	1	600.000	900.000
147	3.250.000	3.350.000	1	3.250.000	3.350.000
148	3.250.000	3.350.000	2	1.625.000	1.675.000
149	1.550.000	1.850.000	4	387.500	462.500
150	4.500.000	6.000.000	3	1.500.000	2.000.000
151	1000000	2.000.000	4	250.000	500.000
152	4000000	5.000.000	3	1.333.333	1.666.667
153	2100000	3.600.000	5	420.000	720.000
154	1700000	2.700.000	3	566.667	900.000
155	1500000	2.000.000	2	750.000	1.000.000
156	1000000	2.000.000	4	250.000	500.000
157	3500000	4.500.000	4	875.000	1.125.000
158	2500000	3.500.000	2	1.250.000	1.750.000
159	3500000	4.500.000	4	875.000	1.125.000
160	2500000	5.000.000	3	833.333	1.666.667
161	1500000	3.000.000	5	300.000	600.000
162	2500000	3.500.000	4	625.000	875.000
163	1500000	2.500.000	3	500.000	833.333
164	2500000	4.000.000	5	500.000	800.000
165	2300000	3.600.000	5	460.000	720.000
166	2500000	4.500.000	4	625.000	1.125.000
167	3500000	4.000.000	3	1.166.667	1.333.333
168	2500000	3.500.000	5	500.000	700.000
169	2000000	4.000.000	4	500.000	1.000.000
170	2000000	4.000.000	4	500.000	1.000.000
171	2000000	4.000.000	3	666.667	1.333.333
172	2000000	4.000.000	4	500.000	1.000.000
173	4000000	7.000.000	3	1.333.333	2.333.333
174	3000000	6.000.000	3	1.000.000	2.000.000
175	6000000	12.000.000	5	1.200.000	2.400.000
176	3300000	3.390.000	4	825.000	847.500
177	3000000	3.300.000	2	1.500.000	1.650.000
178	750000	810.000	1	750.000	810.000
179	4600000	4.900.000	2	2.300.000	2.450.000
180	4880000	5.480.000	4	1.220.000	1.370.000

181	600000	650.000	3	200.000	216.667
182	9200000	9.500.000	4	2.300.000	2.375.000
183	1200000	1.300.000	1	1.200.000	1.300.000
184	4180000	4.270.000	5	836.000	854.000
185	3150000	3.400.000	3	1.050.000	1.133.333
186	3200000	3.800.000	2	1.600.000	1.900.000
187	2600000	2.700.000	5	520.000	540.000
188	3200000	3.500.000	4	800.000	875.000
189	33400000	33.900.000	4	8.350.000	8.475.000
190	9300000	10.200.000	3	3.100.000	3.400.000
191	4500000	4.740.000	6	750.000	790.000
192	1300000	1.400.000	5	260.000	280.000
193	41400000	41.900.000	5	8.280.000	8.380.000
194	2800000	2.900.000	4	700.000	725.000
195	4200000	4.500.000	4	1.050.000	1.125.000
196	1200000	1.300.000	1	1.200.000	1.300.000
197	3000000	3.300.000	6	500.000	550.000
198	4025000	4.325.000	6	670.833	720.833
199	5400000	6.000.000	4	1.350.000	1.500.000
200	7500000	7.800.000	2	3.750.000	3.900.000
201	3200000	6.650.000	3	1.066.667	2.216.667
202	7800000	16.200.000	4	1.950.000	4.050.000
203	6100000	12.800.000	5	1.220.000	2.560.000
204	2400000	5.100.000	3	800.000	1.700.000
205	5250000	11.400.000	4	1.312.500	2.850.000
206	4500000	10.050.000	3	1.500.000	3.350.000
207	7300000	15.500.000	5	1.460.000	3.100.000
208	2700000	6.000.000	1	2.700.000	6.000.000
209	5200000	11.000.000	3	1.733.333	3.666.667
210	9300000	21.600.000	4	2.325.000	5.400.000
211	4000000	8.750.000	4	1.000.000	2.187.500
212	2950000	6.380.000	1	2.950.000	6.380.000
213	7050000	18.600.000	4	1.762.500	4.650.000
214	16000000	33.500.000	2	8.000.000	16.750.000
215	7250000	15.700.000	4	1.812.500	3.925.000
216	14000000	29.800.000	5	2.800.000	5.960.000
217	19500000	43.500.000	4	4.875.000	10.875.000
218	9400000	18.980.000	4	2.350.000	4.745.000
219	2400000	5.400.000	1	2.400.000	5.400.000
220	7000000	14.450.000	4	1.750.000	3.612.500
221	4650000	9.510.000	3	1.550.000	3.170.000
222	7700000	16.200.000	4	1.925.000	4.050.000
223	3450000	7.500.000	4	862.500	1.875.000
224	3100000	6.320.000	4	775.000	1.580.000
225	3200000	7.000.000	2	1.600.000	3.500.000
226	2150000	2.250.000	2	1.075.000	1.125.000
227	1810000	2.560.000	2	905.000	1.280.000

228	3000000	4.000.000	2	1.500.000	2.000.000
229	3100000	3.700.000	2	1.550.000	1.850.000
230	600000	650.000	2	300.000	325.000
231	1800000	2.000.000	2	900.000	1.000.000
232	3500000	5.500.000	2	1.750.000	2.750.000
233	265000	295.000	2	132.500	147.500
234	1500000	2.000.000	2	750.000	1.000.000
235	1900000	2.200.000	2	950.000	1.100.000
236	2000000	2.300.000	2	1.000.000	1.150.000
237	2260000	2.360.000	2	1.130.000	1.180.000
238	1500000	2.100.000	2	750.000	1.050.000
239	1886000	2.386.000	2	943.000	1.193.000
240	1000000	1.500.000	2	500.000	750.000
241	4000000	4.000.000	2	2.000.000	2.000.000
242	3000000	3.050.000	2	1.500.000	1.525.000
243	5000000	5.200.000	2	2.500.000	2.600.000
244	4750000	4.950.000	2	2.375.000	2.475.000
245	1600000	1.720.000	1	1.600.000	1.720.000
246	3100000	3.150.000	2	1.550.000	1.575.000
247	800000	900.000	2	400.000	450.000
248	2000000	2.300.000	2	1.000.000	1.150.000
249	2200000	2.400.000	2	1.100.000	1.200.000
250	6000000	7.000.000	2	3.000.000	3.500.000