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Risk Analysis of Productive Zakat Distribution and Mustahik Welfare Based on the CIBEST Model

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ABSTRACT

Poverty occurs due to natural and economic conditions, but based on the percentage of poor people, which fell to 9.54 (BPS), this proves that there are efforts to deal with poverty. Dompet Dhuafa distributes its productive zakat through an empowerment program, in this case. According to Sharia, this zakat distribution activity can be effective and safe if it does not conflict with the Al-Quran or hadith, but this does not rule out the possibility of risks in its operations. This research focuses on analyzing distribution risks and measuring the welfare of Mustahik based on the CIBEST model. The method uses a qualitative-quantitative descriptive approach. Data collection techniques were obtained through observation, interviews, documentation and questionnaires to several Mustahiq respondents. The research results show that there are distribution risks through the assessment, planning, monitoring, evaluation and follow-up planning processes, such as inflated budgeting, non-compliance with the predetermined timeline, subjectivity in mustahiq assessments, not being on target, non-conformity with the priority scale, mustahiq complaints related to inconsistencies in the expected assistance. There are changes in the conditions of Mustahik before and after receiving assistance using the CIBEST model. CIBEST model calculation results before and after Dompet Dhuafa's productive zakat are categorized into four quadrants. Quadrant I, from 1 RT, increased to 5 RT. Quadrant II, it is known that 7 RTs have decreased to 3 RTs. Quadrant III and Quadrant IV did not find any RT included in them. Meanwhile, the CIBEST index calculation results show that before and after the productive zakat assistance from Dompet Dhuafa, it was 12.5% to 62.5% in the prosperous category, 87.5% to 37.5% in the material poor category, 0% in the spiritual poor category and 0 % for the absolute poor category.

Keywords: *Distribution Risk; Productive Zakat; CIBEST Models*

INTRODUCTION

Currently, poverty occurs due to natural and economic conditions. Natural and economic poverty arises because of limited natural, human and other resources, so productive opportunities are relatively small and do not play an optimal role in the economy (Yulianto, 2001). Meanwhile, from the Islamic perspective, underprivileged communities will be the focus of attention because poverty affects their faith, logical thinking, morals and the surrounding community (Nafiah, 2019). As explained in Law number 23 of 2011 concerning zakat management, namely utilizing zakat funds productively to ensure that the benefits of zakat funds can be felt in the long term and also when one day they can turn mustahiq into muzakki.

Based on the pillars of Islam with a socio-economic motif, namely zakat, which turns out to be able to provide solutions in supporting the welfare of society, the use of zakat, apart from meeting short-term consumer needs can be diverted into productive zakat, which is helpful for the future. It can be concluded that the effective distribution or distribution of zakat plays an essential role in improving the socio-economic life of the community.

According to Sharia, Zakat distribution activities can be effective and safe if they do not conflict with the Al-Quran or hadith. However, remembering that risks can occur in any activity, this will also have the opportunity to occur in zakat amil institutions. The risk to zakat institutions is that zakat amil institutions are not agencies that operate in the profit-seeking sector but are more focused on maintaining their mandate to create positive things for all. The risks of zakat management discussed at the International Working Group on Zakat Core Principle (IWGZCP) conference held by BAZNAS, Bank Indonesia, and IDB are reputation risk and loss of muzakki, distribution risk, operational risk and risk of zakat transfer between countries (Beik, 2014).

Thus, it is necessary to note two aspects regarding distribution risk, namely, from the management side and the negative impact side of the distribution of zakat funds. From the management side, they are obliged to guarantee that the process of distributing zakat funds follows agreed operational procedures. Clear and measurable indicators must be had in the distribution of zakat funds. Good Governance principles such as transparency, accountability, responsibility, legal certainty, professionalism, proportionality, or others must be applied in zakat management. Moreover, zakat is an act of worship and not just about managing finances (Septian, 2014).

In this case, Dompet Dhuafa is a humanitarian organization that focuses on empowering people and humanity through managing ZISWAF and other social funds that are managed in a modern and trustworthy manner. In its management, Dompet Dhuafa uses the concept of compassion by prioritizing program pillars such as health, education, economics, social, da'wah, and culture. The Dompet Dhuafa Economic Program empowers communities based on regional potential to encourage people's independence.

Fulfilling basic needs is an effort or hard work done to avoid poverty. Not only that, they will get what they want. The need for clothing, food and shelter is met, as is the need for security and the elimination of fear.

This is following the Word of Allah in Surah Quraish verse 3:

الَّذِيْٓ اَطْعَمَهُمْ مِّنْ جُوْعٍ ەۙ وَّاٰمَنَهُمْ مِّنْ خَوْفٍ

"*Who has provided food to relieve hunger and protect them from fear*."

Two primary keys are used as the core basis for determining basic needs: material needs (clothing, food and shelter) and spiritual needs (performing worship and being free from fear). The inability to fulfil these two needs will cause an individual or a family to fall into material and spiritual poverty categories. Standard measures and measuring tools are needed to determine the success of mustahiq businesses, namely, seen from the change in condition and status from mustahiq to muzakki. It is needed as evaluation material for fund managers to see the success achieved by Mustahik in a specific period. So that the management can see the advantages and disadvantages in the process of developing mustahiq businesses in achieving true success and prosperity (Jaili, 2021).

Therefore, the CIBEST models is used, a poverty and welfare calculation model based on the ability to meet material and spiritual needs (Syauqi Beik, 2015). This model is used in this research to determine and measure the poverty level of mustahiq in the East Java Dompet Dhuafa economic program.

Productive Zakat

The word Zakat comes from Arabic, namely the root word*Age*which linguistically means blessing, holy, growing and lots of goodness. It is called zakat because it can develop and safeguard the funds taken from zakat against harm. Meanwhile, productive zakat is the distribution of zakat funds to mustahik which is managed and developed based on business principles. An indication of the use of zakat is that the funds are used for capital in the hope of increasing the economic level of the mustahik. Productive zakat is said as a community business that can generate profits through trade, agriculture, animal husbandry, carpentry and others. According to Imam Ghazali, the scholars agree that poor people should receive part of the zakat which can be used to buy land that lasts a lifetime, which is closer to the truth. If the gifts received exceed the mandatory requirements, then it is best to utilize them so that they develop and become more productive (Fasiha, 2017).

Distribution of Zakat

The term distribution in Arabic is the same as lafadz *roof*which means consumption or distribution. Distribution is also called*hear it* which also has the same meaning. In Baqir al-Sadr's opinion, the purpose of distribution in the context of Islamic studies is not only based on business, but also on meeting needs. Therefore, distribution is one way to overcome the problems faced in meeting individual needs.

Distribution of community funds which are managed by distribution and utilization. Apart from providing relevant services, it also instills an entrepreneurial spirit and self-confidence in underprivileged communities to become independent and empowered. The distribution of zakat funds is based on the mustahik's needs. First, distribution of zakat money to charities or emergency services covering the fields of education, health, humanity and da'wah-advocacy. Second, productive distribution of zakat funds covering the fields of economics, education and health.

Regarding the description of the success of the zakat distribution program, zakat must be distributed appropriately and optimally. Starting with making distribution plans, implementing strategies, implementing good controls and reporting. Thus, mustahik know and feel the benefits and blessings of zakat. The more effective the distribution of zakat, the greater the benefits of zakat felt by mustahik. So the point is that the effectiveness of zakat distribution is determined accurately by measuring the level of welfare of the mustahik themselves

Distribution Risk

Based on Minister of Finance Decree No. 577/PMK.01/2019 concerning Risk Management in the Ministry of Finance, risk is the possibility of an event occurring that affects the achievement of an organization's targets. At least clear and measurable indicators are used in the distribution of zakat funds such as standard mustahik indicators, poverty limits, effectiveness and efficiency distribution of funds, distribution time limits, service standards and distribution program operational cost ratios (Septian, 2014).

To find out the risks that affect the achievement of organizational goals, risk identification is carried out first by determiningrisk event namely the reality of the conditions of events/circumstances that can prevent, delay, hinder or not optimize the achievement of goals such as identifying risks, analyzing risks and assessing risks

The risk identification process can be carried out through in-depth interviews with practitioners (experts) who understand the general function of the unit. Analysis can be carried out by collecting information, historical company data or previous project experience. Once the necessary information is collected, a risk impact evaluation process is carried out. The risk impact evaluation process is carried out by combining probability (as a form of quantitative uncertainty) and the effects or consequences of risk realization. Then risk assessment, the risk management process is a comprehensive system that includes creating an appropriate risk management environment, maintaining efficient risk measurement, mitigation and monitoring processes, and establishing adequate internal control arrangements (Rivai, 2013)

CIBEST

Model CIBEST (*Center of Islamic Business and Economic Studies*) developed by Beik and Arsyianti is a model for calculating poverty and welfare based on the ability to meet material and spiritual needs. Referring to QS Thaha verses 118-119 and QS Quraish 3-4, the models *CIBEST* The output is the fulfillment of the dimensions of basic needs, namely from the worldly and spiritual side, such as being able to carry out religious activities; sufficient clothing, food and shelter (not naked, not hungry and not cold or hot); and loss of fear when facing certain conditions (fulfilling educational, health and employment needs) (Arsyianti, 2022)

Welfare model CIBEST has four quadrants, namely: first, the prosperous quadrant, namely being able to meet material and spiritual needs. Second, material poverty, namely not being able to fulfill material needs but being able to fulfill spiritual needs. Third, spiritual poverty, namely being able to fulfill material needs but not being able to fulfill spiritual needs. Fourth, absolute poverty, namely not being able to fulfill both things spiritually and spiritually.

In relation to meeting material needs, the standard calculation of the material poverty line is knowing the minimum needs of a family or household, based on at least five basic needs, namely clothing, food, education and health. The need for transportation and communication can also be added because it is increasingly needed by society today. Meanwhile, the standard for spiritual needs, which is related to standards for fulfilling basic spiritual needs, is based on five variables, namely prayer, fasting, zakat, family environment and implementation of government policies. CIBEST aims to create standard indicators that can measure the progress of human development from the perspective of spiritual well-being and prosperity.

Risk Analysis of Zakat Distribution

Table 1. Data on collection fund and distribution

Year	Funds Collected	Distributed Funds (Program Specific)
2018	1.847.819.812,16	878.957.786,00
2019	3.228.965.356,81	2.092.251.956,81
2020	3.452.319.169,09	3.331.136.455,97
2021	4.600.023.759,09	2.933.136.481,37
2022	7.800.146.805,33	6.755.186.508,24
Total	20.931.122.721,48	15.990.669.188,39

Source: Dompet Dhuafa Financial Report (2022)

Based on the table above, the total collection of funds for the last five years amounted to IDR 20,931,122,721.48 from Zakat, Infaq, Humanitarian Funds, Waqf, and others. Furthermore, the total funds distributed specifically for the program amounted to IDR 15,990,669,188.39, distributed through the five pillars of programs that have been created, namely education, health, social da'wah, economic and humanitarian programs. Dompet Dhuafa uses a distribution or ratio of funds to be distributed, namely for program distribution, socialization costs and institutional operations.

Determining the risks that influence the achievement of the Dompet Dhuafa East

Java organizational goals, this research uses risk analysis stages such as risk identification, risk analysis and risk assessment.

1. Identify the Risks of Productive Zakat Distribution

The risk identification process in this research was carried out through interviews with institutions that routinely handle or manage zakat, namely financial and operational supervisors, those in charge of programs and regional program assistants. The risk identification process is carried out through first, an assessment aimed at potential beneficiaries stakeholders and an environmental assessment covering socio-cultural conditions, the market for the product to be promoted, and local, and regional policies; second, planning analysis carried out by optimizing the Expenditure Budget Plan, program timeline, parties involved, activity plans, targets (beneficiaries), evaluation monitoring forms and so on; third, monitoring and evaluation, which is the process of controlling the extent to which the program has been carried out, monitoring the results or outputs that have been achieved; The four follow-up plans refer to the program period, where the program can be stopped or continued according to the conditions of the program that has been implemented.

2. Risk Analysis of Productive Zakat Distribution

Based on the stages of the risk analysis process in this research, information was obtained from historical data or previous programs and interviews regarding handling risks faced and their impacts. Researchers used six indicators as a discussion to identify the risk analysis of productive zakat distribution in the Dompet Dhuafa East Java distribution program.

First, the standard mustahiq indicator found in risk experience in the mustahiq feasibility process is subjectivity in the mustahiq assessment. Because it felt that the aid distributed was not well targeted or in line with needs. Second, the poverty limit, namely Dompet Dhuafa, uses the World Bank's minimum requirement standard, namely 1 US$. It means that someone with an income below this standard has passed the first stage. However, Dompet Dhuafa also uses BPS criteria in determining low-income families or households. As well as being in line with Maqashid Syariah in terms of Had al Kifayah dimensions, especially those that do not conflict with the BPS indicators, which are used as strengthening variables in determining the eligibility of beneficiaries.

Second, the effectiveness / efficiency of fund distribution can be seen from the accuracy of targets, priority scale, determination of program procedures, and productive programs. So, practical and efficient only refers to the manager's assumptions based on program planning. Third, service standards occurred when mustahiq complained regarding the distribution of benefits, namely that they felt that the assistance received did not match the desired expectations.

Fourth, the distribution operational ratio uses a ratio or distribution of portions of 85:8:7; 85% is distributed to all mustahiq through programs created, 8% is used for the socialization and education process, and 7% is used for program operations. Moreover, the value obtained is that the programs implemented must open up access and opportunities for the beneficiaries to become independent. The overall target for mustahiq is to make mustahiq into muzakki. It also makes mustahiq independent from financial, skill and spiritual aspects.

3. Risk Assessment

Based on the research conducted, the author collected several risks that occur and the impacts that may or have occurred on the benefit distribution process. Risk assessment is done by classifying various risks as in the table below.

Table 2. Risk Measurement

No	Distribution Risk	Frequency of occurrence
1	Swollen budget	Seldom (2/10)
2	Non-compliance with the predetermined timeline	Sometimes (3/10)
3	Subjectivity of mustahik assessment	Almost Never (1/10)
4	The management feels they are not on target	Almost Never (1/10)
5	Mismatch with priority scale	Almost Never (1/10)
6	Mustahik's complaint is related to the non-compliance with the expected assistance.	Sometimes (4/10)

Source: Data Processed

Based on the risk identification above, the risk occurrence is the frequency of occurrence of all Dompet Dhuafa distribution activities. The level of occurrence of obstacles or risks is from 10 distribution programs.

Table 3. Risk level assessment

Risk	Impact	Information
1	Minimal impact	The program runs with sufficient funds by prioritizing programs that are more priority
2	Little Impact	There is a delay in implementation time in planning
3	No Impact	Assistance is not well targeted, or assistance is not following needs
4	No Impact	Inaccuracy in distribution
5	No Impact	Inaccuracy in distribution
6	Medium Impact	Mustahik felt dissatisfied,

Source: Data Processed

Based on the table above, risks in the East Java Dompet Dhuafa distribution process can still be overcome or mitigated to manage zakat amil institutions effectively. We can still focus on turning mustahiq into muzakki by distributing various programs and maintaining the trust of muzakki/Dompet Dhuafa donors.

4. Analysis of the Welfare of Productive Zakat Mustahik based on the CIBEST Models.

Dompet Dhuafa's productive zakat distribution is carried out through economic programs. This economic program is area-based and uses local areas for its operations as a collaboration with the community. Of course, with goals such as eliminating emergencies (primary needs), opening access (discovering potential) and increasing assets (increasing potential power). The program areas are available in Mojokerto, Malang, Madiun, Banyuwangi and Tulungagung. After direct observation at the location, the Dompet Dhuafa member empowerment program operates in Livestock, Agriculture and Business Units.
Regarding the productive zakat distribution policy, each region's economic program is different because it is adjusted to the resource management capabilities that exist in each region. Like in the Mojokerto area of the Brilian Farm program, every mustahiq must be able to manage the livestock sector.

Table 4. Mustahik data is based on occupation

Respondent	Before	After
1	Farmer, Breeder	Breeder
2	Farmer, Freelance	Breeder
3	Freelance	Breeder
4	Freelance	Breeder
5	Teacher of Quran	Aloe Vera management and product production
6	Housewife	Aloe Vera management and product production
7	Unemployment	Aloe Vera management and

		product production
8	MSME souvenir Business	MSME souvenir and catering business

Source: Primary Data

Based on the data in the table above, each mustahiq has a different job before receiving the benefits of productive zakat from Dompet Dhuafa East Java. So mustahiq already have experience working to meet their own needs.

Tabel 5. Mustahiq data based on income

Respondent	Before	After
1	IDR 1.500.000	IDR 2.000.000
2	IDR 1.000.000	IDR 2.000.000
3	IDR 675.000	IDR 2.000.000
4	IDR 900.000	IDR 2.000.000
5	IDR 420.000	IDR 1.200.000
6	No	IDR 1.200.000
7	No	IDR 1.200.000
8	IDR 35.000.000	IDR 15.000.000
Total	IDR 39.495.000	IDR 26.600.000
PM household income average	IDR 4.936.875	IDR 3.325.000

Source: Data Processed

Based on the table above, most of the income of mustahiq households who were respondents to this study showed more significant changes than before receiving assistance. However, this does not mean a change in the total income of respondents from IDR 35,495,000 to IDR 26,600,0000.

Table 6. Spiritual Likert Scale

Respondent	Before					After				
	S	P	ZIS	LK	KP	S	P	ZIS	LK	KP
1	4	4	4	4	3	4	4	4	5	4
2	4	4	4	4	3	4	4	4	5	4
3	4	4	4	3	3	4	4	4	5	4
4	4	4	4	3	3	4	4	4	5	4
5	4	4	5	5	4	4	4	5	5	4
6	4	4	5	4	4	4	4	5	5	4
7	4	4	4	4	3	4	4	4	4	3
8	4	4	5	4	4	4	4	5	4	5

Source: Primary Data

The table above shows the results of evaluating the household worship activities of the East Java Dompet Dhuafa mustahiq, who were respondents in this study, both before and after receiving zakat. In this case, a Likert scale is used on five variables, indicators of household worship activities, including the implementation of prayer, fasting, zakat and infaq, family environment, and government policies.

Calculation Results of Material Poverty Line Values (MV)

In this study, researchers used a modified BPS poverty line approach to calculate the MV value, namely the minimum standard for household/family material needs, by modifying the BPS approach regarding the monthly per capita poverty line to become the poverty line (GK) per household per month. This modification is done by multiplying the GK value by the average number of family/household members in a region.

Average household size : $\frac{41.416.407}{10.905.696}$ $\frac{41.416.407}{10.905.696}$

= 3, 797

So, the household poverty line (MV) obtained is:
MV = GK BPS x average number of members per family/household
= IDR 487.908 x 3,797
= IDR 1.852.921 per household per month

So, this MV value is a standard for meeting minimum material needs per family/household per area. The household is used as a unit of analysis because Islam considers it the smallest unit of society. Therefore, households must be seen as one unit when looking at poverty levels. This approach differs from BPS, which looks at poverty individually.

Spiritual Score Calculation Results (SV)

From the research results, it is known that the spiritual score is obtained by adding up all the scores.

Table 7. Impossible spiritual change

Respondent	Before receiving zakat	After receiving zakat
1	3,8	4,2
2	3,8	4,2
3	3,6	4,2
4	3,6	4,2
5	4,4	4,4
6	4,2	4,4
7	3,8	3,8
8	4	4,4
The total average score of Spiritual needs (SS)	3,9	4,225

Source: Data Processed

The results from this table show that the average score for spiritual condition before receiving assistance from the productive zakat distribution program is 3.9. Meanwhile, the average score for the spiritual condition after receiving assistance increased by 4.225. It means the actual spiritual score increases from the SV value, namely, 3. So, it is not included in the spiritual poor category.

CIBEST Quadrant Classification

When the spiritual score and actual income of each mustahiq household are known, they are combined and classified into the CIBEST quadrant.

Table 8. Actual Material and Impossible Conditions

Respondent	Mustahiq Status	
	Before receiving zakat	Afterreceiving zakat
1	Materially Poor, Spiritually Rich	Material Rich, Spiritual Rich
2	Materially Poor, Spiritually Rich	Material Rich, Spiritual Rich
3	Materially Poor, Spiritually Rich	Material Rich, Spiritual Rich
4	Materially Poor, Spiritually Rich	Material Rich, Spiritual Rich
5	Materially Poor, Spiritually Rich	Material Rich, Spiritual Rich
6	Materially Poor, Spiritually Rich	Material Rich, Spiritual Rich
7	Materially Poor, Spiritually Rich	Material Rich, Spiritual Rich
8	Materially Poor, Spiritually Rich	Material Rich, Spiritual Rich

Source: Data Processed

Based on the combination results in the table above, from monitoring mustahiq households/families in the region, clarify the number of mustahiq in the CIBEST quadrant.

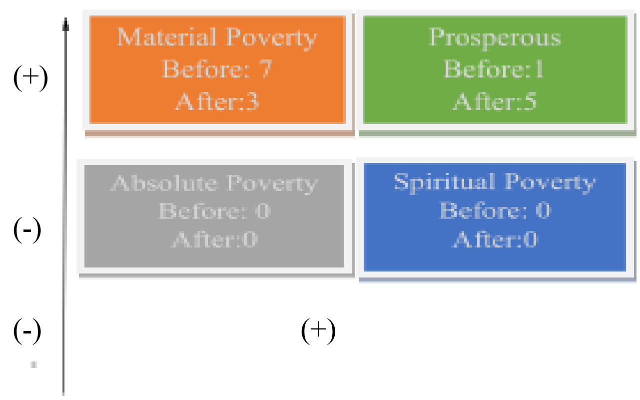

Figure 1. CIBEST Quadrant Classification

From the picture above, it can be seen that there is one household/family in the prosperous category of Mustahiq out of 8 households included in Quadrant I. However, after productive zakat assistance in the form of an empowerment program from Dompet Dhuafa East Java, this increased to 5 households/families. It shows that the spiritual condition of the household is more excellent than the SV value, and the household/family income is said to be spiritually rich and materially rich.

Quadrant II shows material poverty. In this quadrant, the actual spiritual score of the household/family is higher than the SV value. However, the family/household income is lower or equal to the MV value, so it is said to be spiritually rich but materially poor. In this quadrant, it is known that as many as 7 out of 8 are categorized as materially poor before receiving productive zakat assistance. However, after the aid efforts made by mustahiq, 3 out of 8 households are still classified as materially poor.

In quadrant III, there were no mustahiq who were classified as spiritually poor. Before and after receiving zakat assistance, the productive spiritual side remains the same, namely 0. It can be concluded that the eight mustahiq do not belong to this quadrant. Meanwhile, for quadrant IV, namely absolute poverty, the spiritual score is lower than the SV value, and the income is lower than the MV value. However, in this case, all eight households were good before or after receiving Dompet Dhuafa East Java's productive zakat assistance.

Poverty Index

To analyze the CIBEST mustahiq index values before and after the introduction of productive zakat fund assistance, which includes the material poverty index, spiritual poverty index, absolute poverty index and welfare index. Furthermore, a formula is used to calculate the poverty index and welfare index.

Table 9. Changes in Poverty Index Values

CIBEST Index	Index value before the zakat program	Index value after the zakat program	Percentage Change
Absolute Poverty Index	0,125	0,625	(-50)
Material Poverty Index	0,875	0,375	50
Spiritual Poverty Index	0	0	0
Welfare Index	0,125	0,625	(-5)

Source: Data Processed

Based on the results listed in the table above, it shows that 0 per cent of households/families were classified as absolutely poor, namely poor in both aspects (material and spiritual) both before and after the introduction of productive zakat. The mustahiq is capable of fulfilling a need, both material and spiritual.

It is known that 0.875 or 87.5 per cent of families/households before receiving Dompet Dhuafa's productive zakat were classified as materially poor after receiving productive zakat assistance of 0.375 or 37.5 per cent. It is a decrease of 0.50 or 50 per cent. Furthermore, 0 (zero) per cent of families/households is the spiritual poverty index before and after receiving productive zakat assistance. It is in line with the results of the interviews conducted. All spiritual aspects or implementation of Dompet Dhuafa's mandatory mustahiq worship have been maximized during the selection process.

Moreover, it was found that 0.625 or 6.25 per cent of families/households were classified as prosperous after receiving productive zakat assistance from Dompet Dhuafa East Java. Meanwhile, previously it reached 0.125 or 12.5 per cent. It indicates that there is an increase in the welfare level of mustahiq.

CONCLUSION

The risk analysis of the distribution of zakat funds to Dompet Dhuafa aims to make the distribution of benefits more focused, targeted, effective and efficient with a planned timeline and to use past risks as a guiding reference in managing new risks, considering that the manager's tenure is not forever. as administrator of amil zakat institution. The results of the analysis show that there are risks to the distribution of Dompet Dhuafa's productive zakat, such as inflated budgeting, non-compliance with the planned timeline, subjectivity in mustahiq assessments, administrators feeling that they are not on target, non-conformance with the priority scale and there are mustahiq complaints regarding the non-conformity of the expected assistance.

The analysis of mustahiq welfare based on the CIBEST model aims to see how far Dompet Dhuafa is in overcoming mustahiq poverty from a material (worldly) and spiritual (ukhrawi) perspective. The results of the CIBEST Model calculations before and after that were categorized into four quadrants of Dompet Dhuafa's productive zakat assistance. Quadrant I, from 1 RT, increased to 5 RT. Quadrant II, it is known that 7 RTs have decreased to 3 RTs. Quadrants III and IV did not find any RT included in this quadrant. Meanwhile, the CIBEST index calculation results show that before and after the productive zakat assistance from Dompet Dhuafa, it was 12.5% to 62.5% in the prosperous category, 87.5% to 37.5% in the material poor category, 0% in the spiritually poor category and 0 % for the absolute poor category.

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