

PRODUCTIVE ZAKAT AND ITS IMPACT ON MUSTAHIK'S WELFARE: A CIBEST INDEX APPROACH

Rohmah¹

Dzikrulloh²,

Mohamad Ali Hisyam³ Susilawati Dewi⁴, Banu Chairun Novantio⁵

¹ Department Syariah Economic, Islamic Faculty, Universitas
Trunojoyo Madura.

mahrohmah246@gmail.com

Abstract

This research aims to analyze the impact of productive zakat program on the material and spiritual conditions of mustahik based on the CIBEST index.

This research uses the CIBEST model to calculate poverty and welfare in two dimensions: material and spiritual mustahik. It also uses a paired sample t-test to determine the impact before and after receiving productive zakat. Data collection was carried out through interviews and questionnaires administered to 38 mustahik using snowball sampling.

The results of with the t-statistical test show that productive zakat has a significant influence on the material and spiritual conditions of mustahik. Because the average income of mustahik has increased. Likewise, the CIBEST model shows that productive zakat can reduce poverty rates and increase the welfare of mustahik households, both materially and spiritually. So that these results can be used as a reference for implementing social programs aimed at poverty eradication.

Keywords: *Productive Zakat, CIBEST Index, Material, Spiritual*

INTRODUCTION

Since poverty is a complicated issue with many facets, it is a major topic of discussion in many nations, but particularly in emerging nations (Ferezegia, 2018). It is multi-dimensional in that poverty is not only measured from an economic point of view but can also be measured from a spiritual point of view. Indonesia is a developing country that faces significant poverty challenges. The Central Bureau of Statistics (BPS) noted that the number of poor people as of March 2018 was 9.82% and in March 2024 it was 9.03%. The poverty rate in Indonesia has decreased, both in terms of percentage and number. (BPS 2024).

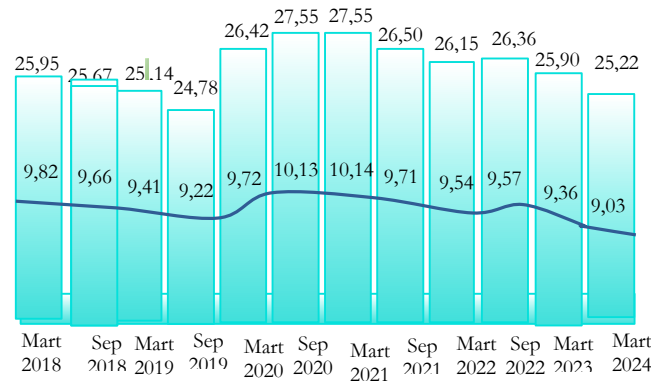


Figure 1. Number and percentage of Indonesia's poor population 2018-2024 Source: BPS Indonesia

Meanwhile, the number of poor people in East Java Province in Mart 2023 was recorded at 10.35% or 4.18 million poor people. Bangkalan Regency is in the second poorest of the 10 regencies/cities in East Java, at 19.35% of the total population.

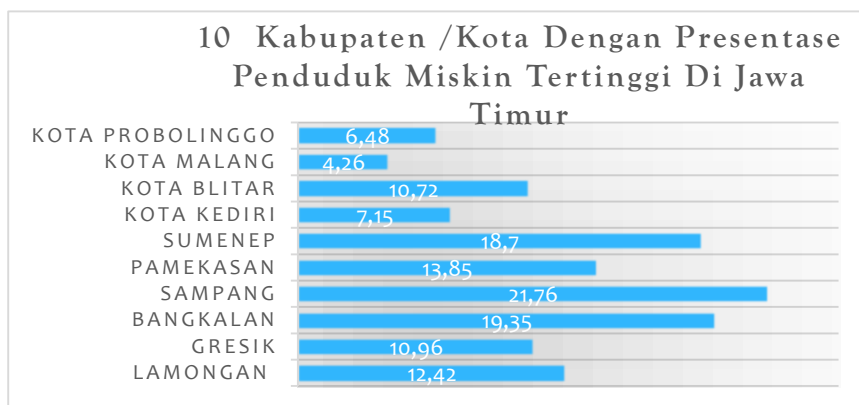


Figure 2. Number and percentage of poor people in East Java 2023 Source : BPS East Java.

Given the high poverty rate in the Bangkalan Regency area, it is critical to develop a poverty-reduction strategy. Islam as a religion demonstrates a number of generally applicable teachings for people, including the happiness and wellbeing of life in this world and the happiness and welfare of life in the next. Every citizen hopes for welfare. However, not all residents have easy access to this welfare. Welfare and zakat are inextricably linked in Islam. (Nafiah, 2015).

Zakat is the third of Islam's five pillars and is critical to fulfilling faith principles. Zakat allows the community to participate, ensuring social and environmental security. (Salam & Risnawati, 2019). Zakat, as one of Islam's most important monetary and social instruments, has the potential to help alleviate poverty through the zakat use program.

Zakat is also strongly tied to religious or spiritual acts; thus, it addresses both financial and spiritual issues. Productive zakat is a sort of zakat utilization program that might aid in poverty reduction. (Suryani & Fitriani, 2022).

Productive zakat provides a long-term answer. Mustahik will receive funding to create a firm, which is expected to increase productivity. This productive zakat will enable mustahik become more self-sufficient in terms of increasing their level of living by providing them with additional revenue. Productive zakat is better for mustahik than consumptive zakat, which is merely transitory (Safradji, 2018).

The BAZNAS of Bangkalan Regency is a non-structural government entity that manages zakat, infaq, and alms (ZIS) under the legal framework of Law No. 23 of 2011 and Government Regulation No. 14 of 2014. BAZNAS seeks to optimize the distribution and utilization of zakat to mustahik (<https://baznas.co.id>). BAZNAS Bangkalan distributes and utilizes zakat funds in the domains of economy, education, social health, and da'wah. Economic programs are implemented through productive zakat. Based on an interview with Mr. Drs. H Imam Hidayah, Vice Chairman III of Planning and Finance. BAZNAS Bangkalan distributes productive zakat in the form of

No	Program Nama	Funds and mustaik amount		Program Nama	Funds and mustaik amount	
Tabun 2023				Tabun 2024		
1	Fish Nets	100	10 kecamatan pesisir	Zis-Vegetable Carts	2	14.000.000
2	Zis-Mart	18	119.000.000	Zis-Mart	41	287.000.000
3	Zis-Chiken	4	39.000.000	Zis-Chiken	3	39.000.000
4	Modal Usaha	10	100.000.000	Zis- Noodles	6	60.000.000
5	Zis-Goats	3	225.00.000	Zis-Auto	6	90.000.000
6				Ziz- Goats	22	165.000.000
Jumlah		258.000.000		641.000.000		

Fish Nets, ZIS Goats, ZIS Mart, ZIS Chicken, ZIS Noodles, ZIS Auto, ZIS Vegetable Carts, and business.

Tabel 1. Distribution of productive zakat by BAZNAS Bangkalan Regency (January 2023-September 2024)

from Table 1. From 2023 to September 2024, recipients of BAZNAS Bangkalan's productive zakat aid saw an increase of IDR 383 million, and the number of mustahik increased by 40 mustahik. BAZNAS aims to reduce Bangkalan Regency's poverty rate through this program, both material and spiritual poverty.

The CIBEST approach is one of several methods that BAZNAS Bangkalan Regency can measure the efficacy and efficiency of its programs. The CIBEST technique is a research approach that examines both the material and spiritual aspects (Bambang Sudiby, 2019).

Research on the impact of distributing productive zakat using the CIBEST method has been carried out a lot. Such as research conducted by Royyan, (2022), Yasin, (2022), Efendi, (2021), and Mubarokah et al, (2018). This study explores further from the



research carried out by adding to the impact of the productive zakat program by using paired t-test analysis. The purpose of this paired t-test is to evaluate whether there is a significant impact between before and after getting productive zakat. With this result, it can be useful for office holders to be able to evaluate further so that they can increase the effectiveness and efficiency of this productive zakat program, and can become a flagship program to eradicate poverty, especially in Bangkalan Regency.

LITERATURE REVIEW

Productive zakat

Zakat is a simple phrase that indicates blessing, growing, clean, and nice, according to Dr. Yusuf Qardawi's comment from the book *Mu'jam Wasit* (Yurista, 2017). The term "zakat" has multiple meanings in the language, including "al-barakatu blessings," "alnamma growth and development," "ath-tharatu purity," and "ash-shalahu cleanliness". According to Islamic law, zakat is the seizing of certain property based on specific characteristics and apportioned to specific classes. (Riwayati & Hidayah, 2018). Zakat funds can be used in both productive and consumptive ways. Utilizing zakat funds for immediate needs like food, clean water, and shelter is known as consumptive zakat (Mawardi et al., 2023)

According to Dr. Astuti (2020), productive zakat means that the capital or assets provided to Mustahik are not spent but rather are used to support their business, which enables them to constantly fulfill their living expenses. Traditional and innovative productive zakat are the two categories into which the distribution of productive zakat is separated. In the past, zakat was given in the form of productive things like carts, goats, cows, and other items. In order to expand their business, the creative productive zakat gives them zakat in the form of business capital. In reality, productive zakat helps Mustahik not only with finance but also with training and support, ensuring that they have no trouble launching and growing their business. (Najmatul, Lc., M.E & Dr. Syihabuddin, 2021).

Index CIBEST

This method was developed by Irfan Syauqi Beik and Laily Dwi Arsyianti (2015). The presence of the CIBEST (Center for Islamic Business and Economic Studies) Model is based on the need for a poverty impact measurement tool that is by *Maqasid Sharia*. Where in the principle of Maqasid Syariah, the welfare of a human being consists of two elements of welfare simultaneously, namely material welfare and spiritual welfare (Pusat Kajian Strategis Badan Amil Zakat Nasional, 2019) The CIBEST model is a poverty and welfare calculation model based on the ability to meet material needs and spiritual needs (Hartono & Anwar, 2018)

The research unit of the CIBEST model is the family (not per capita), because the family is considered the smallest unit in Islam (Jaenudin & Ali Hamdan, 2022) There are 4 measurement quadrants in CIBEST. namely: welfare index (Quadrant I), material poverty index (Quadrant II), spiritual poverty index (Quadrant III), and absolute poverty index (Quadrant IV) (Baznas, 2018). In the context of meeting material needs, the method of calculating the material poverty line standard, which is termed the material

poverty line (MV) is as follows. MV is obtained from the result of multiplying the price of goods and services consumed (P_i) with the minimum number of goods and services needed (M_i) (Beik & Arsyianti, 2016).

To calculate the material poverty line standard, two approaches are taken. The first modifies the poverty line of BPS, from an individual standard (per capita) to a household or family standard. This modification was obtained from the multiplication between the poverty line per capita per month in the BPS version and the average household size, where the average family size was calculated by dividing the total population by the number of households in the area studied. Second, using *the kifayah limit* as a benchmark for the needs of individuals/families, including the adequacy of dependents based on seven criteria: clothing, food, worship, education, health, housing, and transportation. *Had kifayah* is a decent standard of living from the perspective of Islamic economics. A person or family whose daily life is below the standard of *the kifayah* is included in the category of poor asnaf (Prof. Dr. H Bambang Sudibyo, Dr. Zainulbahar Noor, 2019).

Two standards for determining the value of the poverty MV are used to see the material state of mustahik households before and after productive zakat assistance. A mustahik household is said to be materially rich when household income exceeds the MV value at the standard used.

The standard for meeting basic spiritual needs is based on five variables, namely the implementation of prayer, fasting, zakat, family environment and government policies. From these five variables, the Spiritual Poverty line (SV) standard is then determined. The choice of the five variables was carried out for several reasons

First, prayer, fasting, and zakat are included because these worships are the basic obligations for every Muslim. The inability to carry out all three will cause a decrease in the quality of faith and the condition of spirituality of a person or a household (Beik & Arsyianti, 2015).

Second, the inclusion of the family environment is due to the importance of the role of the family in building a conducive environment in meeting spiritual needs. Considering that the family is the first and main madrasah. The family is the most effective means of advancing education, character and behavior, and the family is the smallest unit in society.

Third, government policies are included because this policy significantly affects whether or not the atmosphere is conducive to doing worship and spiritual needs. The government's task is to provide a sense of security to people who carry out worship without any fear of the emergence of actions that hinder those who try to obey religion. In addition, the government is also tasked with protecting and ensuring that there is no blasphemy and harassment of religious teachings that cause destructive social conflicts. Therefore, the public's perception of the government's actions in providing a sense of worship is something that deserves attention because it can affect their ability to meet their spiritual needs (Beik & Arsyianti, 2015a).

Furthermore, scoring was carried out on the five variables so that the average spiritual score of the family (SS) was obtained. The score scale given ranges from 1 to 5, where a score of 1 reflects the worst spiritual condition, and a score of 5 reflects the best spiritual condition. For example, the score of the prayer variable. Score 5 is when each family member carries out the mandatory prayer in congregation regularly and is accompanied by sunnah prayers. Score 4 is carrying out routine mandatory prayers but not always in

congregation. Score 3 is carrying out mandatory but not routine prayers. That is, sometimes leaving the obligatory prayer on purpose. Score 2 rejects and does not believe in the concept of prayer, and score 1 is forbidding others from praying. It is called spiritual poor when the prayer score is 3 or lower than 3. This is because a score of 3 reflects a person's courage to deliberately abandon some of the mandatory prayers, such as not praying dawn and isha. Of course, spiritually this will weaken faith and impoverish the soul. With this concept, the SV score is equal to 3 (Reza Dasangga & Cahyono, 2020). After the MV and SV values are known, then the observed families are included in the CIBEST quadrant. Quadrant 1 or prosperous quadrant is when the income is above the MV value and the SS value is above the SV value. Quadrant 2 (material poverty) is when income is less than or equal to MV and SS value above SV. Quadrant 3 (spiritual poverty) is when income above the MV value and SS value are less than or equal to the SV value. Finally, quadrant 4 (absolute poverty) is when SS income and value are less than or equal to MV and SV values. After that, the index value of each quadrant is calculated (Beik & Arsyianti, 2016).

RESEARCH METHOD

This research was conducted in Bangkalan Regency in 2024. Case Study of BAZNAS Bangkalan Regency. The research is quantitative using two analytical tools, namely: t-test of two paired samples and CIBEST index. This study uses primary data and secondary data. Primary data was taken through interviews and questionnaires to 38 mustahik who were sampled. Sampling uses the snowball sampling technique. Meanwhile, secondary data is obtained from documents provided by BaZNAS, from books, articles, the internet, and other sources.

Test t-two samples in pairs.

The t-test of two paired samples was used to compare the scores before and after the experiment to determine if any noticeable changes had occurred. In this study, the t-test is used to determine the difference in mustahik household income during conditions before and after the productive program. The significance value of > 0.05 : accept H_0 , and the significance value of < 0.05 : reject H_0 . The research hypothesis is as follows:

H_0 : The income of mustahik households after receiving productive zakat fund assistance is not significantly different at the level of $\alpha = 5$ percent to the income of mustahik households before receiving productive zakat fund assistance.

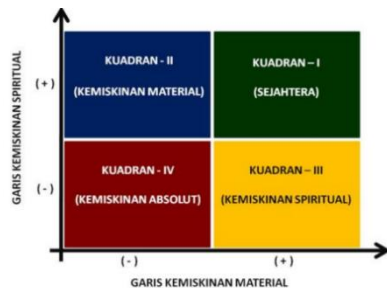
H_1 : The income of mustahik households after receiving productive zakat fund assistance is significantly different at the level of $\alpha = 5$ percent of the mustahik household income before receiving productive zakat fund assistance

Model Cibest (Center of Islamic Business and Economics Studies)

The CIBEST model is an evaluation method that measures the material and spiritual dimensions of poverty. There are two main components of the CIBEST model: the CIBEST quadrant and the CIBEST index. The CIEBST quadrant divides a house or

dwelling into four different zones. Quadrant I depicts areas of welfare, while quadrant II indicates areas of material poverty, quadrant III reflects areas of spiritual poverty, and quadrant IV represents areas of absolute poverty. In this case, the CIBEST Index is used to assess the index score on each of those quadrants.

Figure 3. CIBEST Index



Information:

- a) Quadrant I: Welfare: The household is able to meet its material and spiritual needs so that the second sign is positive (+).
- b) Quadrant II: Material Poverty: Households are only able to meet spiritual needs (+), but are unable to meet material needs (-).
- c) Quadrant III: Spiritual Poverty: Households can only afford meet material needs (+), but are unable to meet spiritual needs (-).
- d) Quadrant IV: Absolute Poverty: Households Unable to Afford meet their material and spiritual needs so that the second sign is negative (-).

Before and after zakat assistance, the MV (*Material Value*) method is used to determine the material poverty line. MV is a measure of the material well-being of a family. According to Beik and Arsyianti (2016), a family is said to be economically independent if its monthly income is greater than the value of the MV, on the other hand, the income less than the MV is considered materially poor. In this study, MV was determined using two criteria, namely below the poverty line, and *had Kifayah*

$$Mv \text{ Formula: } MV = \sum_{i=1}^n P_i M_i$$

Information:

MV = Minimum standard of materials that must be met by households (Rp or other currencies) or called the Poverty Line

P_i = Price of goods and services (Rp or other currency)

M_i = Minimum number of goods and services needed

The poverty line calculation is obtained by multiplying the per capita poverty line per month by the average household size. The average household size is obtained from the ratio of the total population to the number of households in the area studied. The poverty line of Bangkalan Regency in 2023 is 503,207 (BPS 2023).

$$MV = Rp\ 503,207 \times 3.15 \text{ (average household size in Bangkalan Regency)} \\ = IDR\ 1,585,102 \text{ per household per month}$$

In addition to using the poverty line from BPS, this study also uses the poverty line limit from the BAZNAS *kifayah limit* for East Java province in 2023, which is IDR 1,027,041 per household per month (Puskas BAZNAS 2024).

The spiritual poverty line or *Spiritual Value* (SV) is obtained based on indicators of spiritual needs and the fulfillment of five variables that determine the spiritual score. The five variables are prayer, zakat, fasting, household environment and government policies. To start calculating the spiritual score of the mustahik family, we must first assign a spiritual score to each family member. SV scores are obtained as follows:

$$\text{Formula} \quad H_i = \frac{V_{pi} + V_{fi} + V_{zi} + V_{hi} + V_{gi}}{5}$$

Caption: H_i = Actual score of the first household member. V_{pi} = Prayer score. V_{fi} = Fasting score. V_{zi} = Score of zakat and infaq. V_{hi} = Work environment score. V_{gi} = Government policy score. From the results obtained from the MV and SV values, enter households in the categories in the CIBEST quadrant by looking at the actual condition of the MV and SV values in table 1.

Table 1 Actual conditions of MV and SV values

Actual score	\leq MV Value	$>$ MV Value
$>$ MV Value	Spiritually rich, materially poor (Quadrant II)	Rich spiritual, Rich material (Quadrant I)
\leq MV Value	Spiritual poor, material poor (Quadrant IV)	Spiritually poor, rich material (Quadrant III)
Source: Beik and Arsyanti (2015)		

Mustahik households are placed into one of four categories and then obtained the value of the CIBEST Index. The function of the CIBEST Index is to calculate the population contained in each CIBEST quadrant. This index consists of several components, including the Material Poverty Index (Pm), the Spiritual Poverty Index (Ps), the Absolute Poverty Index (Pa), and the Welfare Index (W) with the following formula: $W + P_m + P_s + P_a = 1$.

1. welfare index (W)

The welfare index measures the population of families who have sufficient wealth both materially and spiritually. W can take a value between zero and one. Richer families have a wealth index value close to 1. In this quadrant, the household can be said to be prosperous. The W value can be obtained by the formula:

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

Information;

W = Well-being index; $0 \leq W \leq 1$.

w = Number of prosperous families (materially and spiritually rich).

N = Number of household population studied.

2. Material Poverty Index (PM)

The material poverty index is a measurement tool that estimates the number of households that experience material limitations, but have abundance in the spiritual dimension. The material poverty index value range is from 0 to 1. The closer to the value of 0, the lower the household poverty rate will be. The use of the Material Poverty Index (Pm) is useful for observing the distribution of households included

in quadrant II in the CIBEST framework. The value of the material poverty index can be obtained by the formula:

$$Pm = \frac{Pm}{N}$$

Information:

Pm = Material poverty index; $0 \leq PM \leq 1$.

Mp = Number of families who are materially poor but rich spiritual.

N = Number of population (households observed)

3. Spiritual Poverty Index (Ps)

The spiritual poverty index measures the percentage of households that are financially secure but spiritually poor. The spiritual poverty index (Ps) is included in the family division in quadrant III. This spiritual poverty index has a scale from 0 to 1, the smaller or closer to 0 means the level of spiritual poverty in households in a region is lower. The Ps value can be obtained by the formula

$$Ps = \frac{Sp}{N}$$

Information;

Ps = Spiritual poverty index; $0 \leq Ps \leq 1$.

Sp = Number of spiritually poor but well-off families materially.

N = Number of population (households observed).

4. Index Kemiskinan Absolut (Pa)

The absolute poverty index (Pa) is a comparison between the number of households experiencing poverty both materially and spiritually with the total household population observed. This poverty index is classified in the quadrant IV category within the CIBEST framework. The absolute poverty index scale ranges from 0 to 1, where the smaller the absolute poverty index value, the lower the absolute poverty level in households in an area. The value of Pa can be obtained by the formula:

$$Pa = \frac{Ap}{N}$$

Information;

By = Index kemiskinan absolut; $0 \leq By \leq 1$.

Mp = Number of families who are materially and spiritually poor.

N = Total population of households observed

RESULTS AND DISCUSSION

Data Processing

Characteristics Respondent

The number of respondents in this study is 38 mustahik taken from several productive zakat programs as representatives of all recipients of productive zakat assistance. The following are the characteristics of mustahik who receive productive zakat assistance from BAZNAS Bangkalan Regency.

Figure 3. Characteristics of Respondents

Karakteristik	Jumlah	Presentase%
Gender		
Laki-laki	12	31,38%
Perempuan	26	68,42%
Usia		
20-30	4	10,53%
31-40	13	34,21%
41-50	11	28,95%
51-75	10	26,32%
Pendidikan		
TPS	5	13,16%
SD	12	31,58%
SMP	4	10,53%
SMA	12	31,58%
S1	5	13,16%
Pekerjaan		
Bengkel	7	18,42%
Pedagang/wirusaha	28	73,68%
Peternak /petani	5	13,16%
Ukuran Rumah Tangga		
1-2	19	50%
3-4	19	50%

Based on figure 3, the majority of recipients of productive zakat assistance are women, which is 26 people, while the recipients of assistance with the male gender are 12 people. The majority of *mustahik age ranges* are at the productive age, namely 20-51 years old. The most age is at the age of 31-40 which is 13 people, aged 20-30 as many as 4 people, age 41-50 as many as 11 people, and *mustahik* who are at the age of 51-75 are 10 people. Judging from the level of education, the respondents who did not go to school amounted to 5 people, the respondents with the elementary education level amounted to 12 people, the junior high school education level amounted to 4 people, the high school education level amounted to 12 people and the SI education level amounted to 5 people. In terms of work, all *mustahik* have jobs, namely: 7 workshops, 28 people as a trader, and 5 breeders/farmers. The size of dependents of a family of 1-2 people is included in a small category with a total of 19 families or 50 percent. While the family size is 3-4 people with a total of 19 families or 50 percent, this size is classified as a medium family.

Validity test, reliability test, and normality test

The results of the validity test of the Likert scale used for the score of *mustahik* spiritual needs. The five variables whose validity was tested were the variables of prayer, fasting, zakat and infaq, family environment, and government policies. using the SPSS version 20 application, the validity test found that the score of each variable had a significance value smaller than 0,05, meaning that the variable was declared valid.

The results of the Reliability Test on *mustahik* spiritual needs with five variables obtained a *Cronbach Alpha* value of 0.634, so the data is reliable.

Test the normality of the material and spiritual variables *mustahik*. The test results showed that the population of the material and spiritual variables of the research was normally distributed as seen from the significance values of 0.110 and 0.111.

The Impact of Productive Zakat on Average Income and Spiritual Household *Mustahik*

To find out, the researcher used the t-test of paired data, which is as follows.

Table 4. Paired t-Test Results

Paired Differences	Before zakat -After zakat
Mean	-2277142.857
T	-5.428
Sig.(2-tailed)	0,001

Source: Primary data processed

Based on the results of the above test, a significance value of $0.001 < 0,05$ was obtained, so the *mustahik* household income before and after receiving productive zakat assistance had a positive and significant effect on *mustahik income*

The calculation of the average household *income of mustahik* before and after receiving productive zakat assistance is as follows.

Table 5. Average change in *Mustahik* income

Income	Average Income
Before receiving zakat assistance	1.451.316
After receiving zakat assistance	3.627.632

Source: Primary data processed

Based on Table 4. Explaining that the distribution of zakat funds through productive zakat has an impact on *mustahik* household income. The impact obtained by distributing zakat funds is a positive impact.

Based on the results of the t-test of paired data on spiritual variables, it shows a significance value of $0.001 < 0.05$. This means that there is a difference between before and after receiving productive zakat assistance.

CIBEST Quadrant on the Poverty Level of Households *Mustahik* Before and After Productive Zakat Assistance

Before determining the CIBEST quadrant on the level of welfare and reducing poverty in the material and spiritual aspects of *mustahik*. The measurement standards used are the BPS poverty line, and *Hath kifayah*, the minimum income to meet the basic needs of *mustahik households*.

Tabel 6. Perbandingan pendapatan *mustahik* sebelum menerima bantuan zakat produktif terhadap MV

Shaving	MV Rp	Realization		Number of Respondent Households
		<MV	>MV	
Poverty line	1,585,102	27	11	38
<i>Had kifayah</i>	1,027,041	13	25	38

Source: Primary Data (2024)

Based on table 5. As explained, there are 27 *mustahik* households whose income is below the material poverty line (MV) that has been determined. And 11 other *mustahik* households occupy positions above the material poverty line standard. Based on *Had Kifayah*, 13 households have not been able to meet their basic needs. Meanwhile, 25 other



households have been able to meet their basic needs. Because the average income is above the predetermined standard of the had kifayah

Table 7. Comparison of *mustahik* income after productive zakat assistance to MV

Shaving	MV Rp	Realization		Number of Respondent Households
		<MV	>MV	
Poverty line	1,585,102	5	33	38
<i>Had kifayah</i>	1,027,041	2	36	38

Source: Primary Data (2024)

Based on table 6. We can understand that there has been an increase in *mustahik* household income after receiving productive zakat assistance. 33 households have successfully crossed the poverty line that has been set. On the contrary, only 5 households still do not meet their material needs. Based on *the kifayah hadith*, there is also an increase, there are 2 *mustahik* households that have not been able to meet their basic needs. On the other hand, there are 36 households, which have been able to meet their basic needs.

The following is a comparison table of the spiritual value of *mustahik* before and after receiving productive zakat assistance.

Table 8. Comparison of Spiritual Values Before and After Receiving Zakat Assistance

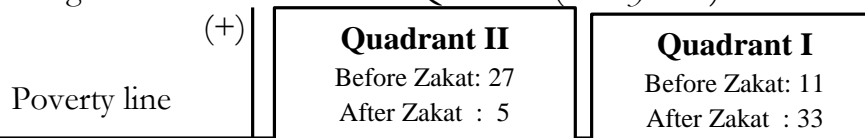
Variable Indicators	Average Score of Mustahik Spiritual Needs		Percentage Change
	Before Zakat	After Zakat	
Prayer	4,3	4,6	0,3
Fast	4,4	4,4	0
Zakat and Infaq	4,6	4,8	0,2
Family Environment	4,8	4,9	0,1
Government Policy	4,8	5	0,2
Average	4,6	4,8	0,2

Source: Primary Data (2024)

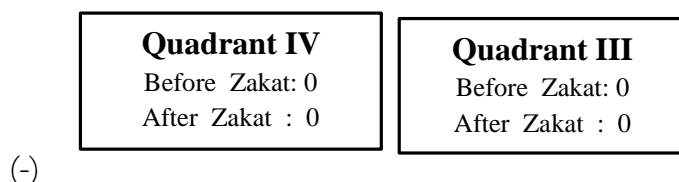
The spiritual condition of *mustahik* before and after receiving productive zakat assistance can be seen in Table 10. This shows that with the assistance of productive zakat, the spiritual condition of *mustahik* in every household has increased. This can be seen in *the mustahik* before and after receiving zakat assistance, the average spiritual score is 4.6, increasing to 4.8 reviews

After knowing each material and spiritual value of the *mustahik* household, the next step is to conduct an analysis based on the CIBEST Index quadrant, this quadrant consists of four parts, namely quadrant I prosperous, quadrant II material poverty, quadrant III spiritual poverty, and quadrant IV absolute poverty.

Figure 7. CIBEST *Mustahik* Quadrant (*Poverty Line*)



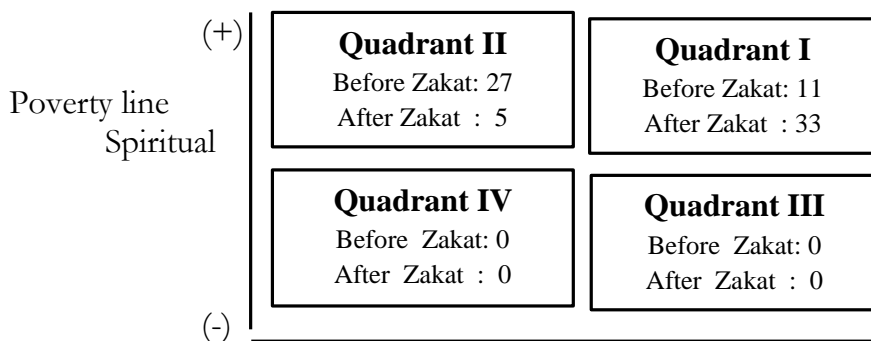
Spiritual



(-) Material Poverty Line (+)
Source: Primary Data (2024)

Figure 7. explained that with the standard comparison of the poverty line, the number of households included in quadrant I increased from 11 to 33 and there was a decrease in quadrant II from 27 to 5 households. quadrant III, spiritual poor, and quadrant IV absolute poor, there is no change because there are no households included in that category.

Figure 8. CIBEST *Mustabik* Quadrant (*Had Kifayah*)



(-) Material Poverty Line (+)
Source: Primary Data (2024)

Calculation using the measurement standard of *Had Kifayah* (Figure 8) the number of households included in quadrant I increased from 25 to 36 households, and quadrant II decreased from 13 households to 2 households. While quadrants III and IV have no houses, they are included in the quadrant.

CIBEST Index Calculation

The CIBEST Index consists of the welfare index, the material poverty index, the spiritual poverty index, and the absolute poverty index. The following are the results of the calculation of the CIBEST index.

Table 10. Poverty index

Poverty limits	Indek CIBEST	No zakat	With Zakat	Presented Change
Poverty line	In	0,3	0,87	-57
	Pm	0,71	0,13	58
	Ps	0	0	0
	pa	0	0	0
<i>Had Kifayah</i>	In	0,66	0,95	-29
	Pm	0,34	0,05	29

	Ps	0	0	0
	pa	0	0	0

Discussion

CIBEST Index Analysis

Based on the results of the analysis of the material variables of mustahik households, through the statistical t-test, it was found that there were significant changes after receiving productive zakat assistance from BAZNAS Bangkalan Regency. This can be seen from the average change in mustahik household income before receiving productive zakat of Rp 1,451,316. Meanwhile, the average mustahik household income after receiving productive zakat is Rp 3,627,632. So it can be concluded that the existence of productive zakat assistance can increase mustahik household income. So the strategy carried out by BAZNAS Bangkalan to reduce poverty and improve mustahik welfare has been successful. With that, the productive zakat program deserves to be continued and developed. This is similar to the results of research conducted by Hartono & Anwar, (2018). The results show that there is an impact of the distribution of productive zakat on *mustahik* household income. The impact caused by the distribution and utilization of zakat is a positive impact.

CIBEST quadrant analysis

Before getting productive zakat assistance, *mustahik* had difficulty developing their business because they did not have the capital to continue/develop their business. Likewise, the people whose main job is a farmer and rancher whose income is not fixed, depending on the season. Likewise, a housewife whose income is only from her husband, which is enough to meet daily needs so that there is no savings for the future of her family. On average, the community can meet their basic needs because there is intervention from their close family and sometimes they receive assistance from the government. After receiving productive zakat assistance from BAZNAS Bangkalan, *mustahik* households can meet the basic needs of their families and can develop their businesses.

Based on the CIBEST index quadrant with a comparison of the poverty line, the classification of *mustahik* households after receiving productive zakat assistance has increased from 11 households to 33 mustahik households that are included in the category of prosperous families (quadrant I). *mustahik* families who are included in (Quadrant II) before and after receiving productive zakat assistance have decreased from 27 households to 5 *mustahik* households that are included in the category of material poor and spiritually rich. In Quadrant III and Quadrant IV, there are no *mustahik* households that are included in this category. Hal ini, karena mayoritas *mustahik* adalah orang-orang yang taat pada agama. Pengukuran kedua menggunakan had kifayah sebelum dan sesudah menerima bantuan zakat produktif mengalami peningkatan dari 25 rumah tangga *mustahik* menjadi 36 rumah tangga *mustahik* yang masuk ke dalam katagori keluarga sejahtera atau masuk dalam (kuadran I). Dan rumah tangga *mustahik* yang masuk dalam katagori miskin secara materi tapi kaya secara spiritual, sebelum dan sesudah menerima zakat produktif mengalami penurunan dari 13 rumah tangga menjadi 2 rumah tangga *mustahik* yang masuk dalam katagori miskin material dan kaya secara

spiritual. Sedangkan pada kuadran III dan IV tidak terdapat rumah tangga yang masuk dalam katagori tersebut.

Analysis of the *mustahik household welfare index*.

The welfare index shows an overview of the fulfillment of material and spiritual needs at the same time. Based on table 9. The above explained the impact of productive zakat before and after receiving zakat assistance. The welfare index shows that the number of *mustahik* households included in the category of prosperous households has increased from 0.3 to 0.87, which has changed by 57%. These results show that the existence of productive zakat assistance is proven to increase the *mustahik household welfare index*. The value of the CIBEST index with the had kifayah approach, before and after the productive zakat assistance, there were 0.66 households before being given productive zakat assistance, and 0.95 *mustahik* households after receiving productive zakat assistance. The increase in the value of the welfare index shows that the productive zakat program from BAZNAS in Bangkalan Regency is able to increase more prosperous households. The increase in welfare will be in line with the decrease in the material poverty index. Based on these results, the productive zakat program is worthy of continuation and can be used as a flagship program for the Bangkalan BAZNAS institution. And it can be used as a reference for other institutions that support people's lives.

Analysis of the *mustahik material poverty index*.

The material poverty index describes the number of *mustahik* households that are included in the category of materially poor and spiritually rich. The analysis of the material poverty index for *mustahik* households was carried out before and after the productive zakat assistance. Based on the results of the research conducted, it was obtained that there was a decrease in the material poverty index in *mustahik* households. Before the penis assistance, *mustahik* that was included in the category of material poor by 0.68 households dropped to 0.03 *mustahik* households based on poverty line measurement. The closer to number one, the better the *mustahik household* life. Meanwhile, the measurement based on the kifayah limits the number of *mustahik* households was 0.034 before being given zakat assistance, after being given zakat assistance of 0.05 *mustahik* households, meaning there was a decrease of 29%. This is because *mustahik* feels very helped by the productive zakat distributed by BAZNAS Bangkalan Regency in fulfilling the needs of his family.

Mustahik Spiritual Poverty Index Analysis

The spiritual poverty index describes the number of *mustahik* households that fall into the category of spiritually poor but are materially rich. Analysis of the spiritual poverty index of *mustahik households* before and after receiving productive zakat assistance, there are no households/families that are included in the category of spiritual poverty. This is because the five indicators of spiritual welfare measurement are indeed obligations that must be carried out by every ummah.

Based on the processing of *mustahik* spiritual data, it can be seen that all respondents before and after receiving productive zakat assistance have a good *spiritual value* because it is above the score of 3. The majority of *mustahik* feel a change in spiritual behavior

after receiving assistance from BAZNAS Bangkalan Regency. The change is not because there is spiritual guidance, but because *mustahik* is very grateful for the blessings that Allah gives through the intermediary of BAZNAS. The majority of *mustahik* have improved in spiritual aspects ranging from prayer, fasting, zakat & infaq, household environment, and government policies.

1. Prayer

Prayer is an obligation of worship that must be carried out by every Muslim. Prayer is the first variable in measuring spiritual poverty of CIBEST. The prayer variable in *mustahik* households before receiving productive zakat assistance has an average score of 4.3, the score is above the spiritual poverty line. On average, *mustahik* has performed five prayers regularly. After receiving productive zakat assistance, the average prayer variable increased by 4.6. This means that *mustahik* not only performs prayers regularly but also performs in congregation even though it is not yet a whole.

1. Fast

Fasting is the third pillar of Islam and must be carried out by Muslims in the month of Ramadan. Fasting is the second variable in measuring spiritual poverty of CIBEST. The fasting variable of *mustahik* households before receiving zakat has a score of 4.4 and after receiving productive zakat has an average score of 4.5. This means that *mustahik* after receiving productive zakat assistance carries out mandatory fasting regularly and interspersed with sunnah fasting.

1. Zakat & Infaq

Zakat is the fourth pillar of Islam and must be issued by every Muslim who can clean his property. Likewise, infaq is issued to get rewards and help others. The variables of zakat and infaq are the third variable in the measurement of spiritual poverty of CIBEST. The variable zakat & infaq of *mustahik* households has an average score of 4.6. And it has increased after receiving productive zakat assistance of 0.2 to 4.8. This is because after receiving productive zakat *mustahik* more routinely gives alms to orphans and to mosques on Fridays.

1. Family Environment

The family environment is the fourth variable in measuring the spiritual poverty of CIBEST. Because the family environment has an important role in shaping the spiritual behavior of the family. The average score of the family environment variable before productive zakat assistance was 4.8. And after receiving productive zakat assistance, the average score was 4.9. This means that before and after receiving productive zakat assistance, it shows that *mustahik* households build a family atmosphere that supports worship together.

1. Government Policy

Government policies are the most important variable in measuring CIBEST's spiritual poverty. This variable explains *Mustahik's* opinion that the policies made by the government have supported the fulfillment of the spiritual needs of the community. The average score before receiving zakat was 4.8 and after receiving productive zakat assistance increased to 5. This shows that government policies have provided a conducive environment for worship.

Based on the results of the analysis of the spiritual variate data of *mustahik* households through the paired data t-test, a significance value of 0.001 was obtained,

this value is less than 0.05, that is, there is a significant difference in the spiritual level of mustahik before and after receiving productive zakat. The results of this research are similar to the research conducted by Musyahidah, (2020), the results show that there is an impact on the spiritual level of mustahik.

Analysis of Absolute Poverty Mustahik

The absolute poverty index describes the number of households that fall into the categories of materially poor and spiritually poor. Based on table 9. Before and after being given productive zakat assistance, no mustahik households are included in this category. The results of this analysis are similar to the results of research conducted by Nurhayani Siregar et al., (2024). The results show that before and after receiving productive zakat assistance, there is no change. This means that no mustahik is included in the category of spiritual poor and absolute poor.

CONCLUSION

Mustahik's household income after receiving productive zakat assistance from BAZNAS Bangkalan Regency has undergone significant changes. The average household income of mustahik before receiving productive zakat is Rp.1,451,316, and after receiving productive zakat, the average household income of mustahik is 3,627,632.

Based on the CIBEST model, the characteristics of the material and spiritual value of mustahik after receiving productive zakat assistance, the number of mustahik households in the category of prosperous households (quadrant I) has increased by 57 percent. And mustahik households that are included in the category of material poor and spiritually rich (quadrant II) decreased by 58 percent. This is based on the measurement of the poverty line. Based on the kifayah limit, the number of households included in the category of prosperous families (quadrant I) increased by 29 percent, and the number of households included in the category of material poor and spiritually rich (quadrant II) decreased by 29 percent. Meanwhile, families included in Quadrant III and Quadrant IV have not changed because there is no mustahik included in the category.

To optimize the role of productive zakat as one of the illusions to minimize the number of misfortunes, the Bangkalan National Amil Zakat Agency needs to develop a productive zakat program. As well as expanding the reach of the program by increasing access for more *mustahik*, especially in remote areas. As well as the renewal of activities that support the spiritual improvement of mustahik

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