

## Productive Zakat and Poverty Alleviation Through (Cibest Model Approach) at Baznas, Kendari City, Southeast Sulawesi Province

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### Abstract

#### **Keywords:**

Zakat PProductivity, Poverty, and the CIBEST Model

Poverty remains a major challenge to economic development in Indonesia, including in Kendari City, Southeast Sulawesi Province. One instrument believed to provide a solution to this problem is zakat, particularly productive zakat. This study aims to analyze the role of productive zakat in poverty alleviation through the CIBEST Model approach at the National Aznas (BAZNAS) in Kendari City, Southeast Sulawesi Province. The CIBEST Model offers a comprehensive approach that measures poverty not only from a material perspective but also from a spiritual perspective. The results of the study indicate that the poverty level and welfare of mustahiq (recipients) in BAZNAS Kendari City experienced significant changes after the implementation of productive zakat. Based on the CIBEST Model approach, there was an increase in material and spiritual welfare among beneficiaries, with the welfare category of Quadrant I increasing from 5 to 8 households. Quadrant II, the material poverty category, decreased from 5 to 2 households. Meanwhile, no households fell into the spiritual and absolute poverty categories after receiving productive zakat. However, the implementation of productive zakat has not been fully effective, with 2 out of 10 informants still classified as poor due to business location and health conditions. Nevertheless, their spiritual aspects showed positive development. BAZNAS needs to strengthen training, mentoring, and business supervision, although limited human resources remain a barrier.

## INTRODUCTION

High poverty rates remain a development challenge for developing countries, including Indonesia. Poverty is characterized by a lack of basic capacity to meet basic food and clothing needs, as well as limited access to education, health services, and sanitation, such as clean water. (Nurjati, 2021). In accordance with the ideals of national development as stated in the 1945 Constitution of the Republic of Indonesia, paragraph 4, namely the creation of a just and prosperous society, poverty alleviation remains an important part to this day. (Prasada, 2020) Research conducted by Noper Ardi and Isnayanti states that poverty is passed down from generation to generation. This means that someone born into a poor family is more likely to live below the poverty line. Therefore, poverty alleviation must be prioritized in economic development, both in the short and long term. (Ardi & Isnayanti, 2020).

Kendari City, the capital of Southeast Sulawesi Province, faces significant poverty issues. According to data from the Central Statistics Agency (BPS), the number of poor people in Kendari City, Southeast Sulawesi Province, has increased year after year, as shown in the following table:

**Table 1.1**

**Population of Kendari City, Number of Poor People in Kendari City and Percentage of Poor People in 2020-2024**

Year	Population of Kendari City	Number of Poor People	Percentage of Poor Population (%)
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2020	344,540	17,460	4.34
2021	351,060	19,460	4.87
2022	357,650	18,720	4.57
2023	364,220	19,240	4.59
2024	370,760	18,200	4.23

*Source: Kendari City Statistics Office*

Based on Table 1.1, the percentage of the poor population in Kendari City increased from 2020 to 2023 before finally declining in 2024. This is certainly a major concern for the local government, as Kendari City, Southeast Sulawesi Province, has a predominantly Muslim population. Therefore, it would be ironic if poverty alleviation could not be implemented, considering that Islam offers a solution for poverty alleviation, namely by encouraging the development of zakat.

In Indonesia, Zakat Management Law No. 23 of 2011 has been implemented as the legal basis for the operation of zakat institutions, replacing Zakat Management Law No. 38 of 1999. This law provides guidelines that collected zakat funds must be distributed to entitled beneficiaries in the form of programs consisting of consumption-based and productivity-based programs.(Afiyana et al., 2019)However, the reality in the field shows that the distribution of zakat to mustahiq in Indonesia is mostly consumptive in nature, in the form of cash or basic necessities to increase the marginal prosperity to consumption of mustahiq.(Ilhaniyah, 2019).

Zakat plays an important role in overcoming poverty because it distributes wealth from the rich to the poor.(Astika et al., 2021), so that zakat not only functions as vertical worship to the creator, but also as a form of horizontal worship to fellow humans(Lestari & Alwi, 2022).Productive zakat is a strategy for utilizing zakat assets productively, where part of the zakat funds collected from muzakki are not only used for consumptive needs, but are allocated to strengthen the productive potential of the community.(Azis et al., 2022).Every year, the potential for zakat continues to increase, and this is an opportunity for zakat collectors to manage and collect zakat effectively.Based on data from the Zakat Potential Mapping (IPPZ) indicator in Indonesia, the following is a description of the national zakat potential in recent years:

**Table 1.2**  
**National Zakat Potential for 2020-2024**

Year	National Zakat Potential (Trillions of Rupiah)	Realization (Trillion Rp)	Percentage of Realization (%)
2020	327.6	12.43	3.82
2021	327.0	14.00	4.28
2022	327.0	21.30	6.52
2023	327.0	20.00	6.11
2024	327.0	22.00	6.72

*Source: BAZNAS RI*

As the table above shows, Indonesia's national zakat potential is enormous, reaching hundreds of trillions of rupiah annually. Unfortunately, actual zakat collection still falls short of this potential. Meanwhile, at the local level, the Kendari City BAZNAS (National Zakat Agency) has shown significant growth in zakat collection over the past five years, as shown in the following table:

**Table 1.3**  
**The Amount of Zakat Collected by BAZNAS Kendari City, the Amount of Productive Zakat Distributed and the Number of Mustahiq in 2020-2024**

Year	Amount of Zakat Collected (Rp)	Amount of Productive Zakat Distributed (Rp)	Number of Mustahiq
2020	1,195,589,445	101,200,000	70
2021	1,713,451,193	236,000,000	186

2022	1,553,408,961	314,250,000	258
2023	3,300,034,550	260,512,927	238
2024	1,080,412,689	511,900,000	487

Source: BAZNAS Kendari City

Table 1.3 shows a significant upward trend in zakat collection. The amount of zakat collected increased from IDR 1,195 billion in 2020 to IDR 3,300 billion in 2023. However, it decreased to IDR 1,080 billion in 2024. The amount of productive zakat distributed also showed positive development, increasing from IDR 101 million in 2020 to IDR 511 million in 2024. The number of mustahiq (qualified recipients) of productive zakat also increased dramatically, from 70 in 2020 to 487 in 2024.

Although the poverty rate in Kendari City remains a challenge, more optimal efforts are needed to increase the amount of productive zakat that can be distributed to those in need. The Kendari City BAZNAS plays a crucial role in distributing productive zakat assistance as a poverty alleviation measure by providing business capital assistance to those classified as middle to lower income groups.

However, one important issue that needs to be discussed further in assessing the success and failure of the program is the concept of poverty itself, poverty should not only be assessed in terms of material things. (Sudipa & Nurjani, 2021) Therefore, the presence of an instrument that accommodates both material and spiritual aspects of poverty is essential. In this regard, Mr. Irfan Syauqi Beik and Mrs. Laily Dwi Arsyianti attempted to construct an analytical tool related to poverty and welfare from a material and spiritual perspective in the form of the CIBEST (Center of Islamic Business and Economic Studies) index, which consists of a welfare index, a material poverty index, a spiritual poverty index, and an absolute poverty index. Fulfillment of material needs is based on an analysis of minimum basic needs such as food, clothing, education, health, and shelter. Meanwhile, spiritual needs consist of five variables that include the implementation of prayer, fasting, zakat, household environment, and government policy environment. (Syauqi Beik & Arsyianti, 2016).

Fulfilling needs in the Islamic perspective is as important as the welfare of the people as an effort to improve spirituality. (Beik & Laily Dwi Arsyianti, 2015). Therefore, this study uses the CIBEST Model. The CIBEST Model is a model that measures both dimensions, namely the material and spiritual dimensions, and combines both. This model is used to calculate or measure poverty and welfare based on the ability to meet material and spiritual needs. The focus is on increasing material income and strengthening spirituality. The CIBEST Model also aims to analyze the utilization of productive zakat towards poverty significantly so that it can be understood the condition of mustahiq households from the existence of productive zakat assistance. In addition, with the CIBEST Model measurement, it is possible to directly see the effect of zakat funds on the welfare of mustahiq.

## RESEARCH METHODS

This study uses a qualitative approach with field research and descriptive methods, which aims to systematically describe the implementation of productive zakat in poverty alleviation based on the CIBEST model at BAZNAS Kendari City. Primary data was obtained through in-depth interviews with BAZNAS administrators and mustahiq, as well as direct observation of economic empowerment activities. Meanwhile, secondary data was obtained from official BAZNAS documents, books, journals, and other relevant literature sources. This approach allows researchers to understand social realities contextually and in depth, as well as analyze the effectiveness of productive zakat in improving the material and spiritual welfare of mustahiq.

## RESULTS AND DISCUSSION

### Poverty Level and Welfare of Mustahiq at BAZNAS Kendari City Based on the CIBEST Model

The poverty level and welfare of mustahiq (recipients of the zakat) are important aspects in assessing the effectiveness of the zakat program managed by the Kendari City BAZNAS (National Zakat Agency). As an instrument of economic empowerment, productive zakat is expected to positively impact the welfare of mustahiq, both materially and spiritually. To measure this level of welfare more comprehensively, the CIBEST Model is used as an analytical tool that considers two main dimensions: material and spiritual aspects.

The CIBEST (Center of Islamic and Economic Studies) model developed by Mr. Irfan Syauqi Beik and Mrs. Laily Dwi Arsyianti is based on research conducted by the Center for Islamic Business and Economic Studies, IPB in 2015.(Mahendra et al., 2022), which emphasizes the importance of measuring the level of community well-being by considering the fulfillment of material and spiritual needs. Many research journals have been published detailing the findings and analyses of studies using the CIBEST approach.(Reza Dasangga & Cahyono, 2020)For example, research conducted by Wahyi Busyro and Dwita Razkia focused on the impact of zakat distribution in reducing poverty based on the CIBEST model.(Busyro & Razkia, 2020).

Based on Law Number 23 of 2011 concerning Zakat Management, it states that Zakat Management aims to increase the effectiveness of service activity and efficiency and optimizing the benefits of zakat to realize community welfare and reduce poverty rates(Daulay, Jaka Ragil, 2022)BAZNAS Kendari City has a strategic role in alleviating poverty and improving community welfare through the management of zakat, infaq, and alms. As a non-profit government institution,Structurally, BAZNAS Kendari City is not only responsible for collecting zakat funds but is also required to distribute them effectively to the community entitled to receive the assistance. In an effort to assess the effectiveness of the assistance provided, this study uses a quantitative analysis.The CIBEST model was used to map the poverty levels and welfare of mustahiq families before and after receiving assistance. It is hoped that this study will provide a comprehensive picture of the impact of productive zakat on improving mustahiq welfare. The results can then serve as a basis for the Kendari City BAZNAS (National Agency for the Protection of Allegiance) in formulating more targeted and sustainable policies. The analysis is as follows:

1. MV value before and after receiving productive zakat

In determining material needs standards, there are three approaches that can be used to measure fulfillment of the material poverty line (MV) standards, namely:

- a. A survey of a family's minimum needs based on five types of basic needs, namely clothing, food, shelter, health and education.
- b. Modification of the BPS poverty line, from individual standards (per capita) to household or family standards.
- c. Using the nishab standard or minimum income subject to zakat.

Of the three approaches above, the first is the most ideal. However, if budget, personnel, or time constraints are present, the second or third approach may be an alternative, depending on the circumstances.

The Material Value (MV) in this study was determined using the Central Statistics Agency (BPS) modified poverty line approach to calculate before and after receiving productive zakat assistance from the Kendari City BAZNAS. The poverty line was calculated by multiplying the per capita per month poverty line by the average household size in the observed location. The average household size was calculated using the following formula:

$$= \frac{\text{Total population}}{\text{Total number of households}}$$

Data regarding the poverty line, total population, and total number of households in Kendari City in 2022 and 2023 are presented below:

**Table 1.4**  
**Poverty Line, Total Population, and Total Number of Households in Kendari City in 2022-2023**

Year	Poverty Line	Total Population	Total Number of Households
2022	454,846	357,650	83,293
2023	503,369	364,220	86,508

Source: Kendari City Statistics Office

#### Conditions before receiving productive zakat

In 2022, the poverty line for Kendari City was 454,846. The total population and households in that year were 364,220 people and 83,293 households. The average household size is calculated as follows:

$$\frac{357,650}{83,293}$$

So the poverty line of *Mustahiq* households before receiving productive zakat assistance is:

$$\begin{aligned} MV &= \text{Poverty line} \times R \text{ Year 2022} \\ MV &= \text{Rp } 454,846 \times 4.3 = \text{Rp } 1,955,837 \text{ (per household per month).} \end{aligned}$$

#### Conditions after receiving productive zakat

In 2023, the poverty line in Kendari City increased to 503,369. The total population and households in Kendari City in 2023 were 364,220 people and 86,508 households. The average household size is calculated as follows:

$$R = \frac{364,220}{86,508} =$$

So the poverty line for *mustahiq* households after receiving productive zakat assistance is:

$$\begin{aligned} MV &= \text{Poverty line} \times R \text{ Year 2023} \\ MV &= \text{Rp } 503,369 \times 4.21 = \text{Rp } 2,119,183 \text{ (per household per month).} \end{aligned}$$

A household or family is considered materially capable if the average income of the *mustahiq* is equal to or greater than the MV (the minimum standard of material needs that must be met by the family). Based on calculations, the MV before receiving productive zakat was Rp 1,955,837, while the MV after receiving productive zakat increased to Rp 2,119,183 per household per month. If the *mustahiq*'s household income does not reach the MV, the household is categorized as poor.

Based on the research results, the distribution of productive zakat carried out by BAZNAS Kendari City has had a real impact on increasing the number of *mustahiq* (beneficiaries). Productive zakat is distributed to support small and medium-sized business owners in increasing their business capacity. This aims to help them escape the cycle of material poverty, as indicated by the MV value before and after receiving assistance. In its implementation, productive zakat is given to various types of businesses such as sellers of yellow rice, cakes, basic necessities, fried chicken, repair shops, and fish traders. With the support of business capital, *mustahiq* are not only able to increase their income but also contribute to the local economy in Kendari City. To provide a clearer picture, the following table shows the income of *mustahiq* before and after receiving productive zakat:

**Table 1.5**  
**Mustahiq's Income**

NO	Name	Income Before Receiving Zakat (Rp)	Income After	Amount of Zakat	Business
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			Receiving Zakat (Rp)	received (Rp)	
1	Mission	900,000	3,000,000	1,000,000	Yellow rice
2	Dian Sendang F.	1,500,000	2,500,000	1,000,000	Cake Seller
3	Mulyati	1,500,000	2,500,000	1,000,000	Cake Seller
4	Hj. Dalmia	1,000,000	700,000	1,000,000	Cake Seller
5	Sania	2,000,000	3,000,000	1,000,000	Basic necessities
6	Renawati	2,200,000	3,500,000	1,000,000	Basic necessities
7	Narti	2,000,000	3,000,000	1,000,000	Basic necessities
8	Oh Fatimah	2,800,000	3,800,000	1,000,000	Yellow rice
9	Ida	2,500,000	3,500,000	1,000,000	Smashed chicken
10	Ramli	1,000,000	2,000,000	1,000,000	Workshop

*Source: 2024 Interview Results*

Based on the table above, it can be seen that the income of mustahiq increased after receiving assistance from BAZNAS Kendari City. This program demonstrated that developing the businesses of those entitled to receive the benefits had an impact on increasing their income. Thus, the assistance provided by the Kendari City BAZNAS successfully increased the income of those entitled to receive the benefits, both before and after receiving the assistance. However, there is an exception in the case of Mrs. Hj. Dalmia. Despite receiving productive zakat assistance, her income dropped from Rp 1,000,000 to Rp 700,000. This decrease was due to health factors, as she suffered from a prolonged illness that hampered her business activities.

## 2. SV value before and after receiving productive zakat

Spiritual needs scores were obtained through direct interviews with the families involved in the study. Specifically, assessments for the family environment and government policy aspects were based on family members' subjective perceptions of the spiritual conditions in their household and the extent to which government policies influenced their religious practices. The spiritual values before and after receiving productive zakat are as follows:

**Table 1.6**  
**Spiritual Values Before Receiving Productive Zakat Assistance**

No	Name	Spiritual Values of Mustahiq Before Receiving Zakat						
	Variables	Prayer	Fast	ZIS	Family Environment	Government policy	Amount	(SV)
1	Mission	3	4	3	4	3	17	3.4
2	Dian Sendang F	4	4	3	4	3	18	3.6
3	Mulyati	3	4	3	4	2	16	4
4	Hj. Dalmia	4	4	3	4	3	18	3.6
5	Sania	4	4	3	4	3	18	3
6	Renawati	4	4	3	4	3	18	3
7	Narti	3	4	3	4	4	18	3.6
8	Oh Fatimah	3	4	3	4	3	17	3.4
9	Ida	3	4	3	4	4	18	3.6
10	Ramli	3	4	3	5	3	18	3

*Source: 2024 Interview Results*

**Table 4.4**  
**Spiritual Values After Receiving Productive Zakat Assistance**

No	Name	Spiritual Value of Mustahiq After Receiving Zakat						(SV)
		Prayer	Fast	ZIS	Family Environment	Government policy	Amount	
1	Mission	4	4	4	4	5	21	4.2
2	Dian Sendang F	4	4	4	4	4	20	4
3	Mulyati	4	4	4	4	3	19	4.75
4	Hj. Dalmia	4	4	3	4	4	19	3.8
5	Sania	4	4	3	5	4	20	4
6	Renawati	4	4	4	4	4	19	3.3
7	Narti	4	4	3	4	4	19	3.8
8	Oh Fatimah	4	4	4	5	3	20	4
9	Ida	4	4	4	4	4	19	3.8
10	Ramli	3	4	3	5	4	19	3.2

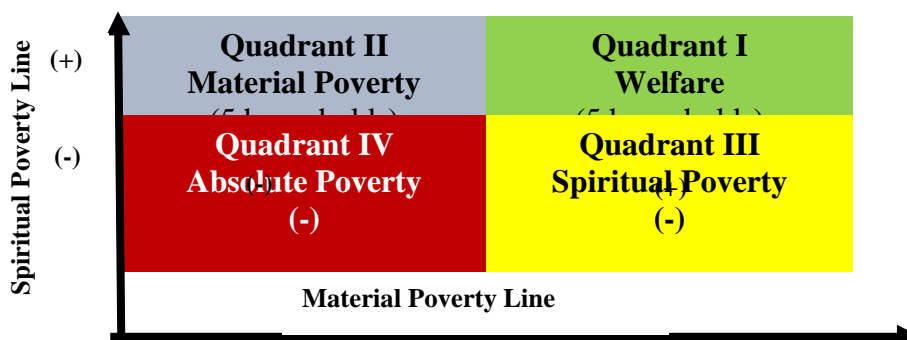
*Source: 2024 Interview Results*

The data in the table above shows that the spiritual value of the recipients of productive zakat has increased after receiving productive zakat assistance from the Kendari City BAZNAS. This reflects that the management and distribution of productive zakat carried out by the Kendari City BAZNAS has successfully had a positive impact on the spiritual aspects of the recipients. This improvement is evident in several aspects such as the quality of worship (prayer and fasting), concern for ZIS (Zakat, Infaq, and Sedekah), as well as the support from the family environment and government policies felt by the recipients of productive zakat. In general, the recipients of productive zakat are in good spiritual condition and have improved after receiving assistance.

### 3. Mapping Household Conditions in the CIBEST Quadrant

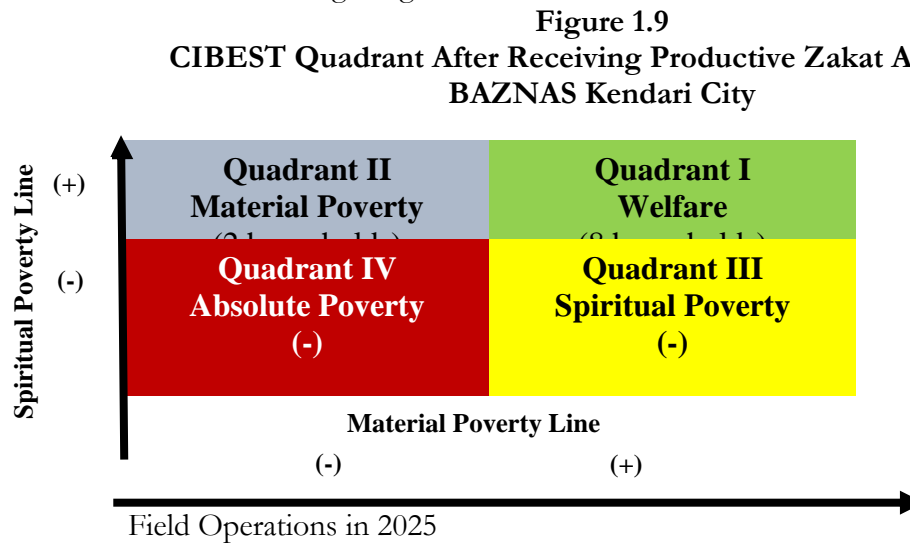
The results of the study using the CIBEST quadrant aim to map the condition of mustahiq households before and after receiving productive zakat. In this analysis, the Material Value (MV) and Spiritual Score (SV) of each household are combined, then classified into one CIBEST quadrant. The classification is based on the provision that if the MV value of the mustahiq family before receiving assistance is Rp 1,955,837 and the SV is above 3, then the household is included in quadrant I (Prosperous). The following is the CIBEST quadrant analysis that describes the poverty level of mustahiq before receiving productive zakat assistance from BAZNAS Kendari City:

**Figure 1.8**  
**CIBEST Quadrant Before Receiving Productive Zakat Assistance**  
**BAZNAS Kendari City**



Field Operations in 2025

Meanwhile, the results of the CIBEST quadrant analysis which describes the poverty level of mustahiq after receiving productive zakat from BAZNAS Kendari City showed significant changes, with the MV value reaching IDR 2,119,183 and SV above 3. The results of the analysis can be seen in the following image:



Based on the CIBEST quadrant analysis between conditions before and after receiving productive zakat assistance, it can be seen that there has been a change in the number of mustahiq households in each quadrant. The changes can be seen in the table below:

**Table 1.10**  
**Changes in the Number of Mustahiq Households**

Quadrant	Number of mustahiq households	
	Before receiving productive zakat assistance	After receiving productive zakat assistance
Quadrant I (prosperous)	5	8
Quadrant II (material poverty)	5	2
Quadrant III I (spiritual poverty)	0	0
Quadrant IV (absolute poverty)	0	0
Total number of mustahiq households	10	10

*Source: Processed in the field in 2025*

Based on the table, it can be seen that in quadrants I, II, III, and IV, there were changes from before receiving productive zakat assistance to after receiving productive zakat assistance from BAZNAS Kendari City. The final calculation in the measurement using the CIBEST model is to calculate the welfare index and poverty index. The welfare and poverty indexes are calculated using an approach to the condition of mustahiq households before and after receiving productive zakat assistance from BAZNAS Kendari City. The results of the index calculations can be seen in the table below:



**Table 1.11**  
**Results of the Welfare Index and Poverty Index Calculations**

Index	Before receiving productive zakat assistance	After receiving productive zakat assistance	Change	Percentage Change (%)
Welfare index	$5/10 = 0.5$	$8/10 = 0.8$	-0.3	3%
Material poverty index	$5/10 = 0.5$	$2/10 = 0.2$	0.3	3%
Spiritual poverty index	$0/10 = 0$	$1/10 = 0$	0	0
Absolute poverty index	$0/10 = 0$	$0/10 = 0$	0	0

*Source: Field Processed in 2025*

Based on the table above, it can be seen that the calculation results show:

- The welfare index of mustahiq households before receiving productive zakat assistance from BAZNAS Kendari City was 0.5, or 5%. It then increased to 0.8, or 8%, after receiving the assistance. This indicates a 3% increase in mustahiq households, enabling them to enter the prosperous category.
- The material poverty index before receiving productive zakat assistance from BAZNAS Kendari City was 0.5 or 5%, then after receiving productive zakat assistance it decreased to 0.2 or 2%. This indicates that zakat assistance from BAZNAS Kendari City was able to reduce the material poverty experienced by mustahiq as evidenced by a change in the index figure which experienced a decrease of 3% and was able to move out of the material poverty category.
- The spiritual poverty and absolute poverty indices show that there are no households in the quadrants III and IV, indicating that the mustahiq who receive productive zakat from BAZNAS Kendari City have achieved an adequate level of spiritual well-being and are able to meet their basic material needs, so that none are classified as spiritual or absolute poverty. Although BAZNAS Kendari City does not directly provide spiritual guidance, the quality of mustahiq worship is generally well maintained.

### **Implementation of Productive Zakat for Poverty Alleviation Through the CIBEST Model Approach at BAZNAS Kendari City**

#### **1. Planning for Productive Zakat Distribution**

The planning of zakat distribution at BAZNAS Kendari City has been implemented well and systematically to support the mustahiq empowerment program through productive zakat. Research shows that the Kendari City BAZNAS conducts annual planning. This planning takes place at an annual meeting attended by all BAZNAS employees, discussing the distribution of both consumptive and productive zakat.

#### **2. Implementation of Productive Zakat Distribution**

In its implementation, the Kendari City BAZNAS has taken on a strategic role as a productive zakat manager, aiming to provide social security and empower those eligible for zakat (mustahiq). BAZNAS's presence not only helps meet the community's basic needs but also supports the government's efforts to alleviate poverty in Kendari City through a comprehensive approach.

BAZNAS Kendari City provides opportunities for *mustahiq*. Those who diligently donate will receive further assistance. This step aims to ensure that the collected funds can continue to circulate while also instilling social awareness among the community. *mustahiq* and encourage them to share with others. With total funds distributed throughout 2024 reaching Rp 511,900,000, this assistance is expected to provide initial capital for these individuals. *mustahiq* to develop their

businesses. The hope is that they will be able to improve their standard of living independently and contribute to the overall well-being of society.

### 3. Supervision of Productive Zakat Distribution

The monitoring system implemented by BAZNAS Kendari City is not yet effective, mainly due to the lack of human resources (HR) who can supervise and monitor the development of the mustahiq's businesses. While the Kendari City BAZNAS productive zakat program has shown positive results overall, with the majority of eligible recipients achieving prosperity, there are still shortcomings in its implementation. Of the 10 informants mapped using the CIBEST Model analysis, eight eligible households have been categorized as prosperous. However, two households have not yet reached the prosperity quadrant.

Interview findings obtained by researchers indicate that although some support from the Kendari City BAZNAS has been implemented according to its objectives, several aspects have not been as expected. This is due to various factors, including a lack of empowerment by BAZNAS, such as entrepreneurship training and gradual business mentoring. Without ongoing training and mentoring, recipients of zakat (zakat recipients) like Mrs. Hj. Dalmia and Mr. Ramli struggle to understand how to properly manage and develop their businesses, thus preventing them from maximizing the benefits of productive zakat.

Furthermore, the surveys currently conducted by BAZNAS have only been conducted at the beginning before aid is disbursed, with no follow-up, periodic surveys, afterward. This has resulted in a lack of accurate data on the development of mustahiq (recipients') businesses and the inability to identify the obstacles they face. Therefore, regular monitoring is essential to ensure that productive zakat assistance truly improves the welfare of its recipients.

## CONCLUSION

1. The poverty and welfare levels of mustahiq (recipients) at BAZNAS Kendari City experienced significant changes after the implementation of productive zakat. Based on the CIBEST Model approach, there was an increase in the welfare of both material and spiritual beneficiaries. This change was reflected in the shift in the number of households in each quadrant before and after receiving productive zakat. The welfare category in Quadrant I increased from 5 to 8 households. The material poverty category in Quadrant II decreased from 5 to 2 households. Meanwhile, there were no households in Quadrants III and IV, both spiritual and absolute poverty, either before or after receiving productive zakat.
2. The implementation of productive zakat in poverty alleviation through the CIBEST Model approach at the Kendari City BAZNAS has not been fully effective. Of the 10 informants interviewed, two are still classified as materially poor, influenced by external factors such as less strategic business locations and internal factors such as health conditions that hinder the smooth running of mustahiq businesses. Nevertheless, in terms of spirituality, the beneficiaries show a positive spirit. Therefore, BAZNAS Kendari City needs to strengthen training, regular mentoring, and supervision of mustahiq businesses. However, limited human resources are a major obstacle to the program's implementation.

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