

CIBEST Model Analysis of ZIS Funds Empowerment Through Mandiri Entrepreneur Center Program

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ABSTRACT

This study examines the impact of the Mandiri Entrepreneur Center program on both the material and spiritual welfare of mustahik in Indonesia. In this country, 9.03% of the population lives below the poverty line. Zakat, Infaq, Sadaqah, and Wakaf (ZISWAF) are vital instruments in poverty alleviation, and LAZNAS Yatim Mandiri uses productive ZIS funds to assist mustahik in acquiring skills through the Mandiri Entrepreneur Center Program. The research uses a mixed-methods approach with 34 mustahik households as respondents. Paired sample t-tests and Wilcoxon tests are employed to evaluate changes in mustahik's material and spiritual scores after receiving ZIS (Zakat, Infaq, and Sadaqah) funds. The results show significant differences in both the material income and spiritual scores of mustahik after receiving ZIS funds. Statistical tests yielded p-values of 0.000 for both tests, leading to the rejection of the null hypotheses. This suggests that the program is successful in improving both the material and spiritual welfare of mustahik. Additionally, the study incorporates the CIBEST Model, which integrates material and spiritual dimensions to provide a comprehensive assessment of welfare improvements in mustahik households. The findings highlight the importance of ZIS funds as a tool for poverty alleviation and community empowerment, offering valuable insights for policy development aimed at addressing economic inequality in Indonesia. This research contributes to understanding how empowerment programs through education can foster broader poverty reduction within marginalized communities.

Keywords: *Poverty, ZIS Funds Empowerment, CIBEST Model*

INTRODUCTION

Indonesia is a developing country with 9.03% of population still living below the poverty line. Despite being a member of the G20, Indonesia continues to face poverty and economic inequality among its people. Therefore, government involvement is crucial in poverty alleviation in line with the Sustainable Development Goals (SDGs), specifically Goal 1 under the social aspect, which is "no poverty." According to the Badan Pusat Statistik Report No. 47/07/Th. XXVI on the Poverty Profile in East Java, the poverty rate declined from 9.71% (26.50 million people) in September 2021 to 9.54%

(26.16 million people) in March 2022 (Badan Pusat Statistik Indonesia, 2023). In this case, Indonesia is still working to alleviate poverty with the cooperation of the government and other social institutions.

Poverty is primarily caused by structural factors, including uneven development that results in unequal income distribution (Ariyani & Yasin, 2022). Islam, the dominant religion in Indonesia, with 87.2% of the population identifying as Muslim, places a strong emphasis on addressing the economic needs of its followers, particularly in ensuring the equitable distribution of wealth between the wealthy and the disadvantaged. Islam views poverty as a potentially harmful condition

that impacts faith, logical reasoning, morality, and the broader community. Hence, religion's role as a foundational element in societal life can be actualized through Badan Amil Zakat Nasional and other private zakat institutions (Sakti & Fahrullah, 2022). Zakat, infaq, shadaqah, and waqf (ziswaf) constitute pillars of Islam with socio-economic dimensions, offering viable methods to address economic inequality. To mitigate this inequality, many amil zakat organizations have established institutions to distribute zis funds to mustahik, aiming to alleviate poverty across Indonesia.

Zakat, infaq, and shadaqah serve as crucial instruments and sources of hope in addressing poverty and various economic challenges (I. Beik, 2009). These funds hold potential as tools to mitigate the adverse effects of poverty holistically. LAZNAS Yatim Mandiri, an amil zakat institution, offers several programs to help alleviate community poverty, including the Mandiri Entrepreneur Center Program, which serves as a community empowerment initiative. The Mandiri Entrepreneur Center Program aims to provide education and vocational training in entrepreneurship and practical skills for underprivileged individuals, equipping them with the means to earn a sustainable income. Through this program, LAZNAS Yatim Mandiri utilizes productive zis funds to empower mustahik, giving them access to skills development that will support their employability and financial independence.

The distribution of zakat funds receives special attention from the Aceh government, as stated in the Qanun Baitul Mal. Article 123 states: (1) Zakat distributed to mustahik (zakat recipients) may take the form of a. money; b. capital goods; c. consumable goods; d. services, and/or e. other forms. (2) Zakat, as referred to in paragraph (1), may be provided to mustahik as a. ownership rights; b. usage rights; c. benefits; d. revolving funds and/or e. loans. (Qanun Aceh No. 10, 2018). Productive zakat refers to a form of zakat distribution aimed at enabling recipients (mustahik) to continuously generate income or create value from the zakat assets they receive (Asnaini, 2008). In this approach, zis funds are

allocated to mustahik in the form of services and essential resources they require during their time at the Mandiri Entrepreneur Center dormitory. Upon completing the program, these mustahik are expected to become self-reliant and capable of independently sustaining their livelihoods through the skills and assets they have acquired

In managing this program, an evaluation tool is essential to assess the performance and impact of the zakat initiatives. In Indonesia, various studies have developed zakat measurement tools, such as the CIBEST Model introduced by Beik and Arsyianti. The CIBEST Model serves as a community welfare index grounded in Islamic economics, designed to gauge the level of empowerment within communities. This model not only considers the material or economic aspects but also emphasizes the vital spiritual dimension, thus blending conventional and sharia perspectives (Dikuraisyin, n.d.). Through this dual approach, the CIBEST Model provides a comprehensive understanding of the social and spiritual progress fostered by zakat programs.

This research was conducted with the aim of knowing the impact of *mustahik* empowerment carried out by LAZNAS Yatim Mandiri. In previous studies, the impact of zakat empowerment programs on *mustahik* welfare was measured by providing capital for businesses. This study focuses on measuring the impact of zakat empowerment programs through education on *mustahik* welfare. This research is expected to help LAZNAS Yatim Mandiri in knowing how much influence the Mandiri Entrepreneur Center program in improving the welfare of *mustahik* and as one of the references to formulate policies and strategies in alleviating poverty using zakat funds that empower local communities.

LITERATURE REVIEW

Poverty

Poverty is a condition characterized by a shortage of basic necessities. Poverty also means the lack of access to education and employment that can alleviate poverty

and earn proper respect as a citizen. (Arfiani, 2020). Poverty is classified into two types: absolute poverty, referring to individuals whose basic needs are at or below the poverty threshold necessary for survival, and relative poverty, which describes individuals who cannot meet their needs due to the high living standards within their community (Markum, 2009).

From an Islamic perspective scholars hold varying interpretations of poverty, particularly in between the terms *fakir* and *miskin*. While both are generally understood to refer to individuals living in poverty and in need of assistance, Islamic scholars provide more nuanced definitions for each. Fakir is someone who has no possessions or whose resources cover less than half of their own and their family's basic needs. In contrast, a miskin can meet half or more of these needs but still falls short of fully covering all essentials. These distinctions are important in Islamic social welfare, as they help prioritize assistance according to different levels of need (Rahman, 2019).

ZIS Funds Empowerment

Zakat, one of the five pillars of Islam, serves as a powerful tool for social and economic support within the Muslim community. Funds from ZIS, which are often used for social aid, also play a role in boosting local economic development. By providing mustahik with productive zakat as capital for small businesses, ZIS funds can help reduce poverty and unemployment. Using ZIS funds as business capital can significantly strengthen the economy and improve the financial well-being of small business owners who lack adequate resources. Rather than simply transferring money, ZIS is invested thoughtfully to build stronger businesses, allowing mustahik to meet their daily needs more sustainably (Khuzaimah & Arif, 2023).

The growth of zakat is strengthened through the strategic use of infaq and shadaqah as capital to support business initiatives. This approach is designed to improve the economic well-being of recipients and empower those in need to reach greater

financial stability. By using ZIS funds, mustahik can establish a steady income, grow their business opportunities, and even use part of their earnings to cover other essential needs. This strategy goes beyond providing immediate financial help and fostering long-term economic empowerment within the community.

CIBEST Model

The CIBEST Model, created by Irfan Syauqi Beik and Laily Dwi Arsyianti in 2015, introduces a way to measure poverty that's grounded in Islamic principles. By including both spiritual and material dimensions, this model offers a fuller picture of poverty and welfare. It's especially relevant for assessing the impact of productive zakat programs on poverty reduction, as it recognizes zakat's comprehensive role in supporting social, economic, and spiritual needs. (I. S. Beik & Arsyianti, 2015). The CIBEST Model features two key methods for measuring poverty: the CIBEST Model Quadrant and the CIBEST Model Poverty Index. Both approaches blend Islamic values with poverty analysis, offering a more thorough evaluation of how zakat interventions can help reduce poverty and improve the well-being of communities.

The CIBEST Model measures poverty and well-being through two main dimensions: material and spiritual. By combining these aspects, it offers a complete way of assessing a household's overall welfare and poverty levels. In this model, the household or family is the core unit of analysis, as it's seen as the basic building block of society. A key feature of the CIBEST model is the establishment of standards for both material and spiritual needs. This allows for a more nuanced view, classifying households into four categories: welfare households, materially poor households, spiritually poor households, and absolute poor households. This framework provides a deeper understanding of poverty, recognizing that both material wealth and spiritual welfare are crucial for defining whether a family is truly impoverished or

thriving (Halimatussakdiyah & Nurlaily, 2021).

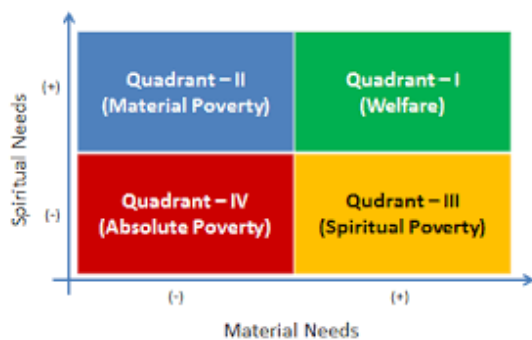


Figure 1. The Type of CIBEST Model Quadrant

The CIBEST model quadrant evaluates a household's ability to meet its material and spiritual needs using positive (+) and negative (-) signs. A positive sign (+) shows that the household is successfully meeting both its material and spiritual needs. On the other hand, a negative sign (-) indicates that the household is struggling to meet its needs in one or both areas. In this model, the horizontal axis represents the material poverty line, while the vertical axis represents the spiritual poverty line. This two-dimensional framework helps classify households into four different categories, based on both their material and spiritual well-being (Alfiah, 2024).

The CIBEST model poverty index is a tool based on Islamic principles, designed to measure the number and percentage of *mustahik* households in each of the CIBEST model's quadrants. It evaluates these households both before and after receiving productive zakat funds. This index provides a comprehensive view of how zakat impacts poverty alleviation by comparing a household's status before and after receiving assistance. It includes four key indices: welfare, material poverty, spiritual poverty, and absolute poverty (Hidayat, 2023).

Welfare Index (W)

The welfare index is an Islamic tool used to assess the number and percentage of *mustahik* households classified as welfare households. This index helps determine the proportion of households that have reached a welfare status, where both their material and

spiritual needs are met (I. S. Beik & Arsyianti, 2019).

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

W is welfare index. w is the total welfare household. N is the total *mustahik* households being analyzed.

Material Poverty Index (Pm)

The material poverty index is an Islamic method that assesses the number and percentage of *mustahik* households identified as material poverty among *mustahik* households. This index aims to identify households that, despite potentially having strong spiritual values, face a lack of material resources. (I. S. Beik & Arsyianti, 2019).

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

Pm is material poverty index. Mp is total materially poor *mustahik* households. N is Total *mustahik* households being analyzed.

Spiritual Poverty Index (Ps)

The spiritual poverty index is an Islamic method that assesses the number and percentage of *mustahik* households identified as spiritual poverty among *mustahik* households. This index aims to identify of *mustahik* households classified as spiritually poor those who possess material wealth but lack spiritual fulfillment. (I. S. Beik & Arsyianti, 2019).

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

Ps is spiritual poverty index. Sp is a total spiritually poor *mustahik* household. N is total *mustahik* households being analyzed.

Absolute Poverty Index (Pa)

The absolute poverty index is an Islamic method that assesses the number and percentage of *mustahik* households identified as absolutely poor those lacking both material and spiritual resources. (I. S. Beik & Arsyianti, 2019).

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

Pa is absolute poverty index. Ap is total absolute poor *mustahik* household. N is total *mustahik* households being analyzed.

METHODOLOGY

This study uses a mixed-methods approach, combining both qualitative and quantitative techniques. The respondents in this study consist of 34 households that have received assistance from the Mandiri Entrepreneur Center program. To assess changes in the conditions of *mustahik*, statistical tests, including the t-test and the wilcoxon test, were used as research instruments.

In the research by Restuningsih & Wibowo (2019), it is stated that productive zakat has a positive effect on increasing *mustahik* income (Restuningsih & Wibowo, 2019). Based on this finding, the proposed hypothesis is:

H1: There is a significant difference in increase *mustahik* material before and after receiving ZIS funds through the Mandiri Entrepreneur Center program.

Similarly, the study by Widiastuti et al. (2021) shows that productive zakat positively affects the spiritual welfare of *mustahik* (Widiastuti et al., 2021). Based on this finding, the proposed hypothesis is:

H2: There is a significant difference in increase *mustahik* spirituality scores before and after receiving ZIS funds through the Mandiri Entrepreneur Center program.

In this study, the CIBEST Model is employed to measure the levels of material and spiritual poverty. To assess whether *mustahik* households possess adequate material and spiritual resources, the minimum required material and spiritual needs are calculated first. The material needs are calculated using the following formula:

$$MV = \sum_{i=1}^n P_i M_i$$

MV is the minimum household material value. Pi is a minimum standard of material needs of the family. Mi is average household size

The material value applied in this study is based on the poverty line set by the Badan Pusat Statistik (BPS) of East Java Province.

For 2022, the poverty line in East Java is Rp 460,909 per month, which will be adjusted by the average household (Badan Pusat Statistik Indonesia, 2023).

The total population and number of households in East Java Province in 2022 are 41,149,974 people and 11,347,335 households, respectively (Badan Pusat Statistik Indonesia, 2023). To calculate the average household size:

$$\text{Average Household Size 2022} = \frac{41.149.974}{11.347.336} = 3,63$$

Therefore, the MV before receiving productive zakat funds from LAZNAS Yatim Mandiri is:

$$\begin{aligned} MV &= \text{IDR } 460.909 \times 3,63 \\ &= \text{IDR } 1.637.099 \text{ per household per month.} \end{aligned}$$

This value represents the minimum material needs per household per month before receiving assistance from the productive zakat program. If the household income is less than Rp. 1,673,099 per month, then the household is categorized as not fulfilling its material needs, as per the poverty line established by BPS East Java Province. The average income of the 34 *mustahik* households before receiving productive zis funds from LAZNAS Yatim Mandiri was Rp. 694,117, which is still below the material needs (material value) of Rp. 1,673,099 per month.

The assessment of spiritual needs is based on five key standard variables: prayer, fasting, zakat, family environment, and government policy. These indicators are used to determine the degree of fulfillment of spiritual obligations. According to (Beik and Arsiyanti, 2016), the spiritual poverty line (SV) value is set at 3 or less. Spiritual poverty occurs when households do not regularly perform mandatory acts of worship or consider worship as a private matter without recognizing the importance of properly observing religious obligations in the family or society. If the SV is greater than 3, the household is not considered spiritually poor, as it indicates a higher level of fulfillment of spiritual obligations. Conversely, an SV value of 3 or less indicates that the household is spiritually

impoverished, as it reflects insufficient engagement with religious practices and spiritual responsibilities.

The following formula is used to determine the spiritual value of each household or family member

$$SV: \frac{Vpi+Vfi+Vzi+Vhi+Vgi}{5}$$

SV is spiritual value. Vp is prayer score. Vf is fasting score. Vz is zakat score. Vh is household environment score. Vg is the government policy score.

Then combining the actual MV and SV values from the above formula, it is possible to determine the number of families in each CIBEST quadrant with the following combination:

Table 1. CIBEST Quadrant

Actual Score	≤MV Score	>MV Score
>SV Score	II. Material Poverty	I. Welfare
≤SV Score	IV. Absolute Poverty	III. Spiritual Poverty

Resource: Beik & Arsyianti, 2017.

According to the interpretation of the table above, a family is in quadrant I, if its actual spiritual score exceeds the SV and its income (or material value), exceeds the MV. A family is categorized as spiritually and materially poor if its spiritual score is equal to or lower than the SV value, and its income (material value) is equal to or lower than the MV value. In this situation, the family is placed in Quadrant IV.

RESULT AND DISCUSSION

Respondent's Characteristic

The characteristics of the respondents who participated in this study are presented in the table below:

Table 2. Mustahik Demografi Charateristic

Demografi Charateristic	Classificat ion	Tot al	Percenta ge (%)
Gender	Female	18	52,9%
	Male	16	47,1%
Age	19 - 23	19	55,9%

Education	24 - 28	9	26,4%
	29 - 33	6	17,7%
	High school/ equivalent	29	85,3%
Job	University	5	14,7%
	Freelance	3	8,8%
	Employee	19	55,9%
	Entrepren eur	6	17,7%
	Not working	5	14,7%
	Other	1	2,9%

Source: Author (Processed), 2024.

According to the table above, the majority of respondents in the Mandiri Entrepreneur Center (MEC) program are female, totaling 18 individuals, or 52.9%. In comparison, male respondents account for 16 individuals or 47.1%. The higher proportion of female students is likely due to the fact that the courses offered at MEC generally attract a predominantly female applicant pool.

Regarding the age, the majority of respondents are in the 19–23 age group, comprising 55.9%. Respondents in the 24–28 age group constitute 26.4%, while those aged 29–33 represent 17.7%. This age distribution indicates that the beneficiaries are within the productive age group. According to (Adisti & Imron, Ali, S.Sos., 2017), the productive age population includes individuals between the ages of 15 and 64. People in this age range are considered capable of contributing to the production of goods and services. The productive-age population is regarded as an active participant in the ongoing labor force, capable of employment and bearing the responsibility to support individuals categorized as either pre-productive or non-productive.

From an educational perspective, the majority of respondents have a high school or equivalent level of education, accounting for 85.3%, while respondents with university-level education represent 14.7%. This indicates that most beneficiaries of the aid program have an educational background equivalent to high school. Those who have pursued university studies are high school

graduates who opted to continue to a higher level after joining the program.

The majority of respondents, 55.9%, work as employees. Meanwhile, 29.4% are engaged in occupations other than those previously mentioned, such as entrepreneurship and freelance work. Employees constitute the largest group in terms of occupation, which can be attributed to the fact that most courses at MEC are designed as job preparation classes. Additionally, respondents who are entrepreneurs have likely benefited from MEC's guidance, as the program also provides foundational entrepreneurship training during their education.

Data Analysis Result

Hypothesis Testing

Hypothesis testing in this study utilizes the t-test and the wilcoxon test. These tests are conducted to analyze paired data on the material and spiritual conditions of *mustahik* to determine whether there are significant differences before and after participation in the program.

Statistical Test on Material Value Mustahik

In this statistical test to evaluate changes in *mustahik* income, the following hypotheses are formulated:

H0 = There is no difference in the average increase in *mustahik* material after receiving zis funds through the Mandiri Entrepreneur Center program.

H1 = There is a difference in the average increase in *mustahik* material after receiving zis funds through the Mandiri Entrepreneur Center program.

Table 3. The Paired T-Test Result and Wilcoxon of Material Before and After

T-Test		Wilcoxon Test
Sig. (2-tailed)	T Count Value	Asymp. Sig. (2-tailed)
0.000	5.944	0.000

Source: Author (Processed), 2024.

Based on the table, the sig. (2-tailed) value in the t-test is 0.000, which is smaller than the 5% significance level, leading to the rejection of H0. The t-statistic value is 5.944, which exceeds the critical t-value of 2.03224, supporting the rejection of H0 and acceptance of H1. The Wilcoxon test also shows an Asymp. Sig. (2-tailed) value of 0.000, which is less than 0.05, further supporting the acceptance of H1. Consequently, results from both the t-test and the Wilcoxon test indicate a significant difference in income before and after the Mandiri Entrepreneur Center program, supporting the conclusion that the provision of ZIS funds through the Mandiri Entrepreneur Center program positively impacts the material welfare of *mustahik*.

Statistical Test on Spiritual Value Mustahik

In this statistical test to assess changes in the *mustahik* spirituality score, the following hypotheses are formulated:

H0 = There is no difference in the *mustahik* spirituality scores after receiving zis funds through the Mandiri Entrepreneur Center program.

H1 = There is a difference in the *mustahik* spirituality scores after receiving zis funds through the Mandiri Entrepreneur Center program.

Table 4. The Paired T-Test Result and Wilcoxon of Spiritual Before and After Program MEC

T-Test		Wilcoxon Test
Sig. (2-tailed)	T Count Value	Asymp. Sig. (2-tailed)
0.000	5.963	0.000

Source: Author (Processed), 2024.

Based on the table, the sig. (2-tailed) value of the t-test is 0.000, which is smaller than the 5% significance level, leading to the rejection of H0. The t-statistic value is 5.963, which is greater than the critical t-value of 2.03224, supporting the rejection of H0 and the acceptance of H1. Additionally, the Wilcoxon test shows an Asymp. Sig. (2-tailed) value of 0.000, which is less than 0.05, further supporting the acceptance of

H1. These results indicate a significant difference in spiritual scores before and after the Mandiri Entrepreneur Center program, concluding that the spiritual development provided by the Mandiri Entrepreneur Center program positively affects the spiritual welfare of *mustahik*.

CIBEST Quadrant Analysis

The questionnaire aims to collect material and spiritual data from *mustahik* as part of the CIBEST Model. Based on the questionnaire results from monitoring alumni of the Mandiri Entrepreneur Center, the number of *mustahik* in each CIBEST quadrant is categorized below:

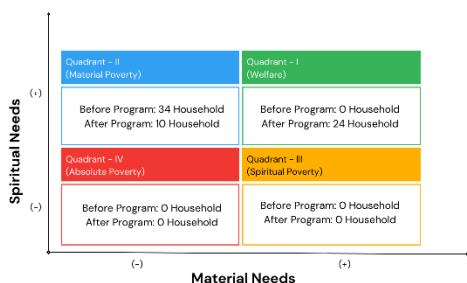


Figure 2. CIBEST Quadrant Program Mandiri Entrepreneur Center
Source: Author (Processed), 2024

Based on the CIBEST quadrant analysis before receiving ZIS assistance, 34 households were in Quadrant II, representing materially poor households. No households were included in quadrant I, quadrant III or quadrant IV.

Following the receipt of ZIS funds, alumni welfare improved. The number of households in quadrant I increased to 24, while those in quadrant II decreased to 10. The number of households in quadrant III remained unchanged, and those in quadrant IV reduced to zero.

From the CIBEST quadrant analysis, it can be observed that the management of productive zis funds distributed to *mustahik* has had a positive impact and can help reduce poverty. This demonstrates that the productive program at LAZNAS Yatim Mandiri contributes to improving the welfare of *mustahik*. The CIBEST quadrant classifies *mustahik* welfare as its primary objective. Thus, in future stages, the program can be

further enhanced so that all *mustahik* receiving productive zakat assistance can ideally fall into quadrant one, the welfare quadrant, indicating that *mustahik* experience both material and spiritual welfare.

CIBEST Indeks Analysis

Based on the CIBEST quadrant analysis results and field observations regarding alumni in each category, the Islamic poverty index is as follows:

Table 5. CIBEST Index Analysis

CIBEST Index	Before Program	After Program	Percentage Change (%)
Welfare Indeks (W)	0,00	0,71	71%
Material Poverty Index (Pm)	1,00	0,29	-71%
Spiritual Poverty Index (Ps)	0,00	0,00	0%
Absolute Poverty Index (Pa)	0,00	0,00	0%

Source: Author (Processed), 2024

Before receiving assistance from LAZNAS Yatim Mandiri, the welfare index of *mustahik* (zakat recipients) was at 0%. This percentage shows that none of the 34 alumni were able to meet both their material and spiritual needs prior to receiving ZIS (Zakat, Infaq, and Sadaqah) funds through the Mandiri Entrepreneur Center program. After receiving the assistance, the welfare index increased by 71% compared to previous data. As a result of receiving zakat support, the percentage of *mustahik* households able to fulfill both material and spiritual needs increased to 71% or 24 alumni. Factors influencing the increase in the number of prosperous *mustahik* (zakat recipients) include job readiness and entrepreneurial training, enabling *mustahik* to become self-sufficient and secure employment. *Mustahik* also gain work

experience through internships relevant to their fields of study, and if a company is satisfied with a *mustahik*'s performance, it can lead to a work contract. If a *mustahik* is still unable to find employment after completing their education, MEC also assists in job placement for them.

The material poverty index of *mustahik* households is evaluated by comparing their conditions before and after receiving assistance. Findings revealed that, prior to receiving aid, the material poverty index for *mustahik* households was 100%. After receiving the support, the index decreased to 29%, reflecting a 71% reduction in the material poverty index among *mustahik* households. This outcome shows that the productive zakat provided by LAZNAS Yatim Mandiri has contributed to a 71% reduction in the material poverty index for *mustahik* households.

The spiritual poverty index of *mustahik* was analyzed before and after receiving zis funds. In this study, the spiritual poverty index of *mustahik* households remained unchanged, with a value of 0.0% both before and after receiving assistance. This indicates that all *mustahik* recipients of ZIS funds from LAZNAS Yatim Mandiri were already able to meet their spiritual needs prior to and following zakat assistance. If spiritual poverty had been identified, a program could have been proposed to address this need, supporting *mustahik* in enhancing their understanding and practice of religious teachings. In fact, the MEC program itself provides *mustahik* with spiritual education, including knowledge of zakat, *aqidah* akhlak, and guidance on reading the Qur'an as part of worship practices (Liana Nanda Lestari, 2024).

The analysis of the absolute poverty index before and after *mustahik* received assistance from LAZNAS Yatim Mandiri shows a value of 0.0%. This indicates that none of the *mustahik* recipients of ZIS funds from LAZNAS Yatim Mandiri are simultaneously experiencing both material and spiritual poverty. In other words, *mustahik* faces only one form of poverty, either material or spiritual, but not both. This is because most *mustahik* who enroll at MEC

are aware that it is an Islamic-based campus offering educational guidance and entrepreneurship training. The *mustahik* who apply have hopes that their material needs will be met after completing their education at MEC. Therefore, most *mustahik* place greater hope in material outcomes, as their spiritual welfare is already strong, according to this CIBEST model research.

CIBEST Variable Analysis

Mustahik Material Welfare Analysis

The material welfare of *mustahik* is determined using the MV value. This MV value represents the minimum standard for material needs in East Java per household per month, which is set at IDR 1,637,099.

Table 6. *Mustahik's Job*

Job	Before	After
Entrepreneur	2	4
Freelance	4	1
Employee	10	29
Not working	18	-

Source: Author (Processed), 2024

From the table above, it can be seen that many *mustahik* were unemployed before participating in the MEC program. Their economic difficulties were due to challenges in finding jobs suited to their skills. Even high school graduates who were employed prior to the program had low earnings, with an average income of IDR 694,117.65. However, following the implementation of the MEC program, all *mustahik* are now employed and earning their income, with an average income of IDR 2,638,235.29.

After participating in the Mandiri Entrepreneur Center program, *mustahik* experienced an average income increase of IDR 1,944,117.65. This indicates that the productive zakat program has had a positive impact on increasing *mustahik* income. Based on material welfare classifications, it was found that before receiving productive zakat, 34 *mustahik* or all respondents had incomes below the MV (Material Value). After joining the Mandiri Entrepreneur Center program, this number decreased to 10

mustahik. This means that 24 *mustahik* successfully rose above the poverty line.

Mustahik Spiritual Welfare Analysis

The spiritual welfare of *mustahik* is measured using a likert scale, with a minimum score threshold of $SV = 3$. If the average spiritual score of *mustahik* exceeds this threshold, they can be considered spiritually welfare. The analysis of *mustahik's* spiritual welfare can be observed in the following table of *mustahik* worship practices:

Table 7. Mustahik Spiritual Score

Variable	Spiritual Needs Score	
	Before	After
Prayer	4,03	4,44
Fasting	4,20	4,68
Zakat	4,38	4,88
Household Environment	4,26	4,53
Government Policy	4,41	4,56
Total average score spiritual needs	4,26	4,62

Source: Author (Processed), 2024

According to the table above, the average score for *mustahik* spiritual needs increased by 0.36, or 7.2%, after participating in the productive zakat program, indicating a positive impact on the spirituality of *mustahik*. However, regarding material welfare classification, there was no change in the classification of *mustahik* spiritual welfare before or after the program. This suggests that, both prior to and following the program, all *mustahik* worship scores remained above the spiritual poverty threshold or Spiritual Value (SV).

Upon closer inspection of the table above, reveals that the variables showing the greatest improvement are prayer, fasting, and zakat. Based on the results of the questionnaire, this can be attributed to three factors: these practices have the most significant impact on the individual *mustahik* and their families after the program. Prayer and fasting are foundational aspects taught in the MEC dormitory. In addition to prayer and

fasting, knowledge about zakat is also taught in the MEC classroom, with the expectation that *mustahik* will understand their obligations as Muslims upon graduating from MEC. Zakat can be relied upon as one of the mechanisms to address poverty in Indonesia, particularly through productive zakat programs. The goals and impacts of zakat on recipients (*mustahik*) include 1) Zakat will free recipients from financial needs, allowing them to live peacefully and to enhance their devotion and focus in worship to their Lord. 2) Zakat eliminates feelings of envy and hatred, as these traits can weaken productivity. (Solikhun & Dwimawanti, 2023).

Furthermore, in the spiritual aspect, both the family environment and government policy also showed improvement. This indicates that productive zakat has a unique meaning for the spirituality of *mustahik*. Additionally, the significance of zakat for *mustahik* fosters an awareness of Allah's help. Allah SWT always assists His servants who are facing difficulties. A person who believes in the meaning of faith in Allah will always be confident that Allah's help is the best form of assistance.

CONCLUSION

Based on analysis using the CIBEST model, it can be concluded that the empowerment zis funds through the Mandiri Entrepreneur Center program by LAZNAS Yatim Mandiri is effective. The analysis demonstrates that, after participating in the program, there was a significant increase both in material and spiritual welfare of beneficiaries, as indicated by shifts in the CIBEST quadrant and index. Specifically, the number of households in quadrant I, representing welfare, rose from 0 to 24. In contrast, households in quadrant II, indicating material poverty, decreased from 34 to 10.

Furthermore, the analysis shows an increase in the welfare index from 0% to 71% following the intervention. The material poverty index declined from 100% to 29%, indicating the program's effectiveness in reducing poverty among participants.

The statistical results also reveal a significant change between the pre-program and post-program scores for both variables. The t-test shows a significance value of 0.000, which is below the 5% significance threshold, leading to the rejection of H₀. Similarly, the Wilcoxon test confirms this finding, with an Asymptotic Significance (2-tailed) value of 0.000, underscoring a significant difference in income before and after the program. Together, these tests indicate that participation in the Mandiri Entrepreneur Center program significantly improves both the material and spiritual welfare of beneficiaries.

It can be concluded that the Mandiri Entrepreneur Center has been successful in educating mustahik to become financially independent by focusing on education and vocational training. The program has effectively empowered disadvantaged communities by equipping them with the skills needed to generate sustainable income independently. Additionally, it has successfully nurtured the spiritual development of mustahik through its dormitory program, where they are taught knowledge of zakat, aqidah (faith), akhlak (morality), and guidance on reading the Qur'an as part of their worship practices. This has led to an increase in their spiritual scores and has allowed mustahik to positively impact the wider community through their service and dedication.

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