

THE PRODUCTIVE ZAKAT DISTRIBUTION PATTERNS IN POVERTY ALLEVIATION: A CIBEST APPROACH

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ABSTRACT -This research has the first objective, to explore in depth the distribution pattern of productive zakat that can alleviate poverty, second; measuring the position of mustahik with the CIBEST approach. This research focuses on the distribution of zakat by BAZNAS Probolinggo using a mix method, which is a combination of qualitative and quantitative research types. The qualitative approach used is a case study. This approach is used to explore the distribution pattern used by BAZNAS in producing its zakat funds. The data was analyzed using interpretive analysis with a flow model from Miles and Huberman. The data validity techniques used are source triangulation and technique triangulation. After there are findings about the pattern of zakat distribution, this study is continued with a quantitative approach with a descriptive statistical type. The analysis used is CIBEST (Center of Islamic Business and Economic Studies). So that the results of this study stated, first, in the distribution of productive zakat, BAZNAS Probolinggo uses two patterns, namely the traditional productive distribution pattern and the modern productive distribution, second, the distribution pattern used by BAZNAS Probolinggo has an impact on alleviating mustahik poverty. Based on the CIBEST model approach, the position of mustahik after receiving productive zakat with a modern distribution pattern has changed from quadrants III and IV to quadrants II and I, meaning that mustahik is no longer in a condition of poor property and spirituality. However, in quadrant II, mustahik has no wealth but has high spirituality, while in quadrant I, mustahik already has wealth and spirituality, meaning that the condition is prosperous.

Key words: CIBEST approach, productive zakat, mustahik poverty

ABSTRACT - Penelitian ini memiliki tujuan *pertama*, mengeksplorasi secara mendalam tentang pola distribusi zakat produktif yang bisa mengentaskan kemiskinan, *kedua*; melakukan pengukuran posisi mustahik dengan pendekatan CIBEST. Penelitian ini fokus pada distribusi zakat oleh BAZNAS Probolinggo dengan menggunakan *mix method*, yaitu perpaduan antara jenis penelitian kualitatif dan kuantitatif. Pendekatan kualitatif yang digunakan berjenis studi kasus. Pendekatan ini digunakan untuk mengeksplorasi pola distribusi yang digunakan oleh BAZNAS dalam memproduksi dana zakat yang dimiliki. Data diperoleh melalui wawancara, observasi dan dokumentasi. Data dianalisis menggunakan analisis interpretif dengan *flow model* dari Miles and Huberman. Teknik keabsahan data yang digunakan yaitu triangulasi sumber dan triangulasi teknik. Setelah terdapat temuan tentang pola distribusi zakat, penelitian ini dilanjutkan dengan pendekatan kuantitatif dengan jenis statistik deskriptif. Analisis yang digunakan yaitu CIBEST (**Center of Islamic Business and Economic Studies**). Sehingga hasil dari penelitian ini menyatakan, *pertama*, dalam pendistribusian zakat produktif, BAZNAS Probolinggo menggunakan dua pola yaitu pola distribusi produktif tradisional dan distribusi produktif modern, *kedua*, pola distribusi yang digunakan oleh BAZNAS Probolinggo memiliki dampak pada pengentasan kemiskinan mustahik. Berdasarkan pendekatan model CIBEST, posisi mustahik setelah mendapatkan zakat produktif dengan pola distribusi modern mengalami perubahan dari kuadran III dan IV menjadi kuadran II dan I, artinya mustahik tidak lagi dalam kondisi miskin harta dan spiritual. Namun pada kuadran II, mustahik memiliki tidak memiliki harta namun memiliki spiritualitas tinggi, sedangkan pada kuadran I, mustahik sudah memiliki harta dan spiritualitas, artinya kondisinya sejahtera.

Kata Kunci: pendekatan CIBEST, zakat produktif, kemiskinan mustahik



INTRODUCTION

Zakat is an instrument of Islamic development in alleviating poverty (Hardian & Wijaya, 2023; Jufri Jacob et al., 2024; Zola Mei Hendri, 2023). However, in the Indonesian context, zakat cannot be a development instrument capable of reducing poverty rates at a macro level (W. Rahman et al., 2023). Because in fact, according to research, zakat in Indonesia is still collected sporadically, and has not yet become a structured and systematic movement (Kamal et al., 2024). Apart from that, the Indonesian people's trust in the National Amil Zakat Agency (BAZNAS) and the Amil Zakat Institute (LAZNAS) is still relatively low (Alfira Oktaviani, 2022; Muhtadi, 2022). So that in collecting zakat, the community trusts village kiai figures more than institutions officially established by the government (Trisucirezeki, 2023).

Zakat which is able to support development in alleviating poverty is zakat mal whose distribution is carried out productively (Fikri et al., 2023; Firmansyah et al., 2024; Hardian & Wijaya, 2023). If distribution is not carried out productively, zakat funds will only stop and become depleted because they are distributed consumptively (Masrurroh, 2023). Every zakat fund given consumptively will be immediately used up by the mustahik, because these funds will provide additional income for the mustahik (Nafisah et al., 2023). So, when mustahik experience additional income, mustahik will increase their consumption (R. Rahman et al., 2023). The following illustration can be given:

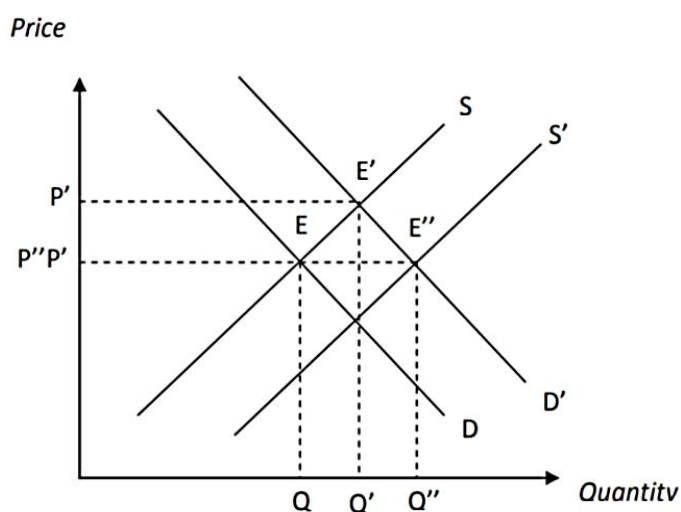


Figure 1 curve of demand and supply conditions for mustahik after giving zakat

The picture illustrates the supply and demand side of mustahik before and after receiving zakat, both zakat fitrah and zakat mal or from the consumptive and productive side of zakat distribution. D is the request condition before being given zakat, while D' is the request condition after receiving zakat, this is when viewed from the consumptive distribution of zakat. If zakat is distributed productively then the side that changes is the supply side, so initially the mustahik have no capital or only have a little capital for selling, when they are given productive zakat funds, the supply side will increase.



This illustration illustrates that productive zakat has an impact on the sustainable economy, because it does not run out immediately. This means that productive zakat funds can be managed for business and can shift the status of mustahik to muzakki. The research took its focus at BAZNAS Probolinggo with 17 assisted zakat mustahik, according to the number of recorded special productive zakat mustahik. Besides that, The Probolinggo Regency National Zakat Amil Agency (BAZNAS) is an official institution formed by the government to carry out the management of zakat and other social funds in Probolinggo Regency. In its management, BAZNAS Probolinggo Regency has five main programs including the Smart Probolinggo, Taqwa Probolinggo, Healthy Probolinggo, Caring Probolinggo, and Makmur Probolinggo programs.

Of the five programs, Probolinggo Makmur is one of the BAZNAS assistance activities that focuses on empowering mustahik, such as providing capital loans or business tools for mustahik. Through this program, mustahik data for BAZNAS Kab. In 2022, Probolinggo experienced a decrease of 55.6% or 10,412 people compared to the previous year 2021, namely 23,444 people. However, the decline in the number of mustahik is not in line with the number of poverty in Probolinggo Regency. This is because Probolinggo Regency still ranks third in East Java. This means that the productive zakat program has not yet comprehensively addressed mustahik zakat, the majority of zakat is still distributed consumptively so that it does not have an impact on poverty alleviation.

So, this research has the first aim; explore in depth the pattern of productive zakat distribution that can alleviate poverty, second; measuring the mustahik position using the CIBEST approach. This research uses the CIBEST approach to measure the effectiveness of giving productive zakat. So, later it will be known about changes in the positioning of the muzakki quadrant after receiving productive zakat. So this research is important to carry out, so that productive zakat can measure its success in alleviating poverty.

LITERATURE REVIEW

In discussing the literature review used, the researcher has studied several previous studies which are used as references and comparisons to reveal the novelty of the research. The discussion of the problem of zakat related to poverty has been widely studied by previous researchers, the use of CIBEST analysis has also been widely used in research studies on zakat. So, this research needs to emphasize the positioning of this theme and the novelty raised. The research is; research conducted by Alfaris R (2023) examined the effectiveness of managing zakat aimed at poverty alleviation. This research took the object at LAZNAS Yatim Mandiri Ponorogo. In research, Alfaris R (2023) conducted an analysis of the effectiveness of the zakat fund management model (Alfaris, 2023). Thus, after management there is a change in the mustahik condition. This research has similarities in terms of poverty alleviation. However, Alfaris's research (2023) was aimed at all types of zakat, whereas in this study only productive zakat was used. Apart from that, the approaches used are different. This research uses the CIBEST approach. The next research is research compiled by W. Rahman et.al (2023) which discusses zakat in general with poverty alleviation in Indonesia. W. Rahman et.al's research (2023) does not show the position of mustahik after receiving zakat funds (W. Rahman et al., 2023), different from this research which displays the quadrant position of the mustahik after receiving productive zakat funds. There are also similar studies, but they differ from this research in terms of methods, approaches and research objectives.



Research using the CIBEST approach was also carried out by Gusti Oka Widana and Arief Rahman Hakim (2023) who discussed measuring the effectiveness of zakat distribution using the CIBEST approach. This means that Gusti Oka Widana and Arief Rahman Hakim's (2023) research has close similarities to this research (Gusti Oka Widana & Arief Rahman Hakim, 2023). However, the difference that arises is in terms of research methods, this research presents qualitative and quantitative research, so that data is not only obtained quantitatively but also obtained using interview and documentation techniques.

Based on previous studies conducted, this research is still relevant in the academic world. Thus, positioning this research is still relatively new and has novelty in terms of productive zakat and in terms of research methods. In order to strengthen this, several theories used in this research are presented below, namely:

Productive Zakat Distribution

The meaning of productive zakat is that zakat funds distributed to mustahik are not intended for one-time consumption, but are used for business, so that the funds can be sustainable (Rijal et al., 2023). According to al Qardhawi, productive zakat is zakat that is managed with an orientation towards improving the economy of recipients (mustahik) by focusing on empowering human resources by growing and developing skills through training (Fielnanda, 2018). Productive zakat management can become capital for a zakat recipient business or business expansion so that it can become independent with its needs met because of the income from the business (Firmansyah et al., 2024). The orientation of productive zakat empowers recipients when the funds received become capital for developing their business so as to produce a profit which can then fulfill all their needs (Nisa & HS, 2023). According to him, from the other side, productive zakat aims as a solution to alleviating poverty and an effort to improve their lives.

The basic verse of the Qur'an that talks about productive zakat is verse 273 of the Qur'an, and is strengthened by the Law on zakat management no. 23 of 2011, article 27 paragraphs 1, 2 and 3. Based on this legal basis, the principles of productive zakat can be described, namely *first*, the basic needs of mustahik are fulfilled, *second*, the efforts given from productive zakat are directed at obtaining continuous income, *third*, a program that is voluntary and teaches independence is the productive use of zakat funds for business ventures (Azizah, 2021). In the productive use of zakat, mustahik is given voluntarily and there is no element of coercion. Education and promotion are needed to make mustahik aware of economic independence and make them deliberately choose to work or own a business to achieve it. *Fourth*, the business carried out must be within the capabilities of the mustahik who run it, mustahik have different capacities, it is not impossible that there are mustahik who have never carried out business activities, so there needs to be special techniques such as providing business skills first, or providing business according to capacity the mustahik (Wulan et al., 2023).

Based on these principles, there are several models of distribution of zakat in general (Sholihah & Ghulam, 2022), namely: *first*, traditional consumerism, in this system zakat is allocated to parties who have the right to receive it and is used directly by the recipient. Examples are zakat fitrah, which is given to the poor to meet their basic needs, and property zakat which is intended for victims of natural disasters. *Second*, modern consumerism, where zakat is used in various forms,



such as recitation tools, food, school supplies, scholarships, etc. *Third*, traditional productive, zakat is distributed according to skill and knowledge in the form of productive goods such as goats, cows, poultry, sewing machines, craftsman tools, and so on. Giving zakat can be beneficial and inspire people to try to create jobs for less fortunate people. *Fourth*, productively creative, all zakat given can be used as business capital which can be used to fund social projects or increase capital for traders or small businesses. The following is an overview of the general zakat distribution model:

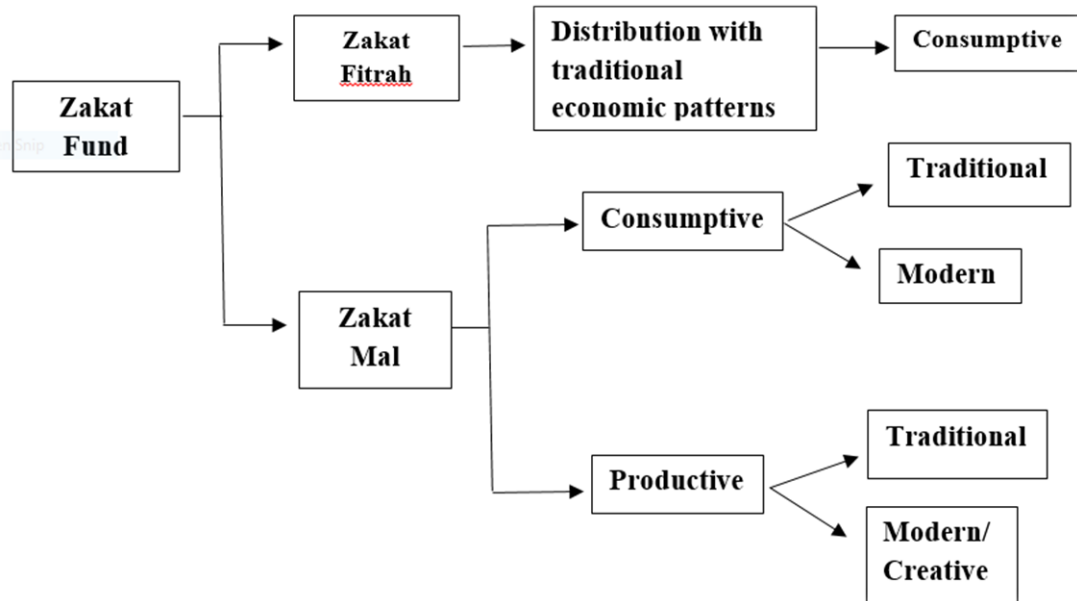


Figure 2. Zakat distribution pattern

The utilization of productive zakat has several models in its distribution (Amelia, 2012), namely: *first*, surplus zakat budget, grouping zakat money with a model where only part is distributed; the remainder is used to finance profitable businesses through the issuance of zakat certificates. In its implementation, Muzakki handed over the money to Amil, which was then divided into two categories: cash and certificates. After the mustahik approves the certificate, the mustahik accepts it. Once the cash from the certificate is used for business operations, it is hoped that the funded company will expand quickly and employ staff members from the mustahik group. In addition, the company will share profits with mustahik certificate holders. When the profit sharing reaches the nishab and haul, mustahik can act as muzakki and give alms or pay zakat. *Second*, In Kind, this zakat management system distributes zakat funds to mustahik in the form of production equipment, such as giving machines or livestock to economically disadvantaged individuals who want to try producing something. This applies to newly established businesses as well as those wishing to develop existing businesses. *Third*, revolving fund, through al qard al hasan financing, Amil lends zakat money to mustahik as part of the zakat management system. Mustahik is responsible for using the loan money for business purposes and returning all or part of the money borrowed within the specified time period. The money will be transferred to other mustahik by the amil after it is returned to them.

Poverty Measurement Based on CIBEST



In 2015, Beik and Arsyianti created the CIBEST (Center of Islamic Business and Economic Studies) model, which is an indicator of poverty. By taking into account material and spiritual poverty, this model functions as an index to measure poverty in the Islamic context. The inability to fully satisfy material desires is the basis of material poverty. These material needs, which include things such as food, clothing, and shelter, must be determined using appropriate analysis and survey procedures that take into account the community's current living conditions. On the other hand, spiritual poverty stems from the inability to fulfill one's basic spiritual needs through the acts of devotion required and recommended in Islam (Beik & Arsyianti, 2015).

As defined above, there is a quadrant which is usually called the CIBEST (Center of Islamic Business and Economic Studies–IPB) quadrant. There are four quadrants in the CIBEST quadrant, namely quadrant I which means prosperity, quadrant II which means material poverty, quadrant III which means spiritual poverty, and quadrant IV which means absolute poverty (Beik & Arsyianti, 2016).

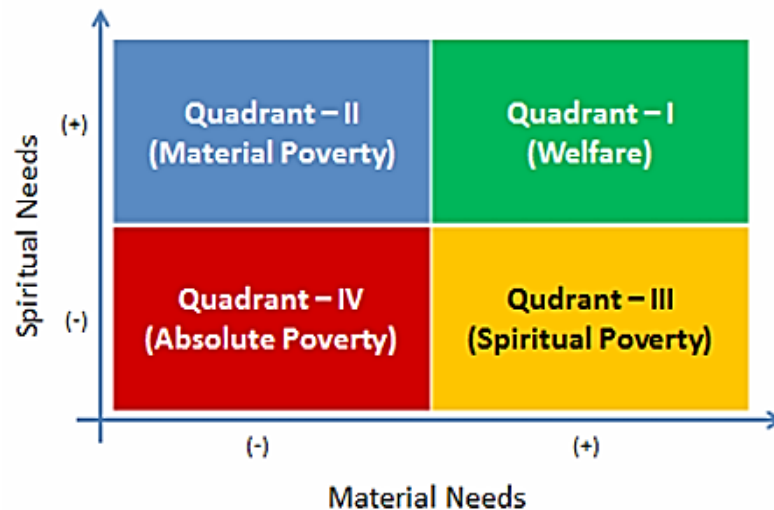


Figure 3. CIBEST Quadrant

Based on Figure 3, it can be seen that the household's capacity to meet its material and spiritual needs is divided into two indicators in the CIBEST quadrant: positive (+) and negative (-) signs. The (+) sign indicates that the household fulfills its needs satisfactorily, while the (-) sign indicates that the household does not meet its needs. There are four options available with this pattern: sign (+) for satisfaction of material and spiritual needs; sign (+) for one requirement only; sign (+) for material needs only; sign (+) for spiritual needs only; and a sign (-) for both (material and spiritual). 68 In quadrant I (prosperous) it can be seen that the household is in a positive area for both material needs and spiritual needs. This means that the household is rich materially and spiritually. Therefore, this area is called the welfare quadrant. In quadrant II (material poverty), positive spiritual needs and negative material needs are visible. This shows that the household is rich spiritually but poor materially. This area is called the material poverty quadrant. In quadrant III (spiritual poverty) visible positive material needs and negative spiritual needs. Households in this area are rich materially but poor spiritually. This area is called the spiritual poverty quadrant. Quadrant IV (absolute poverty) shows a combination of negative spiritual needs and negative material needs.



This means that households in this quadrant are poor materially and spiritually. Therefore, this area is called the absolute poverty quadrant. There are at least two benefits of the CIBEST quadrant. *First*, it can determine how many households are in each quadrant. *Second*, this will help government organizations to create the right development policies needed for households in the poverty quadrant to enter the welfare quadrant (Beik & Pratama, 2015).

METHODOLOGY

This research uses a qualitative and quantitative approach (mix method). The qualitative approach used is a case study type. The case raised occurred in Probolinggo Regency, namely at BAZNAS Probolinggo. This approach is used to explore the distribution patterns used by BAZNAS Probolinggo in producing its zakat funds. Data was obtained through interviews with the chairman of BAZNAS Probolinggo, BAZNAS employees, zakat mustahik and muzakki, then observation and documentation. Data were analyzed using interpretive analysis with the flow model from Miles and Huberman. The stages in the flow model include reduction, data presentation and drawing conclusions/verifying the data. After that, the data was checked for validity by means of source triangulation and technical triangulation (Miles & Huberman, 2014).

After the series of research using a qualitative approach was completed, this research was continued with a quantitative approach with a descriptive type. This approach is used to describe a situation objectively using numbers, starting from data collection, interpretation of data, as well as appearance and results. The population in this study were mustahik recipients of productive zakat from BAZNAS Probolinggo Regency. The sample was determined using a convenience sampling technique, that is, any member of the population who agrees to provide information can be used as a sample in this research if the respondent is suitable as a data source. The number of respondents was 17 mustahik who received productive zakat from BAZNAS Probolinggo Regency.

Data was obtained from the results of filling out questionnaires that were distributed to respondents. The data analysis used is CIBEST with stages (Beik & Arsyanti, 2016):

The first thing to do in measuring the level of mustahik using the CIBEST approach is to determine the value of Material Poverty (Material Value) and Spiritual Poverty (Spiritual Value) first. In general, how to calculate the MV (Material Value) value can be done using one of three approaches, conducting a survey of the minimum needs that must be met by one household in one month. These needs include the need for food, clothing, housing, education and health. Furthermore, if due to limited funds and time the survey cannot be carried out then what can be done is to modify the BPS approach regarding the per capita poverty line per month to become the poverty line (GK) per household per month. This modification can be done by multiplying the GK value by the average number of family members in an observation area. Lastly, use the standard nishab for income zakat or trade zakat.

After finding the Material Poverty value (Material Value) and the number of mustahik households who are materially poor, then determine the Spiritual Poverty value (Spiritual Value) by calculating the number of mustahik households who are spiritually poor through calculating the family's spiritual score from the standards for fulfilling five variables, namely Prayer. (Vpi), Zakat and Infaq (Vfi), Fasting (Vzi), Family Environment (Vhi) and Government Policy (Vgi). The assessment of each spiritual variable uses a Likert scale of 1 to 5. Score 1 is the worst spiritual indicator condition, while score 5 is the best spiritual indicator condition. The spiritual needs indicator score table is as follows:



Table 1. Spiritual needs indicator scores

No	Variable	Likert Scale				
		1	2	3	4	5
1	Prayer	Prohibiting other people from praying	Rejects the concept of prayer	Carrying out obligatory prayers is not routine	Performing obligatory prayers regularly but not always in congregation	Carry out routine obligatory prayers in congregation and perform sunnah prayers
2	Fast	Forbid other people from fasting	Rejects the concept of fasting	Carrying out mandatory fasting is not complete	Carries out the obligatory fast in full	Carry out obligatory fasting and sunnah fasting
3	Zakat and Infaq	Prohibiting other people from giving zakat and infaq	Refuse zakat and infaq	Never donate even once a year	Pay zakat fitrah and zakat on assets	Pay zakat fitrah, zakat on assets, and infaq/sadaqah
4	Circumstances just family	Forbid family members from worshipping	Refuse the perpetrator or naan worship	Consider worship a family matter	Support the worship of family members	Building a family atmosphere that supports worship together
5	Policy the government	Forbid every family from worshipping	Refuse the perpetrator or naan worship	Consider worship a community affair	Supports worship	Create The atmosphere is conducive to worship

Source: Beik and Arsyanti (2015)

The spiritual score calculation is based on the following formula:

$$Hi = \frac{V_{pi} + V_{fi} + V_{zi} + V_{hi} + V_{gi}}{5}$$

Information :

Hi : Spiritual score



- Vpi : Scoreprayer
- Vfi : Fasting score
- Vzi : Zakat score andinfa
- Vhi : Scorefamily environment
- Vgi : Scoregovernment policy

The standard for spiritual poverty or what separates spiritually poor households from spiritually rich ones is a number equal to 3 (SV= 3), if the spiritual score is less than 3, it means that the mustahik household is classified as spiritually poor.

After calculating and knowing the valueMaterial Poverty (Material Value) and Spiritual Poverty (Spiritual Value), then classify mustahik households into the CIBEST quadrant category.

Table 2. CIBEST Kuadran

Actual Score	\leq MV value	$>$ MV value
$>$ SV Value	Spiritual Rich, Material Poor (Quadrant II)	Spiritual Rich, Material Rich (Quadrant I)
\leq SV value	Spiritually Poor, Material Poor (Quadrant IV)	Spiritually Poor, Material Rich (Quadrant III)

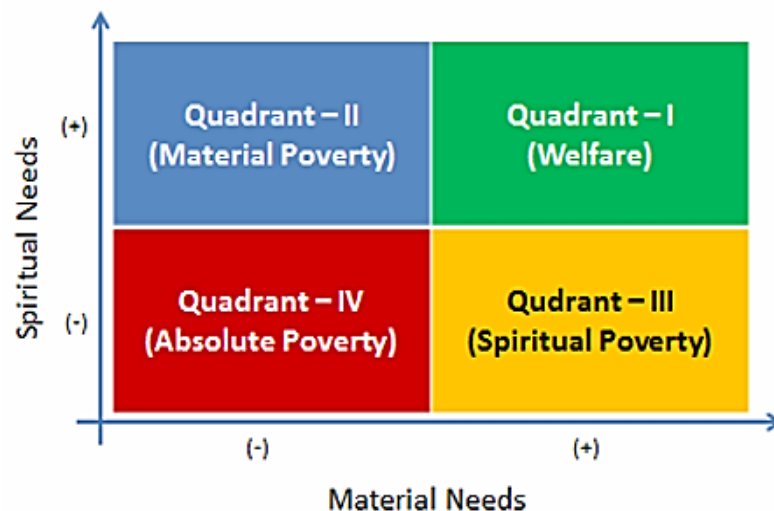


Figure 4. CIBEST Quadrant

After classifying households into the CIBEST model quadrants, they then calculate Islamic poverty indices, namely the CIBEST index.



Table 3. CIBEST Index

CIBEST Index	Formula	Information
Material Poverty	$P_m = \frac{Mp}{N}$	P _m : material poverty index; $0 \leq P_m \leq 1$ Mp: the number of families who are materially poor but spiritually rich N : the number of family populations observed
Spiritual Poverty	$P_s = \frac{Sp}{N}$	P _s : spiritual poverty index; $0 \leq P_s \leq 1$ Sp: the number of families who are spiritually poor but materially rich N : the number of family populations observed
Absolute Poverty	$P_a = \frac{Ap}{N}$	P _a : absolute poverty index; $0 \leq P_a \leq 1$ Ap: the number of families who are materially and spiritually poor N : the number of family populations observed
Welfare	$W = \frac{w}{N}$	W: welfare index; $0 \leq w \leq 1$ w: number of prosperous families (rich materially and spiritually) N : the number of family populations observed

Source: Beik and Arsyianti (2015)

The welfare index (W) value ranges between 0 and 1. The closer it is to 0, the fewer mustahik households are prosperous in the area. The closer it is to 1, the greater the number of mustahik prosperous households. This also applies to other index values such as the material poverty index (P_m), spiritual poverty index (P_s), absolute poverty index (P_a).

RESULT AND DISCUSSION

The research results in this article are divided into two according to the targeted objectives. The results of the first research used a qualitative approach, while the results of the second research used a quantitative approach. The following is a description of the results of the research conducted:

The Productive Zakat Distribution Patterns that Alleviate Poverty

In explaining the pattern of productive zakat distribution, starting from the legal basis for the establishment of BAZNAS, Probolinggo Regency, which is the result of various regulations that specifically regulate zakat management in Indonesia. Which is regulated in Law Number 23 of 2011 concerning Zakat Management. Then it was followed up and clarified as an operational basis with Government Regulation Number 14 of 2014, as a more detailed implementation rule. Apart from that, there is also the Decree of the Minister of Religion of the Republic of Indonesia Number 186 of 2014 as a replacement for the Decree of the Minister of Religion Number 118 of 2014 concerning



regulations for the establishment of the Provincial National Zakat Amil Agency. The process of establishing BAZNAS Probolinggo Regency is also supported by provincial level regulations, such as the Decree of the Governor of East Java Province Number 188.44/715/KPTS/2016. This document specifically regulates the appointment of supervisors and leaders of BAZNAS Probolinggo Regency for a certain period, in this case for the 2016-2017 period. Thus, BAZNAS Probolinggo Regency was established and operates within a strong legal framework and in accordance with applicable regulations, to ensure that zakat management can be carried out effectively and transparently for the welfare of the people (Agustin, 2020).

Distribution of ZIS BAZNAS Probolinggo Regency. Distribution of Zakat, Infaq and Alms Funds (ZIS) is an important aspect in the activities of the Probolinggo Regency National Zakat Amil Agency (BAZNAS). With full responsibility, BAZNAS Probolinggo Regency carries out its important function in managing and distributing ZIS funds to recipients, based on religious provisions and applicable regulations. The process of distributing ZIS funds is the basis for BAZNAS to make a real contribution in efforts to improve community welfare, especially for those in need.

The distribution process carried out by BAZNAS starts from the stage of identifying mustahik to implementing programs that support improving their welfare. Through a deeper understanding of the zakat distribution mechanism, it is hoped that more effective strategies can be created in optimizing the benefits of zakat for beneficiaries and the wider community.

The first group to receive zakat by BAZNAS Probolinggo Regency are the needy and poor in the form of consumptive or consumable and productive assistance (in the form of business capital), which includes assistance for the elderly and orphans. Poor families not only in the district but outside the Probolinggo district are also given assistance. Furthermore, assistance for underprivileged sick and disabled people, financial assistance for poor people's clinics, financial assistance for the education of poor children (SPP/scholarship assistance), as well as financial assistance for the economic empowerment of poor families.

The second group is amil, amil in the most general context refers to someone who carries out zakat or collecting religious funds in Islam. Amil is someone whose job is to participate and distribute the collected zakat to those in need, in accordance with the principles regulated in Islamic law. Their job is to ensure that the zakat collected is distributed fairly and efficiently to eligible recipients. Zakat is given to amil in the form of operational costs for collecting and distributing zakat. BAZNAS Probolinggo provides assistance in various forms to amil. Amil is someone who has the authority to collect and distribute zakat and other social funds.

Some forms of assistance that BAZNAS Probolinggo may provide to amil include: *first*, training; BAZNAS Probolinggo can organize training and workshops for amil so that they can manage zakat more effectively and efficiently. *Second*, financial assistance; BAZNAS Probolinggo provides financial assistance to amil to help them carry out their duties, such as transportation costs or administrative costs. *Third*, mentoring; BAZNAS Probolinggo can provide direct assistance to amil, both in terms of collecting, distributing or reporting zakat. *Fourth*, information and educational materials, BAZNAS Probolinggo can also provide information and educational materials to amil regarding the proper and correct procedures for managing zakat, as well as regarding the programs currently being implemented by BAZNAS Probolinggo. *Fifth*, technical assistance: Technical assistance such as special software or applications for zakat management may also be provided to amils to assist them in administration and reporting



The third group, muallaf. Muallaf is a term in Islam that is used to refer to someone who has recently converted to Islam. People who embrace Islam after previously having other religious beliefs are called converts. The process of converting to Islam is often accompanied by the recitation of two sentences of the shahada which are legal requirements for someone to become a Muslim. The assistance provided to converts by BAZNAS Probolinggo is in the form of: first, financial assistance: zakat, infaq and alms from the community or institutions such as BAZNAS can be used to provide financial assistance to converts. This could be in the form of direct assistance for daily needs, educational assistance, or business capital assistance for those in need. Second, educational assistance: BAZNAS Probolinggo may also provide educational assistance to converts, such as scholarships or educational fees so that they can access proper education. Third, social assistance: apart from financial assistance, BAZNAS can also provide social assistance in the form of food, clothing or other equipment needed by converts. Fourth, religious education: BAZNAS Probolinggo may organize religious education programs or courses to help Muslim converts understand Islamic teachings and strengthen their beliefs. Fifth, guidance and assistance: BAZNAS or institutions that collaborate with BAZNAS can provide guidance and assistance for converts to Islam to help them adjust to their new life as Muslims.

The fourth group, gharimin. Gharimin is a Persian term that means "debt" or "debt", people who are in debt and do not have the strength to pay their debts. In the context of zakat, gharimin is one of the eight groups of zakat recipients. Zakat can be used to help pay debts, so that they can free themselves from these obligations and live a more stable life. BAZNAS Probolinggo provides assistance in the form of capital.

The fifth group, sabilillah. "Sabilillah" literally means "the way of Allah" in Arabic. In the context of zakat, the term "sabilillah" refers to one of the eight groups of zakat recipients, in accordance with Islamic law. Sabilillah is a group that receives zakat for the needs of Allah's path, such as the construction or maintenance of public infrastructure that is beneficial to the public, including the construction of roads, bridges, mosques, schools, hospitals, etc. including coaching preachers, honoraria for preachers, aid construction and repair of mosques, prayer rooms, assistance to private religious educational institutions.

The sixth group, Ibn Sabil, is a term in zakat that refers to people who are on a long journey and run out of wealth so they don't have enough to return to their place of origin or meet their basic needs. In the context of zakat, it is one of the eight asnaf or groups who may be given zakat, to help them on their journey or fulfill their basic needs, namely helping foreigners who are returning home to their hometowns.

At BAZNAS Probolinggo the mustahik that does not exist is riqob, because riqob is a person who is controlled by his employer. Meanwhile, in this context it is not found in Probolinggo. So the mustahik riqob were not included in the research data.

BAZNAS Probolinggo Regency Economic Empowerment Program (Productive Zakat):

First, Z-Chicken Z-Chicken is a mustahik economic empowerment program in the food industry that produces crispy chicken products. ZChicken is available to all groups at an affordable price of 93 and is sold by cart. In this program, Mustahik obtained various raw materials (stock points) such as chicken meat, seasoned flour, cooking oil, chili sauce sachets, and plastic/z-chicken



packaging. Then the business equipment includes trade carts, stove sets, stove regulators & hoses, gas cylinders, frying pans, basins, stirring pins, flour sieves, oil filters, aprons and oil thermometers.

Second, Z-Auto. Z-Auto is a BAZNAS empowerment program that focuses on motorbike repair shops by providing training, capital assistance and business assistance. The Z-Auto initiative supports the independence of mustahik so that they can grow and gain strength collectively by regularly providing capital assistance, training and technical support.

Third, the livestock program is a mustahik economic empowerment effort that focuses on animal husbandry such as goats or cows. The concept of livestock that is carried out is rolling livestock, where the hope is that after the mustahik obtains the results or profits from the animal farming carried out, the animal will be rolled out to other mustahik so that they can equally enjoy the results or profits from the livestock provided by BAZNAS so as to create welfare.

Fourth, batik craftsmen This program is another local policy implemented by BAZNAS to help MSMEs engaged in the batik business. This assistance is in the form of business capital which is provided periodically in order to increase production results and business development.

Mustahik Position Measurement Using the CIBEST Approach

In the CIBEST model there are four parts, namely the welfare section, the material poverty section, the spiritual poverty quadrant, and the absolute poverty section. As for the CIBEST analysis, there are several stages that must be carried out, including calculating the MV and SV values first, then classifying the mustahik studied based on 4 sections, and finally calculating the CIBEST index. First, calculate the value of material poverty (Material Value) and spiritual poverty (Spiritual Value). The first thing to do is determine the value of Material Poverty (Material Value) and Spiritual Poverty (Spiritual Value) first. The material poverty value used in this research is by modifying the Probolinggo Regency BPS approach. The poverty line for Probolinggo Regency is IDR 514,274/capita/month. Since the CIBEST model uses households as the unit of analysis, the per capita poverty line needs to be revised to become the household poverty line. The step that must be taken is to multiply the GK value by the average number of family members observed.

The following is the average number of family members observed:

$$\begin{aligned} \text{RRAK} &= n_1 + n_2 + \dots + n_{17} \\ N &= \frac{4+4+6+5+4+3+2+4+4+3+4+4+4+2+3+4+3}{17} \\ &= 3.7 \text{ or } 3\text{-}4 \text{ people} \end{aligned}$$

$$\begin{aligned} \text{MV value} &= \text{Poverty Line Kab. Probolinggo} \times \text{Average Number of AK} \\ &= \text{Rp. } 514,274 \times 3.7 \\ &= \text{IDR } 1,902,813/\text{household/month} \end{aligned}$$

The material poverty standard or what separates households (mustahik) who are materially poor from those who are materially rich is IDR 1,902,813/month (MV= IDR 1,902,813), if the mustahik's income is less than the standard MV value, it means that the mustahik can be said to be poor materially. The following is data on the actual condition of mustahik materials that have been interviewed:



Table 4 Actual Condition of Impossible Materials

Mustahik Number	Number of Family Members (Person)	Mustahik Income (Rp/Month)	Information	MV Value (Rp/Household/Month)
#1	4	2,000,000	Rich Material	Rp. 1,902,813
#2	4	900,000	Poor Material	Rp. 1,902,813
#3	6	2,400,000	Rich Material	
#4	5	3,000,000	Rich Material	
#5	4	1,800,000	Poor Material	
#6	3	1,200,000	Poor Material	
#7	2	1,500,000	Poor Material	
#8	4	2,400,000	Rich Material	
#9	4	1,800,000	Poor Material	
#10	3	1,300,000	Poor Material	
#11	4	1,500,000	Poor Material	
#12	4	1,200,000	Poor Material	
#13	4	900,000	Poor Material	
#14	2	1,200,000	Poor Material	
#15	3	1,500,000	Poor Material	
#16	4	1,500,000	Poor Material	
#17	3	1,500,000	Poor Material	

Source: Questionnaire Data, 2024 (processed)

In the table, the majority of the actual material conditions of the mustahik are materially poor, namely 13 households (mustahik) or 76.5% and the remaining 4 households are materially rich (mustahik) or 23.5%. Next, in determining the value of Spiritual Poverty (Spiritual Value), the number of households (mustahik) that are spiritually poor is calculated, by calculating the family's spiritual score from the standards for fulfilling five variables, namely Prayer (Vpi), Zakat and Infaq



(Vfi), Fasting (Vzi), Family Environment (Vhi) and Government Policy (Vgi). The assessment for each spiritual variable is carried out using a Likert scale from 1 to 5. A score of 1 indicates the worst spiritual indicator situation, while a score of 5 describes the best spiritual situation.

The spiritual score calculation is based on the following formula:

$$Hi = \frac{V_{pi} + V_{fi} + V_{zi} + V_{hi} + V_{gi}}{5}$$

Information:

- Hi : Spiritual score
- Vpi : Scoreprayer
- Vfi : Fasting score
- Vzi : Zakat score and infa
- Vhi : Scorefamily environment
- Vgi : Scoregovernment policy

The standard for spiritual poverty or what separates households (mustahik) that are spiritually poor from those that are rich spiritually is a number equal to 3 (SV= 3), if it is smaller than the number 3 it means that the household (mustahik) is classified as spiritually poor. The following is data on the actual spiritual condition of the mustahik who were interviewed:

Table 5 Actual Spiritual Conditions of Mustahik

Mustahik Number	Variable Value (1-5 Likert Scale)					Impossible Spiritual Score	Information	SV value
	Pray	Fast	Zakat and Infaq	Family Environment	Government policy			
#1	5	4	5	4	5	4.6	Rich Spiritual	
#2	5	5	5	5	5	5	Rich Spiritual	
#3	5	5	5	5	5	5	Rich Spiritual	
#4	4	4	5	5	4	4.4	Rich Spiritual	
#5	4	4	5	4	4	4.2	Rich Spiritual	
#6	5	5	5	5	5	5	Rich Spiritual	
#7	4	4	5	5	5	4.6	Rich Spiritual	



#8	4	4	5	4	5	4.4	Rich Spiritual
#9	4	5	5	5	5	4.8	Rich Spiritual
#10	4	4	5	4	4	4.2	Rich Spiritual
#11	4	4	5	5	4	4.4	Rich Spiritual
#12	5	5	5	5	5	5	Rich Spiritual
#13	5	5	5	5	5	5	Rich Spiritual
#14	4	5	5	5	5	4.8	Rich Spiritual
#15	4	4	5	5	5	4.6	Rich Spiritual
#16	4	4	5	4	4	4.2	Rich Spiritual
#17	4	5	5	5	5	4.8	Rich Spiritual

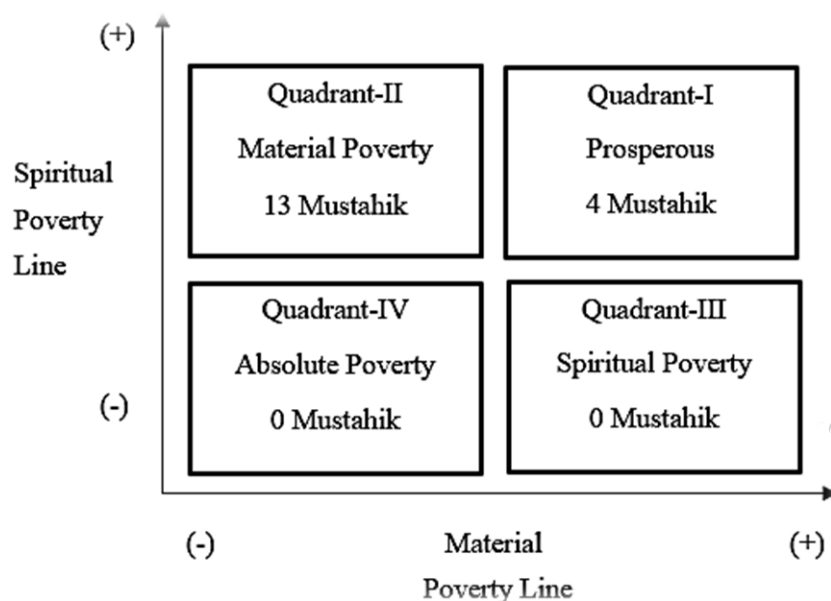
3

Source: Questionnaire Data, 2024 (processed)

In table 5 it can be seen that the actual spiritual condition of all mustahik is in a spiritually rich condition, namely 17 households (mustahik) or 100%.

Mustahik Classification Based on CIBEST Quadrants

After calculating the MV and SV values, the next step is to group households (mustahik) into CIBEST section categories. Based on the data in tables 4.2 and 4.3, it can be seen that the number of mustahik who are in a poor material condition is 13 mustahik and the remaining 4 mustahik are in a materially rich condition. Meanwhile, there are 17 mustahik who are in a spiritually rich condition and there are no mustahik who are in a spiritually poor condition. As is known, quadrant I shows those (mustahik) who are materially rich and spiritually rich. Quadrant II shows those (mustahik) who are materially poor but spiritually rich. Quadrant III shows those (mustahik) who are materially rich but spiritually poor. Quadrant IV shows those (mustahik) who are materially poor and spiritually poor. So the following data is obtained:



In Figure 5, it can be seen that in quadrant I (prosperous) there are 4 mustahik who are able to fulfill their material and spiritual needs, where the material poverty line and spiritual poverty line are on the positive axis, in quadrant II (material poverty) there are 13 mustahik who are unable to fulfill their needs. material needs but are able to meet spiritual needs where the material poverty line is on the negative axis but the spiritual poverty line is on the positive axis, quadrant III (spiritual poverty) is 0 mustahik who are unable to meet spiritual needs but are able to meet material needs where the line spiritual poverty is on the negative axis but the material poverty line is on the positive axis, and quadrant IV (absolute poverty) has 0 mustahik who are unable to meet their material and spiritual needs. The material poverty line and the spiritual poverty line are on the negative axis.

Determining the CIBEST Index

The formulas for calculating the CIBEST index are as follows:

a. Material Poverty Index

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

$$Pm = \frac{13}{17}$$

$$Pm = 0,77$$

Information:

Pm : material poverty index; $0 \leq Pm \leq 1$

Mp : the number of families who are materially poor but spiritually rich

N : the number of family populations observed

b. Spiritual Poverty Index

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

$$Ps = \frac{0}{17}$$

$$Ps = 0$$

Information:



P_s : spiritual poverty index; $0 \leq P_s \leq 1$

S_p : the number of families who are spiritually poor but materially rich

N : the number of family populations observed

c. Absolute Poverty Index

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

$$Pa = \frac{0}{17}$$

$$Pa = 0$$

Information:

P_a : absolute poverty index; $0 \leq P_a \leq 1$

A_p : the number of families who are materially and spiritually poor

N : the number of family populations observed

d. Welfare Index

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

$$W = \frac{4}{17}$$

$$W = 0,23$$

Information:

W : welfare index; $0 \leq w \leq 1$

w : number of prosperous families (rich materially and spiritually)

N : the number of family populations observed



Based on the data analysis in table 4, it was found that the actual condition of the material poor was 13 people or 76.5%. Meanwhile, the remaining 4 people were materially rich or 23.5%. This proves that there are more mustahik who are in a condition of material poverty than in a spiritual condition. So that the calculation results for the material poverty index (Pm) are 0.77. This means that many households or mustahik are materially poor in Probolinggo Regency.

Material poverty is largely caused by economic factors, especially the inability to meet financial needs for oneself and one's family. The inability to meet material needs is the basis of material poverty. These material needs, which include clothing, food and shelter, must be identified using analysis and procedures that are appropriate to the current living conditions of society. This quadrant requires efficient implementation of programs aimed at reducing poverty through increasing competence and skills and facilitating access to capital and business support. This is in accordance with what BAZNAS does for mustahik by providing assistance in the form of capital or business tools as well as business assistance.

Indonesia's Central Statistics Agency (BPS) bases its measurement of poverty on the idea of meeting a person's basic needs. According to this method, poverty is defined as the inability to fulfill basic needs such as clothing, shelter, health, education and food, all of which must be met to be considered poor. Thus, the Food Poverty Line (GKM) and the Non-Food Poverty Line (GKBM) are the two main pillars that form the basis of the Poverty Line (GK) concept.

As explained previously, CIBEST analysis can use one of three predetermined approaches to find the MV value as a measure of material poverty where researchers choose an approach by modifying the BPS approach through the Poverty Line (GK) which is multiplied by the average number of household members. observed considering the limited funds and time of the survey conducted. Where the poverty line for the Probolinggo Regency area is IDR 514,274/capita/month. Meanwhile, the average number of family members observed was 3-4 people. So it was found that the MV value was IDR 1,902,813/household/month and this MV value was used as a benchmark for determining material poverty. If the mustahik's income is less than the MV value, it means that they (mustahik) are classified as materially poor. And conversely, if the mustahik's income is greater than the MV value, it means that they (the mustahik) are classified as materially rich.

Based on the data obtained, from a total of 17 people (mustahik) observed, it can be seen that 13 people (mustahik) or 76.5% had incomes below the predetermined MV value and the remaining 4 people (mustahik) or 23.5% % have income above MV value. This means that the number of mustahik who are classified as materially poor is greater than the number of mustahik who are classified as materially rich. As for the 13 people



(mustahik) who are materially poor, they (mustahik) have quite a variety of incomes, namely 2 people have an income of IDR 900,000/month, 3 people have an income of IDR 1,200,000/month, 1 people have an income of IDR 1,300,000/month, 5 people have an income of IDR 1,500,000/month, and 2 people have an income of IDR 1,800,000/month. Meanwhile, of the remaining 4 people (mustahik) who are materially rich, 1 person has an income of IDR 2,000,000/month, 2 people have an income of IDR 2,400,000/month, and 1 person has an income of IDR 3,000,000/month. Apart from that, the number of family members is actually another important factor in determining material poverty because the more family members there are, the more expenses will be generated from the income that has been earned. Based on the data obtained, from a total of 17 people (mustahik) observed, it can be seen that 2 mustahik have 2 family members, 4 mustahik have 3 family members, 9 mustahik have 4 family members, 1 mustahik has there are 5 family members, and 1 mustahik has 6 family members. However, as previously explained CIBEST can use one of three predefined approaches. The approach chosen by the researcher is modifying the BPS by multiplying the GK by the average number of family members observed. So it was found that the average number of family members observed from a total of 17 mustahik was found to be 3.7 or 3-4 people. So whether there are many family members or not is now represented by the average number of family members observed.

CONCLUSIONS

The productive zakat distribution pattern used is the traditional distribution pattern and the creative/modern distribution. So according to the CIBEST approach, mustahik is in the position of quadrant 1 and quadrant 2. This means that there is a mustahik who has wealth and spirituality, so that he can shift to muzakki. However, of the 17 samples, not all of them can become muzakki. It is necessary to optimize coaching in realizing zakat productivity

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