

## THE IMPACT OF NU CARE-LAZISNU KUDUS'S PRODUCTIVE ZAKAT IN IMPROVING WELFARE: CIBEST MODEL PERSPECTIVE

Qosidatun Nuriyah<sup>1</sup>

Murtadho Ridwan<sup>2\*</sup>

<sup>1,2</sup> Institut Agama Islam Negeri Kudus, Indonesia

<sup>\*2</sup> [murtadho@iainkudus.ac.id](mailto:murtadho@iainkudus.ac.id)

**ABSTRACT** - This research aims to determine the impact of NU CARE-LAZISNU Kudus's productive zakat assistance on the welfare of mustahik and to understand changes in the Quadrant classification of mustahik before and after receiving assistance. This research used field research methods with a quantitative approach. The sample consisted of 20 respondents who received productive zakat assistance and were selected as a whole. Respondent data was analyzed based on the CIBEST index and classified based on material and spiritual aspects. Data analysis included validity, reliability, and t-2 sample tests with the help of SPSS. The research results showed that NU CARE-LAZISNU Kudus's productive zakat assistance significantly impacts the welfare of mustahik, both from material and spiritual aspects. This is proven by an increase in the average household income of respondents from IDR 2,515,750 to IDR 3,645,000 and an increase in their spiritual values. The impact can also be seen from the change in the mustahik Quadrant classification. Before receiving zakat assistance, there were 16 mustahik households classified in Quadrant I (prosperous) and 4 in Quadrant II (material poverty). No mustahik was in quadrant III (spiritually poor) and quadrant IV (absolute poor). After receiving zakat assistance, the number of mustahik households in quadrant I (prosperous) increased to 18 (up 10%), and those in quadrant II (material poverty) decreased to 2 (down 10%).

**Keywords:** Productive Zakat, Welfare, CIBEST Model

**ABSTRAK** – Penelitian ini bertujuan untuk mengetahui dampak bantuan zakat produktif NU CARE-LAZISNU Kudus terhadap kesejahteraan mustahik dan untuk memahami perubahan klasifikasi Quadrant mustahik sebelum dan sesudah menerima bantuan. Penelitian ini menggunakan metode penelitian lapangan dengan pendekatan kuantitatif. Sampel terdiri dari 20 responden penerima bantuan zakat produktif yang dipilih secara menyeluruh. Data responden dianalisis berdasarkan indeks CIBEST dan diklasifikasikan berdasarkan aspek material dan spiritual. Analisis data meliputi uji validitas, uji reliabilitas, serta uji t-2 sampel dengan bantuan SPSS. Hasil penelitian



*menunjukkan bahwa bantuan zakat produktif NU CARE-LAZISNU Kudus berdampak signifikan terhadap kesejahteraan mustahik, baik dari aspek material maupun spiritual. Hal itu terbukti dengan peningkatan pendapatan rata-rata rumah tangga responden dari Rp 2.515.750 menjadi Rp 3.645.000, dan peningkatan nilai spiritual mereka. Dampak juga terlihat dari perubahan klasifikasi Quadrant mustahik. Sebelum menerima bantuan zakat, terdapat 16 rumah tangga mustahik tergolong dalam kuadran I (sejahtera), 4 rumah tangga dalam kuadran II (kemiskinan material). Tidak ada mustahik yang berada dalam kuadran III (miskin spiritual) dan kuadran IV (miskin absolut). Dan setelah menerima bantuan zakat, jumlah rumah tangga mustahik dalam kuadran I (sejahtera) meningkat menjadi 18 (naik 10%), dan yang berada dalam kuadran II (kemiskinan material) menurun menjadi 2 (turun 10%).*

**Kata Kunci:** Zakat Produktif, Kesejahteraan, CIBEST Model



## INTRODUCTION

Regarding poverty, which remains an issue that plagues developing countries, including Indonesia. Poverty is also a problem in several regions in Indonesia, Kudus Regency is one of these areas, and the number of poor people there varies every year due to the continuing problem of poverty. According to data from the Kudus Regency Central Statistics Agency in the last five years, the lowest figure occurred in 2019, namely only 58,00 thousand poor people, compared to 2018 when the number was 60,00 thousand people. Meanwhile, the highest figure occurred in 2021 with 67.06 thousand people due to the impact of the pandemic. So in 2022, it decreased to 66.06 thousand people.<sup>1</sup>

Zakat can overcome the problem of poverty by using zakat for those who are entitled to receive zakat, so this is not just consumptive assistance but also productive. Therefore, the productive use of zakat can be more effective, targeted, and sustainable, zakat can turn poor people (mustahik) into zakat payers (muzakki) in the future. Productive zakat refers to zakat given to beneficiaries intended as the first funds to start a business or enterprise, to increase their economy and productivity (Pranata et al., 2022).

One approach to measuring poverty and welfare within the framework of Islamic thought that applies material and spiritual dimensions is the CIBEST Model. Beik and Arsyanti developed the CIBEST Model concept. Determining standards for material and spiritual needs is the main objective of the CIBEST index model which is used to categorize mustahik households into four categories, namely, prosperous families, spiritually poor families, material poor families, and absolute poor families. This classification system is called the CIBEST quadrant.<sup>2</sup> Material needs consist of food, clothing, shelter, health, and education. Meanwhile, spiritual needs are based on fulfilling religious aspects and building a close relationship with God. By covering both material and spiritual aspects, this model helps in evaluating the condition of mustahik before and after receiving productive zakat assistance.

The management and distribution of zakat in society is the responsibility of various zakat institutions and zakat collection units. Among them is the non-profit organization NU CARE-LAZISNU Kudus Regency which is connected to the Nahdlatul Ulama Association (NU). The aim of implementing zakat, infaq, alms (ZIS), and other religious social funds

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<sup>1</sup> Badan Pusat Statistik, "Badan Pusat Statistik," diakses 2 November 2023, <https://kuduskab.bps.go.id/site/resultTab>.

<sup>2</sup> Santi Ariyani dan Ach Yasin, "Analisis Dampak Zakat Produktif Terhadap Kesejahteraan Mustahik Dengan Pendekatan Center Of Islamic Business And Economic Studies (CIBEST)," *Maro; Jurnal Ekonomi Syariah dan Bisnis* 5 (2022): 118, <http://ejournal.unma.ac.id/index.php/Mr/index>.



(DSKL) is to raise social honor and dignity and increase community welfare and independence.<sup>3</sup> NU CARE-LAZISNU aims to overcome this problem through funds provided by the institution. One of the goals is to ensure that people can fulfill their basic needs so that they no longer experience shortages. Therefore, NU CARE-LAZISNU is taking various steps, including assisting MSMEs to help the community develop economic strategies by meeting daily needs increasing living standards, and increasing productivity to reduce poverty with the NU Care Empowered program in the economic sector.<sup>4</sup>

The results of research conducted by Hanifah Musyahidah show that zakat empowerment has an impact on the level of material welfare of mustahik. According to the CIBEST Index, after receiving zakat assistance there was an increase in mustahik income. Apart from that, zakat empowerment also has a positive impact on the level of spiritual well-being of mustahik.<sup>5</sup> However, the results of research conducted by Muhammad Suffian Efendi show that the productive zakat program can advance the level of welfare and reduce the material poverty index. However, the partner's spiritual level did not experience significant changes.<sup>6</sup>

Based on this background, researchers are encouraged to re-test the CIBEST concept applied in different institutions and different communities regarding the Impact of Productive Zakat Assistance on Improving Mustahik Welfare Based on the CIBEST Model (Study at NU CARE-LAZISNU Kudus Regency).

## LITERATURE REVIEW

### Productive Zakat

Productive zakat is a form of zakat that is distributed in the form of investments or funds handed over to zakat recipients (mustahik) to set up

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<sup>3</sup> Alviyan Badro K, "Sekilas NU Care-LAZISNU," *nucare-lazisnu*, diakses 3 November 2023, [https://nucare.id/sekilas\\_nu](https://nucare.id/sekilas_nu).

<sup>4</sup> Ahmad Thoharul Anwar, "Zakat Produktif Untuk Pemberdayaan Ekonomi Umat," *ZISWAF : Jurnal Zakat dan Wakaf* 5, no. 1 (16 Mei 2018): 14, <https://doi.org/10.21043/ziswaf.v5i1.3508>.

<sup>5</sup> Hanifah Musyahidah, "Dampak Pemberdayaan Zakat Terhadap Tingkat Kesejahteraan Material Dan Spiritual Mustahik Berdasarkan Indeks Cibest," *Jurnal Al-Hakim: Jurnal Ilmiah Mahasiswa: Studi Syariah, Hukum dan Filantropi* 2, no. 2 (2020): 53, <https://doi.org/10.22515/alhakim.v2i2.2786>.

<sup>6</sup> Muhammad Suffian Efendi dan Muhamad Said Fathurrohman, "Dampak Zakat Terhadap Kesejahteraan Material dan Spiritual Mustahik (Studi Kasus Baznas Microfinance Desa Sawojajar)," *Jurnal Ekonomi Syariah Teori dan Terapan* 8, no. 6 (5 Desember 2021): 686, <https://doi.org/10.20473/vol8iss20216pp686-695>.



micro businesses. These zakat funds are not allocated for direct consumption needs but are used to develop business capital. With the help of productive zakat, mustahik have the opportunity to advance their businesses, so that they can improve their welfare and standard of living sustainably.<sup>7</sup>

Zakat distribution is generally divided into two forms. First, zakat is given directly to Mustahik for development, which is known as non-investment productive zakat distribution or traditional productivity distribution. Second, productive distribution of zakat, which is also called creative productive distribution, occurs when zakat is invested, not given directly to mustahik.

### Well-being

Welfare includes various human efforts to improve the quality of people's lives. One of the main characteristics of national development is increasing people's welfare. The standard of family life is reflected in the level of community welfare. A better quality of life is demonstrated by prosperous families, and this ultimately allows families to improve the environment in which they can improve their well-being.<sup>8</sup>

There are many indicators used to measure community welfare, which include important things in daily life, namely 1) Population size, demographic factors such as population distribution, population growth, and age structure are important indicators in population analysis. 2) Health and nutrition. This indicator refers to several factors, including community access to health services, life expectancy, mortality, and disease prevalence. 3) Education, this indicator includes literacy levels, school enrollment rates, quality of education, and equal access to education. 4) Employment, whose indicators include the unemployment rate, labor force participation rate, and wage levels. 5) Consumption levels and patterns. Factors that reflect the level and pattern of consumption include income per individual, consumption habits, and ability to access goods and services. 6) Housing and the environment, access to hygienic conditions, clean water, decent housing, and a healthy environment are some of these indicators. 7) Poverty, the number of people below the poverty line can be known through poverty indicators. 8) Other

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<sup>7</sup> Said Insyah Mustafa, *Zakat Produktif & Penanggulangan Kemiskinan Melalui Pemberdayaan Usaha Mikro Rakyat* (Malang: Media Nusa Creative, 2017), 90.

<sup>8</sup> Wawan Oktriawan, Adriansah Adriansah, dan Siti Alisa, "Tingkat Kesejahteraan Masyarakat di Desa Campakasari Kecamatan Campaka Kabupaten Purwakarta," *Lisyabab : Jurnal Studi Islam dan Sosial* 2, no. 2 (31 Desember 2021): 200, <https://doi.org/10.58326/jurnallisyabab.v2i2.96>.

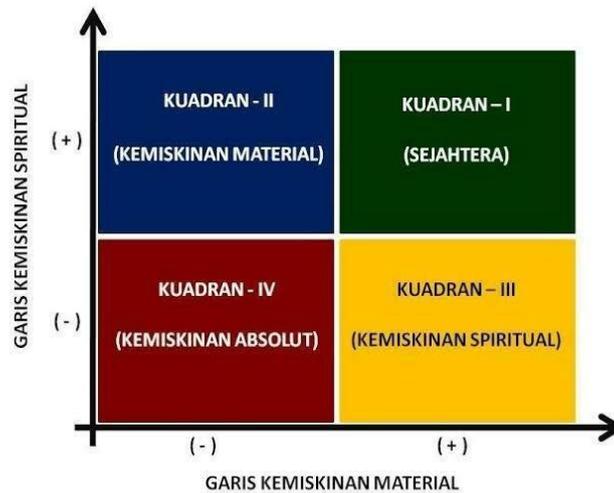


social This indicator takes into account social factors such as community involvement, security, and access to justice.<sup>9</sup>

### CIBEST Models

The CIBEST model used to calculate poverty depends on a person's capacity to meet their material and spiritual needs.<sup>10</sup> For the CIBEST index, households and families are used as units of analysis because they are one unit. Standards for material and spiritual needs are created to determine whether a family is classified as prosperous, materially poor, spiritually poor, or poor.

**Figure 1.1**  
**Quadrant CIBEST**



The first quadrant shows the situation in which the household can meet material (+) and spiritual (+) needs, which is referred to as the welfare quadrant. The second quadrant includes households that can meet spiritual needs (+) but experience difficulties in meeting material needs (-), which is referred to as the material poverty category. The third quadrant describes households that fall into the category of spiritual poverty because they can meet material needs (+) but are unable to meet spiritual needs (-). The fourth quadrant, with a sign (-) for both, indicates a situation where the household

<sup>9</sup> Badan Pusat Statistik, *Indikator Kesejahteraan Rakyat 2023* (Jakarta: Badan Pusat Statistik, 2023), 85–158.

<sup>10</sup> Nur Laily dan Halimatussakdiyah Harahap, "Analisis Pendayagunaan Zakat Produktif Dalam Mengurangi Kemiskinan Berdasarkan Model Cibest (Studi Kasus Badan Amil Zakat Nasional Prov. Sumut)," *At-Tawassuth: Jurnal Ekonomi Islam* 6, no. 1 (30 Juni 2021): 17, <https://doi.org/10.30829/ajei.v6i1.8945>.



cannot meet material or spiritual needs and is included in the category of absolute poverty.<sup>11</sup>

## METHODOLOGY

This type of research is classified as field research and comparative research (causal-comparative studies). Field research involves direct observation of objects to gather relevant information.<sup>12</sup> Meanwhile, comparative research is research that compares the condition of one or more variables between two or more samples, or at two different points in time.<sup>13</sup> In addition, this research uses quantitative methods, which aim to process raw data into clear and concise information.<sup>14</sup> The population studied in this research were the beneficiaries of the NU CARE-LAZISNU productive zakat program in Kudus Regency in 2022, totaling 20 people. Because the population size is limited, a saturated sample is used. To collect data, the researcher used the interview method to complete the required data. The researcher conducted direct interviews with administrators and recipients of productive zakat benefits from NU CARE-LAZISNU Kudus Regency. As well as using open and closed questionnaires for respondents, and documentation to find out data on productive zakat aid recipients. The data analysis techniques used are the validity test, reliability test, 2 related sample t-tests, and the CIBEST method.

## RESULT AND DISCUSSION

### Respondent Characteristics

In this study, the majority of respondents were women who worked as traders. The average age of respondents who received zakat assistance was 13 respondents over 50 years old, followed by 5 respondents aged 45-50 years, and 2 respondents under 45 years old. Meanwhile, for the final level of education, 10 respondents had an elementary school (SD), 8 respondents had a junior high school (SMP), and 2 respondents had a senior high school

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<sup>11</sup> Syauqi Irfan Beik dan Dwi Laily Arsyianti, *Ekonomi Pembangunan Syariah* (Depok: PT Raja Grafindo Persada, 2016), 76.

<sup>12</sup> Syahrudin dan Salim, *Metodologi Penelitian Kuantitatif* (Bandung: Citapustaka Media, 2012), 54.

<sup>13</sup> Sugiyono, *Metode Penelitian kuantitatif, Kualitatif, dan R&D* (Bandung: Alfabeta, 2014), 54.

<sup>14</sup> Sidik Priadana dan Denok Sunarsi, *Metode Penelitian Kuantitatif* (Tangerang Selatan: Pascal Books, 2021), 20.



(SMA). Regarding the number of family members, 15 respondents had 1-2 family members, while 5 respondents had 3-4 family members.

### Validity test

**Table 1.1**  
**Instrument Validity Test Results**

Variable	R Count	R Table	Description
Prayer	0,942	0,444	Valid
Fasting	0,886	0,444	Valid
Zakat, Infaq dan Shadaqah	0,869	0,444	Valid
Family environment	0,926	0,444	Valid
Government policy	0,938	0,444	Valid

Source: Processed data, 2024

The table above shows that all the statement items used in this research to test variables related to prayer, fasting, zakat infaq and sadaqah, family environment, and government policy are declared valid. This is because the previous validity test results show that the calculated r-value is greater than the table of r-value of 0.444.

### Reliability Test

**Table 1.2**  
**Reliability Test Results**

Variable	Cronbach alpha	Description
Prayer	0,970	Reliable
Fasting	0,937	Reliable
Zakat, Infaq dan Shadaqah	0,930	Reliable
Family environment	0,961	Reliable
Government policy	0,967	Reliable

Source: Processed data, 2024

The table above shows that all the statement items used in this research to test the variables of prayer, fasting, zakat infaq and sadaqah, family environment, and government policy are considered reliable. This is because, from the results of the reliability test above, a Cronbach alpha value was greater than 0.60.

### t Test 2 Related Samples (Paired Sample t Test)

**Table 1.3**



### The results of the t-test for 2 samples are related

#### Paired Samples Test

	Paired Differences					t	Df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1 Before – After	-.69917	.08737	.03907	-.80765	-.59068	17.894	4	.000

Source: Processed data, 2024

In the table above, it can be seen that if the results of the t-test for 2 samples are related to produce a significant value of 0.00, which is smaller than 0.05, then it can be concluded that there is a significant difference between before and after the distribution of productive zakat through the NU CARE-LAZISNU program in Kudus Regency.

#### Classification of Mustahik Income Welfare Before and After Receiving Productive Zakat Assistance

Families are considered capable if their needs score reaches the MV value, which is the minimum standard for material needs that must be met by the family. The average household size in the mustahik of Kudus Regency is  $(856,472 : 284,877) = 3.01$ , so that  $MV (482,806 \times 3.01) = \text{IDR } 1,453,246.06$

- **Classification of Impossible Income Before Getting Productive Zakat**

**Table 1.4**  
**Classification of Mustahik Income Before Receiving Productive Zakat**

Classification	Number of Households	Percentage
> MV (above the material poverty line)	16	80%
< MV (below the material poverty line)	4	20%
Total	20	100%

Source: Processed data, 2024



The table above shows that there are 20 mustahik who received productive zakat benefits through the NU CARE-LAZISNU program in Kudus Regency. Mustahik household income before receiving productive zakat, which has an income value below the MV (Material Poverty Line) value or IDR 1,453,246.06 per month is 4 households or 20%, and mustahik households with income above the MV value are 16 households or as much as 80%.

### Classification of Mustahik Income After Receiving Productive Zakat

**Table 1.5**  
**Classification of Mustahik Income After Receiving Productive Zakat**

Classification	Number of Households	Percentage
> MV (above the material poverty line)	18	90%
< MV (below the material poverty line)	2	10%
Total	20	100%

Source: Processed data, 2024

The table above shows that there are 20 mustahik recipients of productive zakat benefits from the NU CARE-LAZISNU program in Kudus Regency. Mustahik household income after receiving productive zakat, which has an income value below the MV (Material Poverty Line) value or IDR 1,453,246.06 per month. There were 2 households or 10% and 18 mustahik households with income above the MV value or 90%.

### Classification of Mustahik's Spiritual Welfare Before and After Receiving Productive Zakat Assistance

A mustahik household is declared to be spiritually prosperous if the average worship value of mustahik households is equal to or above the SV (Spiritual Poverty Line) value, namely 3.

**Table 1.6**  
**Mustahik Classification of Spiritual Well-Being**

Classification	Before Receiving Productive Zakat	After Receiving Productive Zakat
> SV (above the spiritual poverty line)	20	20
< SV (below the spiritual poverty line)	0	0



poverty line)		
Total	20	20

Source: Processed data, 2024

The table above shows the spiritual welfare of mustahik before and after receiving productive zakat through the NU CARE-LAZISNU program in Kudus Regency, there is no difference in the classification of mustahik household worship. This shows that all mustahik households have spiritual values above the SV (Spiritual Poverty Line) value or the spiritual poverty line, so it can be concluded that all mustahik households both before and after receiving productive zakat benefits through the NU CARE-LAZISNU program in Kudus Regency do not exist. mustahik households who are in spiritual poverty.

### Grouping into CIBEST Quadrants

**Table 1.7**

#### CIBEST Quadrant Grouping of Mustahik Households

CIBEST Quadrant	Number of Mustahik Households	
	Before Receiving Productive Zakat	After Receiving Productive Zakat
Quadrant I (Prosperous)	16	18
Quadrant II (Poor Material)	4	2
Quadrant III (Spiritually Poor)	0	0
Quadrant IV (Absolute Poor)	0	0
Total	20	20

Source: Processed data, 2024

The table above shows that households receiving productive zakat from the NU CARE-LAZISNU program in Kudus Regency have experienced changes in their welfare categories, according to the CIBEST quadrant. Before the distribution of productive zakat, there were 16 mustahik households included in quadrant 1 of welfare. However, after the distribution of productive zakat through this program, the number of mustahik households included in quadrant 1 increased to 18 households, from a total of 20 mustahik households that received productive zakat through the NU CARE-LAZISNU program in Kudus Regency.



Quadrant II is the material poverty quadrant which describes the household as being able to meet its spiritual needs but not being able to meet its material needs. Before the distribution of productive zakat through the NU CARE-LAZISNU program in the Kudus Regency, 4 mustahik households were included in quadrant II. However, after the distribution of productive zakat, the number of mustahik households included in quadrant II decreased to 2 mustahik households out of 20 mustahik recipients of productive zakat.

Quadrant III is the spiritual poverty quadrant which describes the household as being able to meet their material needs but not being able to meet their spiritual needs. Based on the analysis above, both before and after the distribution of productive zakat through the NU CARE-LAZISNU program in Kudus Regency, there were no mustahik households included in quadrant III of the 20 mustahik households.

Quadrant IV is the absolute poverty quadrant which describes households not being able to meet their material and spiritual needs. Based on the analysis above, both before and after the distribution of productive zakat through the NU CARE-LAZISNU program in Kudus Regency, there were no mustahik households included in quadrant IV of the 20 mustahik households.

### Calculating Index Values

**Table 1.8**

**CIBEST Index Before and After Productive Zakat Distribution**

CIBEST Quadrant	Number of Mustahik Households		Percentage
	Before Receiving Zakat	After Receiving Zakat	
Welfare Index	0,8	0,9	10%
Material Poverty Index	0,2	0,1	10%
Spiritual Poverty Index	0	0	0
Absolute Poverty Index	0	0	0

Source: Processed data, 2024

Based on the table above, the welfare index of mustahik households both before and after the distribution of productive zakat through the NU CARE-LAZISNU program in Kudus Regency has increased. The welfare index for mustahik households was previously 0.8, then increased to 0.9 after the distribution of productive zakat. Therefore, it can be concluded that the



distribution of productive zakat through the NU CARE-LAZISNU program in Kudus Regency can increase the welfare index of mustahik households.

Next comes the material poverty index. Mustahik households experienced changes before the distribution of productive zakat compared to after the distribution of productive zakat. This can be seen from before the distribution of productive zakat, the material poverty index for mustahik households was 0.2. Then after the distribution of productive zakat it was reduced to 0.1, meaning the material poverty index was reduced by 0.1%. As a result, it can be concluded that the distribution of productive zakat through the NU CARE-LAZISNU program in Kudus Regency can reduce the material poverty index by 10%.

Furthermore, the spiritual poverty index of mustahik households before and after the distribution of productive zakat is zero, meaning there is no change in the spiritual poverty index. Therefore, it can be concluded that no mustahik households experienced spiritual poverty either before or after the distribution of productive zakat through the NU CARE-LAZISNU program in Kudus Regency.

Then the absolute poverty index for mustahik households remains 0 both before and after the distribution of productive zakat. This indicates that there is no change in the absolute poverty index. Thus, it can be concluded that no mustahik households experienced absolute poverty either before or after the distribution of productive zakat through the NU CARE-LAZISNU program in Kudus Regency.

## **CONCLUSIONS**

Based on the definition of the data analysis carried out on all the information obtained in the research, it can be concluded that two important things in this research are: first, assistance in distributing productive zakat through the NU CARE-LAZISNU program in Kudus Regency has a positive and significant impact on the welfare of mustahik, both before and after receiving zakat assistance. This is evident from the difference in the average income of mustahik households before and after the distribution of productive zakat, as well as the difference in the average spiritual values of mustahik households before and after the distribution of productive zakat. Therefore, it can be concluded that productive zakat through the NU CARE-LAZISNU program in Kudus Regency has a positive and significant impact on the welfare of mustahik, both from a material and spiritual perspective.

Second, assistance in distributing productive zakat through the NU CARE-LAZISNU program in Kudus Regency has a positive and significant impact on changes in the mustahik Quadrant before and after receiving zakat assistance, based on the CIBEST Model. This is proven based on an analysis



of the classification of mustahik households according to the CIBEST Model before the distribution of productive zakat, there was an increase in the classification of mustahik households which were classified in quadrant I (Prosperity) after the distribution of productive zakat and there was a decrease in the classification of mustahik households which were classified in quadrant II (Material Poverty). ) after the distribution of productive zakat. Meanwhile, there are no mustahik households that are classified into Quadrant III (Spiritual Poverty) and Quadrant IV (Absolute Poverty).

The author's suggestion is for NU CARE-LAZISNU Kudus Regency to continue to carry out productive zakat programs and increase the number of mustahik recipients of productive zakat, because with more beneficiaries the distribution of productive zakat will further improve the welfare of mustahik households in Kudus Regency. In this way, the poverty rate will decrease and help Kudus Regency reduce the poverty level of its people. Apart from that, future researchers can expand the population to a wider or larger population in subsequent research. By doing this, the data obtained will be more varied, which will produce a better picture of the research results than this study.

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