



Assessing Changes In *Mustahik* Welfare Following A Productive *Zakat* Programme: A Cibest-Based Evaluation Of The Madrasah Bisnis Al-Aqsha Programme

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Abstract

This study evaluates changes in the material and spiritual welfare of beneficiaries (*mustahik*) participating in the Madrasah Bisnis Al-Aqsha (MBA) programme, administered by LAZ Al-Aqsha De Latinos in South Tangerang City, Indonesia. As an instrument of Islamic social finance, productive zakat provides working capital, business equipment, and mentorship to empower micro-entrepreneurs and foster greater economic independence. Employing a survey design, this study examines 57 *mustahik* households that had actively participated in the MBA programme and received productive zakat assistance for at least one year. Using the Center for Islamic Business and Economic Studies (CIBEST) model, the findings demonstrate statistically significant improvements in the material and spiritual welfare indices of participating households following their participation in the programme. Furthermore, the findings indicate that the programme contributes to the objectives of Sustainable Development Goal (SDG) 1 (No Poverty) in Banten Province, including South Tangerang City. These results underscore the important role of professional zakat management in supporting targeted socio-economic empowerment and poverty alleviation. Overall, the study highlights the potential of productive zakat as an institutional mechanism for supporting sustainable economic development and offers policy insights for zakat management organisations (*amil*) at the local and national levels.

Keywords: Productive zakat; CIBEST model; mustahik welfare; poverty alleviation; Islamic social finance; Sustainable Development Goals (SDGs)

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1. Introduction

Islamic Social Finance constitutes an important mechanism for promoting the equitable distribution of wealth through zakat, waqf, and sadaqah, thereby enhancing public welfare (Herianingrum et al., 2024). Globally, it has gained recognition as a financial model with the potential to mitigate economic inequality and support sustainable social development (Ayuniyyah & Hafidhuddin, 2020). Productive zakat differs from consumptive zakat by focusing more directly on long-term economic empowerment. Rather than providing only short-term relief, it provides *mustahik* (beneficiaries) with working capital and productive assets to foster greater economic independence (Asfarina et al., 2019; Razak et al., 2024). By channelling funds into micro-enterprises and income-generating activities, productive zakat can help vulnerable households break the cycle of poverty (Mustari et al., 2024; Sutrisno & Haron, 2020).

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Article history

Received: 10 July 2026

Accepted: 24 September 2026

In Indonesia, zakat is deeply embedded in the socioeconomic fabric; however, its institutional management requires further optimisation to realise its full potential for productive economic development (Mustari et al., 2024; Setiawan, 2024). Despite the substantial potential associated with the country's large Muslim population, structural challenges remain in establishing efficient mechanisms for the optimal collection, allocation, and monitoring of zakat funds (Febriyanti, 2021; Shalahuddin Zakiy, 2020). Banten Province, particularly South Tangerang City, possesses considerable potential for productive zakat development, supported by growing public awareness of its role in local economic empowerment (Faisal et al., 2023; Rizal et al., 2023). This momentum is further supported by increasing zakat literacy and the involvement of local zakat institutions in promoting productive zakat as an instrument of economic empowerment (Al-Taani et al., 2024; Ramadhita et al., 2022). Furthermore, the development of productive zakat is consistent with the objectives of Maqasid al-Shariah, particularly those related to the protection of wealth (Hifz al-Mal) and the fulfilment of basic human needs (Wibisono et al., 2019). The socioeconomic landscape of Banten Province underscores the importance of addressing poverty and employment vulnerability. Table 1 presents the distribution of the poor population across regencies and municipalities in Banten Province in 2025.

Table 1. Number of Poor Population 2025

Regency/Municipality	Poor Population (Thousand)
Pandeglang Regency	105.35
Lebak Regency	106.52
Tangerang Regency	265.90
Serang Regency	68.51
Tangerang City	124.76
Cilegon City	16.05
Serang City	41.07
South Tangerang City	44.61
Banten Province	772.78

Source: [Statistics Indonesia Banten Province \(2025\)](#)

Despite regional development initiatives, poverty remains a significant challenge in several areas of Banten Province, with Tangerang Regency recording the highest number of poor residents (265.90 thousand). This situation highlights the need for sustainable poverty alleviation strategies that extend beyond short-term financial assistance. In this context, productive *zakat* can function as an important Islamic Social Finance instrument by providing productive capital and supporting income-generating activities. As illustrated in Table 1, the poverty profile highlights the socioeconomic challenges faced by communities across Banten Province. Labour market indicators provide additional context regarding these socioeconomic vulnerabilities. As shown in Table 2, Banten Province recorded a total labour force of 6.17 million persons in 2025, of whom 5.76 million were employed. Although formal employment accounted for more than half of total employment (54.88%), the Open Unemployment Rate (OUR) remained at 6.69 per cent..

Table 2. Labor Force and Employment Indicators in Banten Province

Indicator	Data
Labor Force	6.17 million persons
Employed Population	5.76 million persons

Indicator	Data
Sector with the Largest Employment Increase	Other Service Activities
Formal Employment	3.16 million persons (54.88%)
Open Unemployment Rate (OUR)	6.69%

Source: [National Labor Force Survey \(Sakernas\) \(August, 2025\)](#)

These indicators suggest that, despite substantial labour market participation, a significant segment of the population may remain vulnerable to employment and income instability. In this context, productive zakat can serve as a complementary mechanism for poverty alleviation by supporting micro-enterprises and generating sustainable income opportunities for low-income households. Nevertheless, empirical evidence on how community-based productive zakat programmes contribute to household welfare and economic resilience, particularly in urban settings such as South Tangerang, remains limited. More broadly, maximising the potential of productive zakat requires a multidimensional approach involving collaboration among government agencies, the private sector, and zakat management organisations (amil) ([Widiastuti et al., 2021](#)). The Madrasah Bisnis Al-Aqsha (MBA) is a flagship economic empowerment programme initiated by LAZ Al-Aqsha De Latinos in South Tangerang City. Designed to utilise productive zakat, the MBA programme focuses on promoting greater economic independence among mustahik. The programme provides structured business training, technical mentorship, and seed capital assistance to support the establishment and development of micro-enterprises, thereby reducing reliance on consumptive forms of social assistance ([Hamidi et al., 2022](#); [Putri et al., 2019](#)). Such programmes also reflect the potential role of productive zakat in supporting broader sustainable development objectives ([Ridwan et al., 2019](#)).

However, evaluating the effectiveness of productive zakat requires measures that extend beyond conventional indicators such as income and employment status. A more comprehensive assessment should capture multidimensional changes in household welfare. Accordingly, this study employs the Center for Islamic Business and Economic Studies (CIBEST) Model, which integrates material and spiritual dimensions of welfare into a unified analytical framework ([Beik & Arsyianti, 2015, 2016](#)). Despite the growing literature on productive zakat, several important gaps remain. First, many empirical studies employ cross-sectional designs, providing limited evidence on changes in household welfare following participation in productive zakat programmes. Second, evaluations of entrepreneurship-oriented zakat initiatives administered by local, community-based institutions remain relatively limited. Third, few studies integrate the Had Kifayah minimum adequacy standard with the CIBEST Model to evaluate multidimensional changes in household welfare. Addressing these gaps, this study evaluates changes in the material and spiritual welfare of mustahik households before and after their participation in the Madrasah Bisnis Al-Aqsha productive zakat programme. Accordingly, this study provides a contextual evaluation of changes in the welfare of mustahik participating in the productive zakat programme administered by LAZ Al-Aqsha De Latinos. By applying the CIBEST Model within an urban Indonesian setting, the study contributes to the literature on Islamic Social Finance and provides practical insights for zakat management organisations seeking to strengthen community-based economic empowerment programmes. More broadly, the findings may contribute to understanding how productive zakat can support economic inclusion and welfare improvement among economically vulnerable households.

2. Literature Review

2.1 Productive Zakat and Sustainable Welfare

Zakat is a central component of Islamic social finance that serves not only as a mechanism for wealth redistribution but also as a catalyst for sustainable welfare enhancement. Within the Islamic economic framework, welfare encompasses material sufficiency alongside social equity and spiritual well-being (falah). Consequently, zakat is increasingly recognized as a vital complementary instrument for poverty alleviation and human capital development, particularly in Muslim-majority nations such as Indonesia. Previous empirical literature highlights its capacity to mitigate poverty and income inequality when managed professionally and directed toward empowering beneficiaries rather than dispensing temporary social assistance ([Choiriyah et al.,](#)

2020; Ridwan et al., 2019; Widiastuti et al., 2018). The academic discourse on zakat has gradually shifted from evaluating initial fund disbursement metrics to tracking long-term shifts in beneficiary welfare. Early studies focused primarily on immediate income supplementation and short-term consumption support, reflecting zakat's traditional role as a social safety net (Rahmawati & Septiarini, 2021; Soleh, 2019). Modern scholarship, however, demonstrates that productive zakat initiatives—when coupled with entrepreneurship training, financial literacy, and technical mentoring—generate sustainable improvements in household resilience and financial independence (Asfarina et al., 2019; Yusuf, 2025). This evolution has driven the adoption of multi-dimensional evaluation frameworks across Islamic social finance.

2.2 The CIBEST Model as a Multidimensional Welfare Framework

To evaluate welfare within Islamic social finance, Beik and Arsyianti (2015, 2016) developed the Center of Islamic Business and Economic Studies (CIBEST) Model. The framework assesses household welfare across dual material and spiritual dimensions, categorizing households into four distinct quadrants: Welfare, Material Poverty, Spiritual Poverty, and Absolute Poverty. Its primary methodological advantage lies in tracking structural transitions in household welfare status rather than assessing changes in mean household income alone. Empirical evidence suggests that productive *zakat* interventions yield optimal outcomes when financial capital is paired with continuous spiritual development, demonstrating that spiritual well-being reinforces material economic progress (Ayuniyyah et al., 2022; Hudaefi et al., 2025). Subsequent applications across Islamic microfinance, productive *zakat*, and community-based empowerment models further confirm the multidimensional nature of Islamic welfare (Bintania et al., 2024; Widiastuti et al., 2021). Despite its widespread application, two methodological considerations inherent in the CIBEST Model require attention. First, the material dimension is highly sensitive to the selected poverty line; thus, integrating a localized *Had Kifayah* (minimum adequacy standard) threshold is essential for generating contextually accurate baseline metrics. Second, the spiritual dimension relies on self-reported religious observances and perceptions, which may be susceptible to subjective reporting and social desirability bias. Nevertheless, the CIBEST framework remains uniquely valuable because it conceptualizes welfare as a dynamic interaction between economic capacity and spiritual fulfillment rather than treating poverty strictly as material deprivation.

Alternative multidimensional poverty tools, most notably the Alkire–Foster Multidimensional Poverty Index (MPI), evaluate deprivation across education, health, and living standards. However, conventional MPI models omit spiritual parameters essential to the Islamic concept of welfare (*falah*). In contrast, the CIBEST Model explicitly integrates material and spiritual indicators, enabling researchers to determine whether economic gains align with spiritual growth. This makes CIBEST particularly suited for evaluating productive *zakat* programs, whose mandate extends beyond basic income generation to the holistic empowerment of *mustahik* households. This multidimensional perspective is equally vital when examining vulnerable demographics such as orphans and micro-entrepreneurs, who experience overlapping deprivations extending beyond financial hardship to include educational and psychosocial barriers. Prior research indicates that investing in human capital, technical education, and character development mitigates intergenerational poverty (Irmadariyani et al., 2024). In *zakat* management, structured educational and business mentoring programs strengthen long-term household self-reliance (Arsad, 2025).

Productive *zakat* fundamentally aims to transition *mustahik* from passive social aid recipients into self-sustaining business owners. Unlike consumptive *zakat*, which addresses immediate physiological needs, productive *zakat* expands micro-enterprise capacity through capital injection, skill enhancement, and continuous operational support. This intervention is critical in urban centers like South Tangerang, where market opportunities exist but low-income households lack access to seed capital. Evaluating productive *zakat* requires a framework capable of capturing both material progress and spiritual resilience. Table 3 presents a comparative summary of the structural differences between the CIBEST Model and the conventional Multidimensional Poverty Index (MPI).

Table 3. Comparison Between the CIBEST Model and the Multidimensional Poverty Index (MPI)

Aspect	CIBEST Model	MPI
Material welfare	✓	✓
Spiritual welfare	✓	✗
Islamic worldview	✓	✗

Aspect	CIBEST Model	MPI
Education dimension	Partial	✓
Health dimension	Partial	✓
Living standard	✓	✓
Household welfare classification	Four CIBEST quadrants	Multidimensional deprivation score
Primary objective	Holistic welfare (falah)	Human development and deprivation

Source: Adapted from [Beik and Arsyianti \(2015, 2016\)](#) and the Alkire–Foster MPI framework.

The comparison indicates that the MPI provides a broader assessment of deprivation in areas such as education and health from a conventional human development perspective. In contrast, CIBEST provides an Islamic economic perspective by integrating material and spiritual dimensions of welfare. Consequently, the CIBEST Model is particularly relevant to the assessment of productive *zakat*, as its conceptual dimensions are aligned with the broader objectives of *Maqasid al-Shariah* and the empowerment of *mustahik* households.

3. Conceptual Framework

The present study assesses changes in the welfare of mustahik households using the CIBEST (Center of Islamic Business and Economic Studies) Model developed by [Beik and Arsyianti \(2015, 2016\)](#). The model provides a multidimensional approach to assessing welfare and poverty from an Islamic perspective. Unlike conventional poverty measures that primarily focus on material deprivation, the CIBEST Model incorporates both material and spiritual dimensions, reflecting the Islamic conception of welfare as encompassing economic sufficiency as well as religious and spiritual well-being. The CIBEST Model evaluates welfare through two complementary dimensions: material welfare and spiritual welfare. Following the Had Kifayah framework developed by BAZNAS, the material dimension reflects the household's ability to achieve minimum living sufficiency. The spiritual dimension, meanwhile, assesses religious practices and the household's supporting social environment. The operational definitions of the variables used in this study are presented in Tables 4 and 5.

Table 4. Operational Definition of Material Welfare Variables

Indicator	Operational Measurement
Income	Monthly household income (IDR/month)
Economic sufficiency	Ability to fulfil essential household needs (Likert 1–5)
Number of family members	Total household members financially supported
Had Kifayah status	Above or below the BAZNAS Had Kifayah threshold
Household assets	Ownership of productive and non-productive assets

Source: Adapted from the Had Kifayah Framework of [Puskas BAZNAS \(2024\)](#).

Table 5. Operational Definition of Spiritual Welfare Variables

Indicator	Scale
Prayer	1–5
Fasting	1–5
Zakat and Infaq	1–5
Family religious environment	1–5
Government/social support	1–5

Source: Adapted from the CIBEST Model of [Beik and Arsyianti \(2015, 2016\)](#).

Within this context, the CIBEST Model has become an established framework for assessing welfare in Islamic social finance. The model is based on the premise that poverty cannot be adequately explained by material conditions alone and that spiritual needs constitute an important component of human welfare. Drawing on the *Maqasid al-Shariah* framework, Beik and Arsyianti conceptualise welfare as a combination of material sufficiency and spiritual fulfilment at the household level, making the household, rather than the individual,

the primary unit of analysis. The CIBEST framework classifies households into four quadrants according to their ability to satisfy material and spiritual needs simultaneously. Material welfare is determined by comparing household income with the Material Value (MV), while spiritual welfare is assessed using the Spiritual Value (SV). The material poverty threshold is expressed as:

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

where P_i represents the price of each basic necessity and M_i denotes the minimum quantity required to satisfy household needs. Meanwhile, the spiritual poverty threshold is set at $SV = 3$, based on the average score of five spiritual indicators measured using a five-point Likert scale: prayer, fasting, *zakat* and *infaq*, the household environment, and the government policy environment. Households with a spiritual score below this threshold are categorised as spiritually poor. Based on these two thresholds, households are classified into four welfare categories: Quadrant I (Welfare), Quadrant II (Material Poverty), Quadrant III (Spiritual Poverty), and Quadrant IV (Absolute Poverty). The model subsequently generates four indices representing the proportion of households in each quadrant:

:

$$W = \frac{w}{N}, P_m = \frac{mp}{N}, P_s = \frac{sp}{N}, P_a = \frac{ap}{N}.$$

where W denotes the Welfare Index, P_m the Material Poverty Index, P_s the Spiritual Poverty Index, and P_a the Absolute Poverty Index. The variables w , mp , sp , and ap represent the numbers of households in the welfare, material poverty, spiritual poverty, and absolute poverty quadrants, respectively, while N denotes the total number of observed households. Together, these four indices satisfy the identity:

$$W + P_m + P_s + P_a = 1.00$$

Unlike conventional poverty indicators that rely primarily on income, the CIBEST Model captures the interaction between material capability and spiritual well-being, enabling researchers to examine changes in household welfare across both dimensions. Previous empirical studies have reported increases in the Welfare Index and reductions in the Material Poverty Index following productive *zakat* interventions, although the magnitude and sustainability of these changes may vary according to programme design and beneficiary characteristics.

Table 6. Material Welfare Indicators Based on the Had Kifayah Framework

Dimension	Indicator
Food	Ability to meet minimum household food requirements
Clothing	Ability to provide basic clothing needs
Housing and Household Facilities	Adequacy of housing, electricity, water, and household utilities
Worship	Availability of basic facilities supporting religious obligations
Education	Ability to finance essential educational needs
Health	Ability to access basic healthcare services
Transportation	Ability to meet minimum transportation needs for daily activities

Source: Puskas BAZNAS (2024)

Following the *Had Kifayah* framework, the material dimension in this study was operationalised through measurable indicators reflecting the economic conditions of beneficiary households. This operationalisation was intended to translate the multidimensional concept of *Had Kifayah* into variables that could be consistently assessed through household surveys while remaining aligned with the objectives of the CIBEST Model. Rather than relying solely on household income, the assessment also considered household characteristics, economic capacity, and asset ownership, thereby providing a broader representation of material welfare. To assess the consistency of the measurement instrument, the questionnaire was evaluated through validity and reliability

procedures prior to the main analysis. Content validity was established through expert review involving scholars in Islamic economics and *zakat* management to assess whether the indicators adequately represented the intended dimensions of material and spiritual welfare within the CIBEST framework. Subsequently, internal consistency reliability was assessed using Cronbach's alpha, with a minimum acceptable threshold of 0.70 commonly adopted in social science research.

Table 7. Reliability Test Results

Variable	Number of Items	Cronbach's Alpha
Material welfare	5	0.842
Spiritual welfare	5	0.891

The reliability results indicate that both constructs exceeded the commonly accepted threshold of 0.70, suggesting satisfactory internal consistency. The material welfare construct achieved a Cronbach's alpha of 0.842, while the spiritual welfare construct achieved a value of 0.891. These results indicate that the items used to measure the two constructs demonstrated a satisfactory degree of internal consistency among the surveyed *mustahik* households.

4. Research Methodology

This study employed a total population sampling (census) approach, in which all eligible beneficiaries of the Madrasah Bisnis Al-Aqsha (MBA) productive *zakat* programme were included as research participants. Rather than selecting a subset of respondents, the census approach was adopted because the total number of beneficiaries was relatively small and fully accessible for data collection, enabling the study to capture the characteristics of the entire target population. This study employed a baseline–endline quantitative evaluation design to assess changes in the welfare of *mustahik* households participating in the Madrasah Bisnis Al-Aqsha (MBA) productive *zakat* programme. The evaluation followed the same group of beneficiaries throughout a one-year entrepreneurial mentoring period, enabling comparisons of household conditions before and after programme participation. Welfare was assessed using the CIBEST Model, which integrates material and spiritual dimensions to measure multidimensional changes in household well-being. The overall research workflow is illustrated in Figure 1.

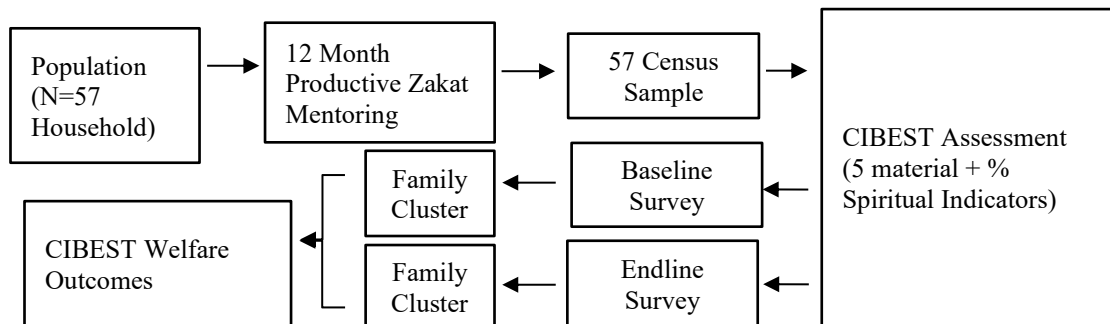


Figure 1. Research Process of Al-Aqsha Business Madrasah (Result Method)

As illustrated in Figure 1, the study began with a census of 57 beneficiaries enrolled in the Madrasah Bisnis Al-Aqsha programme. All participants received productive *zakat* assistance in the form of business capital, entrepreneurship coaching, and continuous mentoring over a one-year period. Household welfare was subsequently measured at two observation points: baseline, conducted before the programme, and endline, conducted after the programme, using five material indicators derived from the *Had Kifayah* framework and five spiritual indicators adopted from the CIBEST Model. The resulting scores were then classified into four welfare quadrants, producing the Welfare Index, Material Poverty Index, Spiritual Poverty Index, and Absolute Poverty Index. To evaluate changes in household welfare over time, this study adopted a baseline–endline research design. Data collection was conducted at two observation points, enabling the welfare conditions of

the same beneficiaries to be compared before and after their participation in the productive *zakat* programme. The sequence of research activities is presented in Table 8.

Table 8. Research Timeline

Research Stage	Period
Baseline household survey	February 2025
Distribution of productive zakat	March 2025
Business mentoring and entrepreneurship training	March–December 2025
Endline household survey	February 2026
Data analysis and CIBEST evaluation	March 2026

The study involved 57 *mustahik* households that had received productive *zakat* assistance and participated in the entrepreneurial empowerment programme for a minimum of one year. To ensure consistency in evaluating changes in programme-related welfare outcomes, respondents were required to meet three eligibility criteria: (1) being registered as active MBA beneficiaries; (2) continuously participating in business mentoring activities; and (3) completing both the baseline and endline welfare assessments. Consequently, the final sample comprised the entire eligible study population ($N = 57$), avoiding sampling error within the defined eligible population (Setiawan, 2024; Sutrisno & Haron, 2020). Because the productive *zakat* programme implemented by Madrasah Bisnis Al-Aqsha involved a relatively small and well-defined group of beneficiaries, this study adopted a total population sampling (census) approach. Accordingly, every eligible beneficiary was included in the analysis, allowing the study to capture the characteristics of the entire group of programme participants without sampling selection within the defined population. The population and sampling characteristics of the respondents are summarised in Table 9.

Table 9. Population and Sampling Characteristics

Item	Description
Study population	Madrasah Bisnis Al-Aqsha beneficiaries
Sampling technique	Total population sampling (Census)
Total population	57 households
Final sample	57 households
Response rate	100%
Unit of analysis	Mustahik household

Descriptive statistics were used to provide an overview of the data distribution, while inferential statistical techniques were employed to assess whether changes between the baseline and endline measurements were statistically significant. Furthermore, a paired-samples *t*-test was employed to compare the mean values of the selected welfare indicators before and after participation in the productive *zakat* programme. This analysis enabled the study to assess changes in the economic well-being and independence of participating households over the observation period. Prior to conducting the paired-samples *t*-test, the normality of the paired differences was assessed using the Shapiro–Wilk test. This procedure was used to assess whether the distribution of score differences between the baseline and endline measurements was consistent with the normality assumption required for parametric analysis. Given the sample size of 57 households, the Shapiro–Wilk test was considered appropriate for assessing the distributional characteristics of the paired differences.

Table 10. Shapiro–Wilk Normality Test for Paired Differences

Variable	Shapiro–Wilk (W)	p-value	Decision
Income	0.978	0.214	Normal
Economic Sufficiency	0.971	0.108	Normal
Household Assets	0.983	0.286	Normal
Spiritual Welfare Score	0.982	0.327	Normal

The results presented in Table 10 indicate that all variables produced p-values greater than .05, suggesting insufficient evidence to reject the assumption of normality for the paired differences. The highest Shapiro–Wilk statistic was observed for household asset value ($W = 0.983$), while economic sufficiency recorded the lowest value ($W = 0.971$). These results support the normality assumption required for the application of the paired-samples t-test to assess changes in *mustahik* welfare following participation in the productive *zakat* programme. Ethical approval was obtained from the Research Ethics Committee of Universitas Bhakti Asih Tangerang. Written informed consent was obtained from all participants prior to the survey, and all responses were anonymised for research purposes.

5. Results and Discussion

Table 6 presents the gender composition of the respondents included in the study. Understanding the demographic profile of the respondents provides useful context for interpreting the findings. The data indicate that female respondents constitute the majority of the sample, suggesting a higher level of participation among women in the productive *zakat* empowerment programme examined in this study. This distribution provides an overview of the demographic characteristics of the beneficiaries and establishes a basis for the subsequent analysis.

Table 11. Gender Distribution

Gender	Sum	Percentage
Man	15	26%
Woman	42	74%
Total	57	100%

Source: Author's work

Table 6 shows the gender distribution of the 57 respondents participating in the Al-Aqsha Business Madrasah (MBA) programme. Of the total respondents, 15 (26%) were men, while 42 (74%) were women. Thus, women constituted the majority of respondents participating in the MBA productive *zakat* programme.

Table 12. Comparison of Spiritual Indicators

Spiritual Indicators	Before	After	Status
Prayer	4.3	4.5	Increase
Fast	4.4	4.5	Increase
Zakat & infak	4.4	4.6	Increase
Family environment	4.6	4.8	Increase
Government Policy	4.6	4.8	Increase

Source: Author's work

Table 7 illustrates the changes in the values of the spiritual indicators, including prayer, fasting, *zakat* and *infak*, family religious environment, and government policies. For example, the mean value for prayer increased from 4.3 before the programme to 4.5 after the programme. The other indicators also showed increases, indicating an overall improvement in the measured spiritual welfare indicators among MBA participants following their participation in the productive *zakat* programme.

Table 13. Comparison of Material Indicators

Material Indicator	Before	After	Status
Income	2.4	2.7	Increase
Economic Sufficiency	2.6	2.8	Increase

Material Indicator	Before	After	Status
Number of Family Members	2.9	2.9	Stable
Poverty Line Standards	3.0	3.1	Increase
Assets & Assets	1.4	1.5	Increase

Source: Author's work

Table 8 presents the material indicators, including income, economic sufficiency, number of household members, Had Kifayah standards, and household assets. Overall, most of the material indicators increased between the baseline and endline measurements. For example, the mean income score increased from 2.4 to 2.7, while the economic sufficiency score increased from 2.6 to 2.8 following participation in the productive zakat programme. These changes indicate an improvement in the measured material welfare conditions of the participating households.

Table 14. Additional Material Indicators

Material Indicator	Before	After	Status
Average	IDR 3,377,777	IDR 3,666,667	Increased
Median	IDR 4,000,000	IDR 5,000,000	Increase
Minimum	IDR 3,000,000	IDR 3,000,000	Stable
Maximum	IDR 5,000,000	IDR 5,000,000	Stable

Source: Author's work

This table compares additional material indicators such as average income, median, minimum, and maximum before and after the program. Although the average income decreased slightly, the median income increased from IDR 4,000,000 to IDR 5,000,000. This shows an increase in welfare at the median level, although not all respondents experienced the same increase in income.

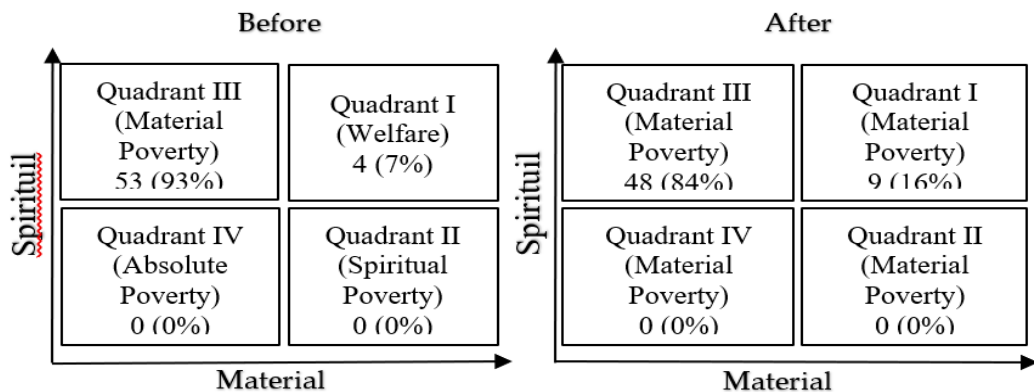


Figure 2. CIBEST Quadrant Before and After Programs

The CIBEST quadrant model is a tool for assessing household welfare by considering both spiritual and material dimensions (Beik & Arsyianti, 2015, 2016). Before the implementation of the programme, most households were classified in Quadrant II, representing material poverty, with 93% (53 households) experiencing material poverty. Only 7% (4 households) were classified in Quadrant I, representing welfare in both the spiritual and material dimensions. No households were classified in Quadrants III or IV, representing spiritual poverty and absolute poverty, respectively. This baseline assessment indicates that the majority of households faced substantial material welfare challenges prior to participating in the programme. While the CIBEST quadrant analysis illustrates the overall distribution of household welfare before and after the productive *zakat* programme, it does not show how individual households moved between welfare categories. To provide a more comprehensive assessment, a Household Welfare Transition Matrix was constructed by tracking each of the 57 beneficiary households across the four CIBEST quadrants. This matrix identifies the

direction and extent of welfare mobility, providing a more detailed assessment of changes in the material and spiritual dimensions of household welfare following participation in the programme.

Table 15. Household Welfare Transition Matrix

Before / After	Welfare	Material Poverty	Spiritual Poverty	Absolute Poverty
Welfare	15	0	0	0
Material Poverty	18	9	0	0
Spiritual Poverty	4	5	2	0
Absolute Poverty	0	2	2	0

Source: Authors' calculation based on the CIBEST household transition analysis.

Table 15 demonstrates a clear upward transition in household welfare following the productive zakat program. Among the households initially classified as materially poor, 18 successfully moved into the welfare quadrant, while 9 remained in material poverty. Similarly, four households initially experiencing spiritual poverty moved into the welfare category, while five transitioned to material sufficiency. Notably, no household remained in the absolute poverty quadrant at the endline measurement. These transition patterns complement the descriptive findings of the CIBEST analysis by illustrating household-level welfare mobility rather than changes in aggregate percentages alone.

Following one year of support through the productive *zakat* programme, improvements in household welfare were observed. The distribution of households across the CIBEST quadrants changed, with an increase in the number of households achieving welfare. At the endline measurement, 16% of households (9 households) were classified in Quadrant I, indicating welfare in both the spiritual and material dimensions. Meanwhile, the majority of households (84%) remained in Quadrant II, representing material poverty. This distribution reflects an increase of 9 percentage points in the proportion of households classified in Quadrant I, from 7% at baseline to 16% at endline. Although the shift was relatively modest, it indicates an improvement in the observed welfare status of some participating households over the study period.

To determine whether the observed changes in welfare indicators were statistically significant, a paired-samples *t*-test was conducted to compare household conditions before and after participation in the productive *zakat* programme. In addition to statistical significance, Cohen's *d* was reported as an effect size measure to assess the magnitude of the observed changes. According to Cohen (1988), effect size values of 0.20, 0.50, and 0.80 are commonly interpreted as small, medium, and large effects, respectively.

Table 16. Paired Sample t-test Results for Material Welfare Indicators

Material Indicator	Before	After	Mean Difference	t-value	p-value	Cohen's d
Income	2.40	2.70	0.30	5.812	<0.001	0.77
Economic Sufficiency	2.60	2.80	0.20	4.376	<0.001	0.58
Number of Family Members	2.90	2.90	0.00	0.000	1.000	0.00
Had Kifayah Status	3.00	3.10	0.10	2.684	0.010	0.36
Household Assets	1.40	1.50	0.10	2.453	0.017	0.33

Source: Authors' calculation using paired sample t-test.

The paired-samples *t*-test results indicate statistically significant changes in most of the measured material welfare indicators following participation in the productive *zakat* programme. Household income exhibited the largest practical effect, with Cohen's *d* = 0.77, representing a moderate-to-large effect. Economic sufficiency also demonstrated a meaningful effect, with Cohen's *d* = 0.58, indicating a moderate change in beneficiaries' ability to meet their essential household needs. In contrast, the number of household members showed no

statistically significant difference, which is expected because household size represents a demographic characteristic rather than a direct programme outcome. Overall, the combination of statistically significant changes and moderate effect sizes provides evidence of measurable improvements in selected dimensions of household material welfare over the study period.

Overall, the findings indicate that the productive *zakat* programme implemented by MBA was associated with improvements in both the spiritual and material dimensions of household welfare. Although a substantial proportion of households remained in Quadrant II, the movement of several households into Quadrant I indicates an improvement in their observed welfare status. These findings highlight the potential of productive *zakat* to support greater economic independence and welfare among *mustahik* (*zakat* recipients). The results further suggest that sustained support, business mentoring, and guidance may provide opportunities for more households to progress towards higher levels of welfare. This reinforces the role of *zakat* as an important instrument for supporting social and economic development (Ayuniyyah & Hafidhuddin, 2020).

5.1. Material Welfare Improvement

The findings indicate that participation in the productive *zakat* programme was associated with meaningful improvements in the material welfare of participating *mustahik* households. Rather than providing only temporary financial assistance, the programme combined business capital with continuous entrepreneurial mentoring, supporting beneficiaries in strengthening their income-generating capacity. This pattern is consistent with the argument of Ayuniyyah et al. (2022) that productive *zakat* may generate more sustainable welfare outcomes when financial support is integrated with capacity-building interventions. The findings therefore suggest that entrepreneurship-oriented *zakat* programmes have the potential to support longer-term household economic resilience rather than short-term consumption alone (Hamid et al., 2024; Mustari et al., 2024; Widiastuti et al., 2022, 2024). The improvement in economic sufficiency also highlights the relevance of the *Had Kifayah* framework as a contextual measure of minimum living needs. Unlike conventional poverty lines that primarily capture income deprivation, *Had Kifayah* considers whether households are able to fulfil essential needs across areas such as food, housing, education, health, transportation, and religious obligations (Mawardi et al., 2023; Widiastuti et al., 2021). The observed movement of some households towards material sufficiency therefore indicates a broader improvement in the measured dimensions of living standards, which is closely aligned with the objectives of Islamic social finance and *Maqasid al-Shariah*.

5.2. Spiritual Welfare Enhancement

Beyond the observed material improvements, the study found positive changes in the measured spiritual welfare indicators among programme participants. The increases observed in prayer, fasting, *zakat* and *infaq*, and the family religious environment support the multidimensional perspective of the CIBEST Model, which considers spiritual development an integral component of household welfare. This finding is consistent with Beik and Arsyianti (2016), who argued that sustainable welfare cannot be separated from the interaction between material capability and spiritual fulfilment. The inclusion of regular religious mentoring within the Madrasah Bisnis Al-Aqsha programme may have supported beneficiaries' religious commitment alongside their entrepreneurial capacity. This interpretation is also consistent with Hudaefi et al. (2025), who found that *zakat* programmes incorporating continuous mentoring can generate more sustained behavioural and welfare improvements than purely financial interventions. Accordingly, productive *zakat* may be viewed as a holistic empowerment strategy that addresses both material and spiritual dimensions of household welfare, rather than solely as a form of conventional poverty assistance.

5.3. Implications for Productive Zakat

The findings have important implications for *zakat* institutions and public policy. For *zakat* managers, the results suggest that the effectiveness of productive *zakat* may depend not only on the amount of capital distributed but also on the quality of business mentoring and continuous beneficiary development. Integrating entrepreneurial coaching with spiritual guidance may support the sustainability of welfare improvements and reduce the risk of beneficiaries returning to poverty (Hadi et al., 2024; Hamid et al., 2024; Sudrajat, 2023; Widiastuti et al., 2021). From a policy perspective, the combination of the CIBEST Model and the *Had Kifayah* framework offers a practical monitoring approach for assessing *zakat* outcomes beyond financial indicators alone. This multidimensional approach enables *zakat* institutions to assess household welfare more comprehensively and may

support evidence-based decision-making in the design of productive *zakat* programmes aligned with SDG 1 (No Poverty) and SDG 8 (Decent Work and Economic Growth) (Ayuniyyah et al., 2022; Hamid et al., 2024). Although the potential of *zakat* in Indonesia is substantial, this study provides further insight into strategies for strengthening the productive management of *zakat* (Nur et al., 2022; Roziq et al., 2022). Strategies that integrate productive *zakat* with entrepreneurship training have been associated with positive outcomes among *mustahik* in previous studies (Mustari et al., 2024; Rambe et al., 2022; The et al., 2021). In the present study, the median household income increased from Rp 4,000,000 to Rp 5,000,000, indicating an improvement in the observed economic conditions of participating *mustahik* households. This finding suggests that the combination of productive capital and entrepreneurship training may provide a useful approach to strengthening household economic capacity. With appropriate programme design and sustained support, productive *zakat* may serve as an important instrument for supporting poverty alleviation (Yusran & Afiyah, 2024).

The role of *amil zakat* institutions, such as LAZ Al-Aqsa De Latinos, also warrants greater empirical attention. The present study provides evidence from a specific institutional setting that structured *zakat* management can support improvements in the welfare of participating *mustahik*. The importance of *zakat* institutions in supporting the economic independence of *mustahik* has been highlighted by previous studies, which emphasise the role of institutional capacity in effective *zakat* management (Abdulrahman et al., 2024; Bin-Nashwan et al., 2021; Widiastuti et al., 2018). In this context, the experience of LAZ Al-Aqsa De Latinos may provide useful lessons for other *zakat* institutions in Indonesia, although further comparative research would be required to assess its wider applicability. This study also contributes to the discussion of the challenges faced by *mustahik* in managing productive *zakat* assistance (Beik et al., 2024). Barriers such as limited access to business capital and insufficient entrepreneurship training have been identified as important challenges for productive *zakat* programmes (Hanifuddin et al., 2024; Widiastuti et al., 2021). In the context examined in this study, the LAZ Al-Aqsa De Latinos programme addressed these challenges through an approach combining productive capital, entrepreneurship training, and continuous mentoring. By improving access to productive assets and capital while strengthening entrepreneurial capabilities, such programmes may support greater economic independence among *mustahik* and contribute to broader household welfare (Gallien et al., 2024; Sutrisno & Haron, 2020).

5.4. Limitations of the Study

This study should be interpreted in light of several limitations. First, the evaluation was conducted within a single productive *zakat* programme administered by Madrasah Bisnis Al-Aqsha, which may limit the generalisability of the findings to other *zakat* institutions or regions. Second, although the baseline–endline design enables the observation of changes in welfare over time, the absence of a comparison or control group means that the study cannot establish definitive causal relationships between participation in the productive *zakat* programme and the observed welfare improvements. Furthermore, the spiritual dimension of the CIBEST Model relies on self-reported responses, which may be subject to subjective perceptions and social desirability bias. Although the CIBEST framework has been widely adopted in Islamic social finance research, future studies could strengthen the assessment of spiritual welfare by incorporating complementary qualitative and longitudinal approaches. Future research could also employ multi-institutional longitudinal designs with larger samples and comparison groups, while incorporating objective socioeconomic indicators to strengthen the external validity and robustness of evaluations of productive *zakat* programmes.

6. Conclusion and Recommendations

This study evaluated changes in the material and spiritual welfare of *mustahik* households participating in the Madrasah Bisnis Al-Aqsha (MBA) productive *zakat* programme administered by LAZ Al-Aqsha De Latinos in South Tangerang City, Indonesia. Utilising a one-group baseline–endline quantitative design involving 57 beneficiary households over a 12-month programme period, the study assessed multidimensional welfare transitions using the CIBEST Model. The empirical findings demonstrate statistically significant improvements in selected material welfare indicators, specifically monthly household income and perceived economic sufficiency, alongside positive changes across the measured spiritual welfare indicators. Furthermore, CIBEST quadrant mapping reveals changes in household welfare status, including movement from poverty-related categories into the welfare quadrant at the endline measurement.

These findings suggest that combining productive *zakat* capital with structured entrepreneurial mentoring provides a promising approach to supporting household poverty alleviation. Rather than relying exclusively on

short-term financial assistance, the MBA initiative combines business capital with entrepreneurship training and mentoring in areas such as financial management, marketing, and business development. This integrated approach may strengthen the capacity of *mustahik* to manage their economic activities more independently. From a theoretical perspective, this approach is consistent with the Resource-Based View (RBV), which emphasises how physical resources and intangible capabilities can be combined to strengthen economic performance. Within Islamic social finance, productive *zakat* can therefore be understood as a foundational resource that, when combined with appropriate knowledge and capabilities, may support broader socio-economic empowerment. Despite the observed welfare gains, continuing operational challenges remain among participating *mustahik*. Limited access to additional business capital remains a constraint, particularly for beneficiaries seeking to expand their micro-enterprises beyond the initial start-up phase. In addition, some beneficiaries reported that entrepreneurship training could be strengthened to better address practical business challenges in a dynamic economic environment. Future programme development should therefore consider more comprehensive training components, including business risk management, innovation, digitalisation strategies, financial management, and market development.

The findings also highlight the importance of institutional support in the implementation of productive *zakat*. *Amil zakat* institutions such as LAZ Al-Aqsha De Latinos play an important role in coordinating capital provision, entrepreneurship training, mentoring, and performance monitoring. Greater coordination among *zakat* institutions, government agencies, and relevant private-sector stakeholders could further strengthen the ecosystem supporting productive *zakat*. Government policies may also facilitate this development through appropriate regulatory frameworks, institutional support, and incentives that encourage productive *zakat* initiatives while maintaining rigorous governance and accountability standards. From a policy perspective, productive *zakat* can contribute to broader efforts towards poverty alleviation, economic empowerment, and inclusive socio-economic development. The integration of the CIBEST Model with the contextualised *Had Kifayah* framework provides a multidimensional basis for monitoring welfare beyond income alone. Such an approach may also support the alignment of *zakat* programmes with relevant Sustainable Development Goals, particularly SDG 1 (No Poverty) and SDG 8 (Decent Work and Economic Growth). Future productive *zakat* programmes should prioritise empowerment-based approaches rather than short-term financial assistance alone. Business capital should be accompanied by continuous mentoring, entrepreneurship training, and regular monitoring to strengthen beneficiaries' capabilities to sustain and develop their economic activities. In addition, *zakat* institutions are encouraged to adopt comprehensive evaluation frameworks that capture both material and spiritual dimensions of welfare. The use of the CIBEST Model demonstrates the value of assessing welfare beyond income indicators, while the integration of economic empowerment with religious guidance, character development, and social support provides a more comprehensive approach to beneficiary development.

Finally, several methodological limitations must be acknowledged. The findings from this single-programme study should not be generalised to all *zakat* institutions or regions without further comparative evidence. Future research should employ larger and more diverse samples across multiple *zakat* institutions and regions, preferably using longitudinal designs and quasi-experimental comparison groups. Incorporating objective socio-economic indicators alongside self-reported measures of spiritual welfare would further strengthen the empirical robustness of the evidence. Such research would help determine whether the welfare changes observed in this study can be sustained over time and whether similar outcomes are observed across different institutional and socio-economic contexts.

Acknowledgement

The authors would like to express their sincere appreciation to LAZ Al-Aqsha De Latinos and the management of Madrasah Bisnis Al-Aqsha for their valuable cooperation and assistance during the data collection process. We are also grateful to all respondents who generously shared their time and experiences, making this study possible. Their participation has contributed significantly to the completion of this research.

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