



EVALUATION OF MUSTAHIK WELFARE THROUGH CIBEST AND SROI IN THE PRODUCTIVE ZAKAT PROGRAM AT LAZNAS DAARUT TAUHIID PEDULI EAST JAVA

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ABSTRACT

Zakat plays a central role in creating theological relationships and social relationships. In the utilization of productive zakat, there are measuring tools for mustahik welfare and success, namely Center for Islamic Business and Economic Studies (CIBEST) and with Social Return on Investment (SROI). The purpose of this research is to analyze the model of productive zakat utilization, classification of mustahik and the technique of measuring the success of productive zakat utilization with Social Return on Investment (SROI) in the National Amil Zakat Institution DT Peduli East Java. The type of research used in this research is qualitative with a case study approach. The data sources obtained are primary (observation, interview) and secondary (documentation, books, journal publications and institutional reports). The analysis technique of this study is data reduction, data presentation, then conclusion drawing and verification. As for checking the validity of the data, it is carried out through the stages of observation and triangulation. The results of this study show that the efforts applied by LAZNAS DT Peduli East Java are considered quite good with a plan to create a continuation of productive zakat utilization using the CIBEST measuring instrument after receiving it which is classified in quadrant I (prosperous) as many as 21, quadrant II (material poverty) 5 households. For the measurement of the SROI value in the zakat utilization program given to mustahik is realized based on the ratio of present value, influence and input value of 1.25: 1. It means that the benefits created exceed the quantity of investment carried out so that the quantity of mustahik utilization programs has successfully experienced changes in income and is able to meet both material and spiritual needs and has a positive impact on stakeholders. In conclusion, the role of productive zakat in alleviating poverty is classified as good, increasing the income of mustahik which is classified as small and able to meet both material and spiritual needs.

Keywords: CIBEST; SROI; Productive Zakat Utilization

Submitted: 14/05/2025

Accepted: 18/07/2025

Published: 26/12/2025





INTRODUCTION

The core role of zakat can create a just and dynamic Islamic theological and social relationship. This relationship is reviewed from the values and manifestations of zakat taught in Islam (Arifin, 2024). At that time, public awareness of the obligation to pay zakat was very high, as evidenced by the golden age of the government of Caliph Umar bin Abdul Aziz. Likewise with the obligation to pay zakat at that time. The idea of zakat was implemented by Caliph Umar quite successfully. As a result, within two and a half years of his rule, Baitul Mal (treasurer) had difficulty finding people who were worthy of receiving zakat (mustahik). The poor and needy who were previously mustahik have now changed their role to become *muzakki* (Aqbar & Iskandar, 2019; Mundzir et al., 2024).

Indonesia's population is dominated by Islam, so some people are required to pay zakat every year. The population is 245,973,915 people, with 87.08% are Muslims (Muslimah et al., 2024). According to the BAZNAS Center for Strategic Studies (Puskas, 2024), the total zakat collection in 2024 is 327.6 trillion. For this reason, Indonesia has the opportunity to utilize the potential of zakat funds to support the government during the process of improving people's welfare. An example of a form of welfare is reducing poverty rates.

Zakat, as a key instrument in Islamic economic social justice, has long been recognized for its role in reducing material inequality. However, evaluation of its long-term impact still faces significant methodological challenges. Conventional studies tend to focus on short term metrics such as consumptive relief, while the transformative effect of business empowerment, spiritual capacity building, and household economic stability are often overlooked (Beik & Arsyianti, 2016b; Mawardi et al., 2022). Zakat is the best transfer mechanism in the society. One of the analysis about the allocative and stabilizing function of zakat in the economy has been done by El-Din (1986 in Beik 2009). He stated that the allocative function of zakat is expressed as tool or instrument to fight poverty. However Thus, in its distribution pattern, zakat is not only given in the form of consumer goods just but also in the form of goods production. This is done when the mustahik has the capacity and ability to process and carry out production activities. He also encouraged the distribution of zakat in the form of equity, which is expected will give more impact wide to condition economy (Syauqi Beik, 2009).

Realizing the importance and close relationship between equal distribution of income and poverty alleviation, Islam has its own instrument to solve this problem, namely zakat. Zakat is an obligation for a Muslims who are considered capable according to Islamic criteria to spend 2.5%-20% of the proportion of his wealth to be distributed to the needy in a way financial (Makraja, 2024). So a model is needed that evaluates many aspects, including spiritual and material aspects. The only available model is the Center for Islamic Business and Economic Studies (CIBEST) (Talib et al., 2025). The CIBEST model is a poverty determination system from an Islamic perspective that combines material and spiritual aspects (Beik & Arsyianti, 2016). Recent research reveals that 96.8% of productive zakat experienced an increase in the welfare index, but 30.5% are still trapped in material poverty despite receiving assistance. This paradox shows the need for a comprehensive analytical framework that integrates the spiritual material dimension while monitoring the development of recipients longitudinally. The CIBEST model with four welfare indices is aa important breakthrough, although its implementation is still limited to cross-section studies. There are also several new ways to improve project results, such as the Social Return On Investment (SROI) method. The system is assessed based on three perspectives: economic, social and environmental, and is a method to reduce investment risk. This method also applies to every input received to run a program or project. The inputs needed include not only financial investments but also time and materials obtained during the course of a project or program (Purwoheddi, 2016b).





In today's Indonesia, awareness society tends to pay zakat increased, but the potential of zakat is so great large untapped/unrealized and coordinated optimally. This is related with trust community to distribute zakat through LAZNAS DT Peduli East Java is still feel less. Along with realization zakat collection that is still small, the utilization of zakat has also been more nature consumptive rather than productive, the impact of zakat on poverty alleviation and income distribution hasn't been significant. As a result, zakat only provides "fish" to the poor, not fishing rods, and will only have a short-term impact. Based on the issues that exist and have been described previously, this paper focuses on "Transforming the Welfare of Mustahik Through Productive Zakat: The Role of the CIBEST and SROI Models in LAZNAS Daarut Tauhiid Peduli East Java."

LITERATURE REVIEW

Productive Utilization of Zakat

Welfare

Welfare in Islam, from an Islamic perspective, possesses a variety of qualities. First, although has have a lot of money No can confirmed will peace true, help government rated through heart, brain as well as harmony inner at a time (non-material) reward. Second, to reduce disbelief, each Muslim expected to be "wise", not greedy as well as No efficient. Third, Allah commands realization progress competitive human being through improvement deep quality and morals as well as quality education. This is will make human resources who adhere to be firm in the morals of the Koran as well have knowledge, courage to continue develop as well as off from poverty and also misery (Suardi, 2021). The target of Islamic economic education is stability. Islam guides regarding 'alamin rahmat, namely encouraging the creation of peace. However, the peace described in the Qur'an does not come without consequences. If Muslims obey whatever Allah SWT commands and are able to limit themselves from something that is prohibited, then they will be promised peace (Syamsuddien, 1994).

The Qur'an contains many verses that indicate economic problems both clearly (explicitly) and implicitly. However, in terms of welfare, if combined with the description of the two approaches between QS. An-Nahl verse 97 and QS. Al-A'raf verse 10:

مَنْ عَمِلْ صَالِحًا مِنْ ذَكَرٍ أَوْ أُنْثَىٰ وَهُوَ مُؤْمِنٌ فَلَنُحْيِيَنَّهٗ حَيَاةً طَيِّبَةً
وَلَنَجْزِيَنَّهُمْ أَجْرَهُمْ بِأَحْسَنِ مَا كَانُوا يَعْمَلُونَ ﴿٩٧﴾

Meaning : " Who did it?" kindness, men or women, if he a believer, truly.
We guarantee will give it to him good life as well as We will give reward in
the form of greater reward Good compared to with something they do it
during this."
(QS. An-Nahl: 97)

Welfare can basically be interpreted as a form of promise or a guarantee promised by Allah SWT to all people who put their trust only in Him. Furthermore, people who are patient will receive a reward from Allah SWT that is greater than their good deeds. The life that is said to be good is a life in which the feeling will be full of sufficiency, joy and pleasure that includes halal sustenance and various kinds of peace, both small and large (Bahreisy & Bahreisy, 1998).





Effectiveness of Productive Zakat

Generally, effectiveness is related to the success of achieving policy goals or targets. The relationship between output and targets that must be implemented is called effectiveness. Operational activities are declared effective if they succeed in achieving the final goal of the policy. According to Adisasmita, effectiveness is a condition that is felt when setting goals to be achieved, instruments that are utilized with the hope that goals will be achieved with good results (Adisasmita, 2011).

Meanwhile, Halim's opinion, effectiveness is the relationship between the main output of responsibility and the desired goal. So it is stated that the extent of output involvement in the goal makes a unit effective. Therefore, the assessment of effectiveness requires a concept that contains the entire statement related to the extent to which the organization achieves the set goals. Another opinion related to effectiveness is an activity that is completed on time according to the set schedule. So it is concluded that an organization is declared effective and successful if its goals are achieved (Halim, 2001).

Based on the many opinions related to the effectiveness above, it can be concluded that effectiveness is considered as the achievement of the success of previously planned activities. As the target or goal of achieving LAZNAS Daarut Tauhiid (DT) Peduli East Java is to improve the welfare of mustahik with the CIBEST and SROI measuring tools in the East Java region, from the position of mustahik to become *muzakki* by using the productive zakat utilization program.

Productive Zakat

Productive zakat comes from 2 words, namely zakat and productive. In terms of language, zakat means blessing, developing, pure, good and growing. In terms of terms, it is dividing part of the property owned then delivered to the person entitled to receive it. The purpose of zakat is to purify wealth, soul, and avoid greed (Shidieqy, 2001).

Productive according to KBBI is the ability to produce (large quantities), produce (results and benefits), provide benefits and make something continuously so that it is used consistently to create new materials. The word productive is taken from English productive which means producing, realizing, profitable, making high-value goods that have good results. Productive zakat can be interpreted as distributing zakat funds to mustahik in a profitable way in the form of business capital which is used to improve mustahik's business so that they are able to fulfill their daily live (Qadir, 2001).

Zakat as an Instrument for Poverty Alleviation

Due to the large number of its benefits, zakat is one of instrument best to reduce poverty. First, Islamic law (QS. At- Taubah 9:60) regulates with clear about distribution of zakat. This law includes eight category (ashnaf) recipient benefits, namely the poor, people in need, zakat collectors, converts, people who try run self from slavery, people who are bound debts, people who fight for the religion of Allah, and travelers. Second, because zakat is regulated by Islamic law, then the rate set and never changed. Third, zakat supports business with problem significant production and has cost variable based on various type assets. Fourth, zakat is collected in a way broad and encompassing a number of sector economy, including trade, livestock, agriculture, savings gold and silver, and resources underground mineral power land. Fifth, in some condition, zakat functions as "spiritual tax" which is mandatory paid by all Muslims. As a result, zakat money is usually stable and sustainable, guaranteeing success term





long from initiative to reduce poverty. Although there are obstacles in its implementation, contemporary Islamic scholars like Al-Qardawi argued that zakat is important to overcome several disease publics besides poverty.

Therefore, zakat enables the poor to participate in society, fulfilling their obligations. his obligation to worship towards Allah SWT and uphold order social. The settlement will also make they feel as a part public as well as does not include outcasts or outcasts from society. With so they can each other guard as well as protect one another.

Model Center for Islamic Business and Economic Studies (CIBEST)

The person who first created as well as researching the CIBEST Model in in 2015, namely on Topic Construction of CIBEST Model as Measurement of Poverty and Welfare Indices from Islamic Perspective. Findings This study shows that from an Islamic perspective, poverty as well as welfare No only reviewed from factor material alone, but also from spiritual factors. This research has capable create a CIBEST model in the form of index welfare, index material poverty, index spiritual poverty, as well as index poverty absolute. The index is based on the idea of the CIBEST quadrant and reflects the Islamic view of poverty and well-being (Dasangga & Cahyono, 2020).

Creating the CIBEST (Center for Islamic Business and Economic Studies) model to become method calculation misery that is said to have been aligned on capabilities use fulfillment need material and spiritual. Unit of analysis CIBEST index is the same as household or family because nature comprehensive. Focus The main thing about this model is that apply standard material and spiritual needs for determine whether A family enter on category family prosperous, materially poor families, spiritually poor families, or even absolute poor family. Spiritual poverty arises moment family not enough have knowledge as well as sufficient confidence so as not to practice obligation Muslim. Combined between lack materials and deficiencies This spiritual is called poverty absolute (Dikuraisyin et al., 2022; Zandri, 2020).

CIBEST quadrants are divided into 4 parts based on material and spiritual poverty lines. Each horizontal and vertical line have symbol positive (+) and negative (-). The (+) sign indicates household capacity for fulfillment material needs and spiritually, while the (-) sign indicates household inability in terms of the (Afriyanti, 2021). The calculation used in this study is the Material Value (MV) or household poverty line and monthly household income. The basic function of Material Value (MV) it's used to measure the minimum standard of materials that households must meet. This valude is obtained from the process of multiplying the price of goods and services used (Pi) by the minimum amount of goods and services requested (Mi). Mathematically, MV is presented in quadrants as in Figure 1 (Beik & Arsyianti, 2016a).



Figure 1: Quadrant CIBEST





Social Return On Investment (SROI)

Unggul's opinion (2016) regarding Social Return On Investment is a method of evaluation method used to assess the amount of profit that can be obtained. However, until now the success of a program has only been assessed based on its physical output results such as technical specifications, without considering the benefits actually felt by stakeholders. With the progress of the world, society is becoming more aware of that the more complex problem as well as challenges that must be faced. As a result bad things that happen from ambitious development result in imbalance in pattern global life, especially in the sector economic, social and environmental (Purwohedhi, 2016a).

$$SROI\ Ratio = \frac{(Present\ Value\ of\ Benefits)}{(Value\ of\ Input)}$$

The results of the SROI comparison calculation are able to indicate and conclude regarding an investment in a social business activity that is said to be successful or failed, and maintain its survival. Reviewed through business activities that are said to be successful if every one currency invested in activities that create social value is worth one unit of that currency. Or it is said that if the SROI comparison indicates the result of the currency. Or in other words that the SROI comparison indicates a result of more than (1:1), namely the value of the benefit figure must be more than the value of the investment figure.

METHODOLOGY

The type of research used in this study is qualitative through a case study approach. Based on the opinion of Bogdan and Designer, subjective research is a research system that obtains information and enlightens in various written and spoken words on an individual or the behavior of the observed man. So the information needed in this study is enlightened information. Researchers use contextual analysis research methodology (Creswell, 2017; Moloeng, 2016). This methodology combines the power of contextual analysis to understand the process and context of the program the CIBEST method to map *mustahik* welfare materially and spiritually, and SROI to measure the value of the socio-economic impact of productive zakat programs at LAZNAS Daarut Tauhiid Peduli East Java in a measurable and comprehensive manner. Data sources are obtained from primary and secondary data, namely data compiled through observation, interviews/questionnaires and documentation (Fuad & Nugroho, 2014). The technical analysis of this study's data is a description of the analysis through stages, data reduction, data grouping, and drawing conclusions and verification. While the examination of the validity of the data is carried out by observation and triangulation (Sugiyono, 2009).

RESULT AND DISCUSSION

Transformation of Mustahik Welfare through the Productive Zakat Utilization Program at LAZNAS DT Peduli East Java





The productive zakat utilization program is a system that aims to achieve accuracy, efficiency, and effectiveness in the organization and distribution of zakat assets to productive beneficiaries in a broad sense. The benefits of investment are distributed to underprivileged economic groups in the form of capital or zakat funds if the zakat assets are used productively and multipurposely, where some of the assets are invested in people or communities who have productive businesses and skills rather than being distributed consumptively. The goal is to empower the surrounding community and help LAZNAS DT Peduli East Java transform them from *mustahik* to *muzakki*. More broadly, the distribution of zakat funds for beneficial economic and educational activities can protect against inflationary pressures caused by the use of zakat funds that are too focused on consumption.

Zakat can be used for productive purposes, as stated in Article 27 Chapter III of Law No. 23 of 2011 concerning the Management of Productive Zakat . The purpose of distributing zakat funds for productive businesses is to ensure that recipients continue to benefit from their donations. They are expected to invest and develop the funds for their businesses rather than spending them, so that they can meet their living needs sustainably.

The zakat utilization model in the Student Scholarship (BESMA), Superior Cart, and Superior Farmer programs is depicted in Figure 2. This approach is based on the Standard Operating Procedure (SOP) for zakat management that has been established by LAZNAS Daarut Tauhiid Peduli East Java. To ensure a deep understanding of productive economic empowerment and education, this model is then socialized to the beneficiaries.

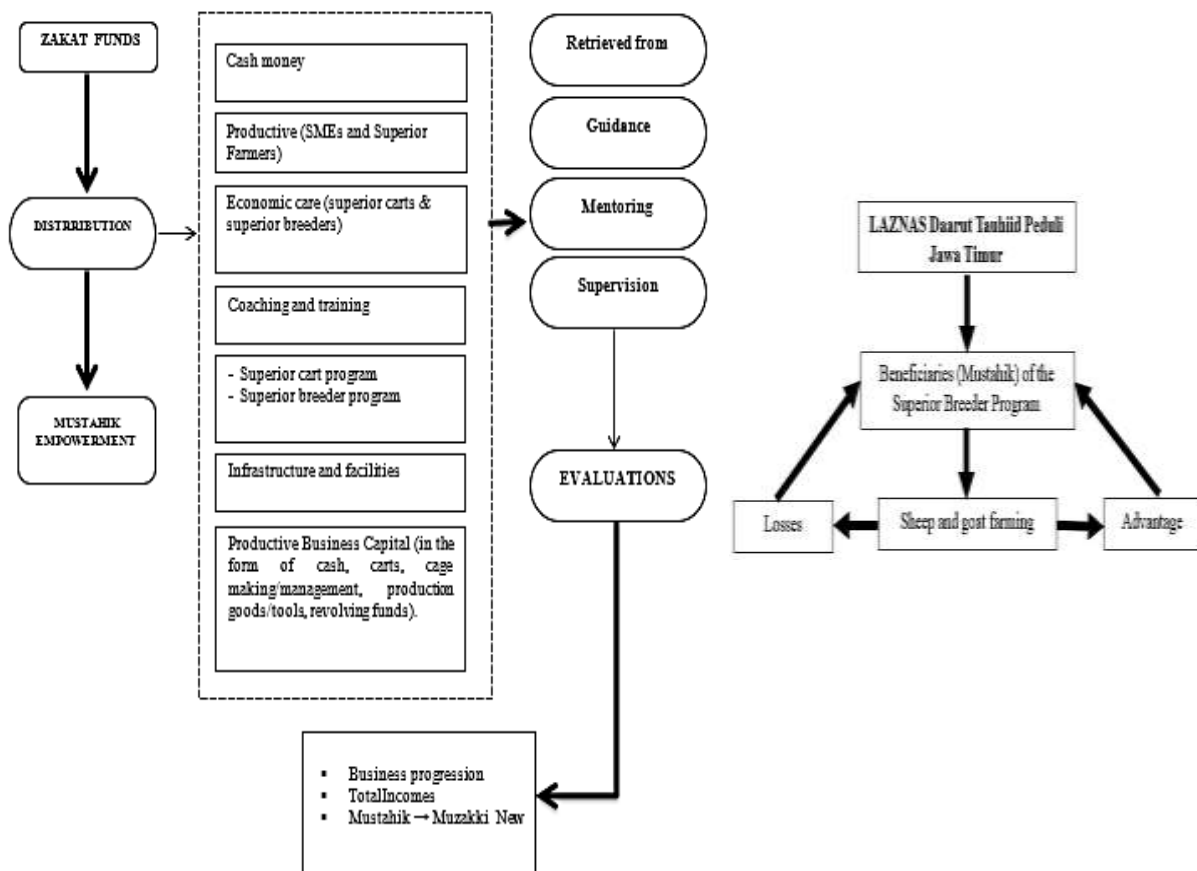


Figure 2: Transformation of Productive Zakat Utilization Economic Program (Carts and Superior Farmers) LAZNAS DT Cares for East Java
Source: Data managed by researchers



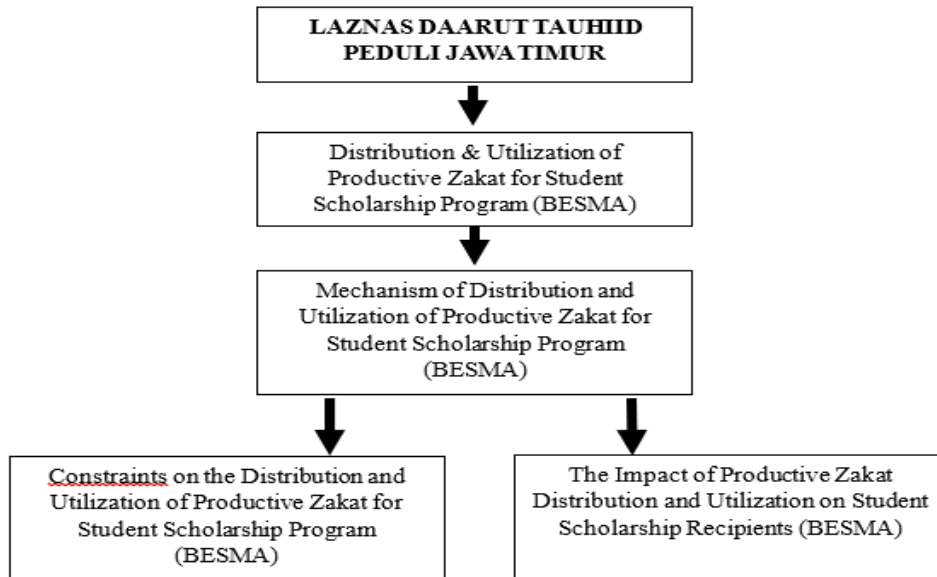


Figure 3: Transformation of Productive Zakat Utilization Education Program (Student Scholarship) LAZNAS DT Cares for East Java
Source: Data managed by researchers

Distribution and use of zakat are two main elements of the action. Zakat payers (*muzakki*) have three options to hand over their zakat, infaq, and sadaqah to the zakat management institution, DT Peduli Jawa Timur, during the collection process (Figure 3). The economic and educational empowerment program is related to the distribution of alms, infaq, and zakat. This initiative seeks to channel zakat in a beneficial way, including products or assets that support sustainable commercial efforts. Zakat can be channeled in the form of training, mentoring, educational support, and economic empowerment. Especially through initiatives such as Superior Farmers and Superior Carts. Zakat can also be used for revolving capital, equipment and machinery, infrastructure, and operational finances supervised by the Community Empowerment Institution. To produce graduates who contribute positively as *Rahmatan Lil Alamin* (blessings for all), the educational program places a strong emphasis on intellectual, spiritual, and non-academic growth.

This is different from the standard loan scheme in terms of revolving funds. The distribution of zakat to business groups in the form of capital donations is referred to as revolving funds. After being loaned, the money must be returned to the entity entrusted with overseeing the revolving loan. The funds are reallocated to other business groups with the same provisions after the *Mustahik* company makes a profit. The size and nature of the business needs determine the amount of money and business groups to be sponsored. Based on the authority required, the competent authority can coordinate and consult with LAZNAS DT Peduli East Java.

Funding for the student scholarship program is IDR 3,000,000 per student, specifically for those who have passed the selection. For a total of one semester (6 months), funds are disbursed every month at a rate of IDR 500,000. LAZNAS DT Peduli offers special guidance to students that emphasizes academic and spiritual education in addition to academic support. This aims to instill the need to integrate religion and education. As a result, students gain academic and non-academic information, preparing them to graduate and make constructive contributions to society by realizing the principles of *Rahmatan Lil Alamin*.





The Role of the CIBEST Model in the Utilization of Productive Zakat at LAZNAS DT Peduli East Java

Irfan Syauqi Beik and Laily Dwi Arsyianti (2016) stated that The CIBEST model uses households or families as a unit of study to identify whether A family prosperous, materially poor, spiritually poor, or absolutely poor. The CIBEST model in the utilization of productive zakat is very influential because it can determine the household poverty index which can be categorized into 4 quadrants, namely quadrant I (Prosperous), quadrant II (materially poor), quadrant III (spiritually poor), quadrant IV (absolutely poor) as shown in Figure 4. The data is obtained by the researchers from the survey and interviews conducted with *mustahik* receiving productive zakat.

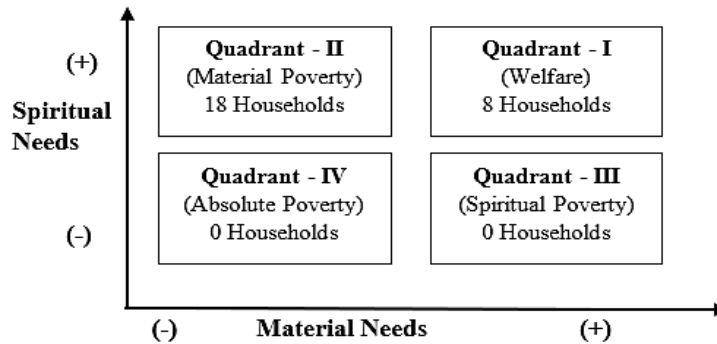


Figure 4: CIBEST Quadrant before receiving productive zakat

Based on the data obtained by the researcher, 8 *mustahik* households were found to be in Quadrant I (prosperous category). The prosperous category is positioned on the positive axis of the material poverty line and the spiritual poverty line. This means that before receiving productive zakat through LAZNAS DT Peduli Jawa Timur, 8 households were able to meet their material and spiritual needs. In Quadrant II, 18 *mustahik* households were found, where in Quadrant II they were positioned on the positive axis of the spiritual poverty line and the negative axis of the material poverty line. This means that previously the household was able to meet its spiritual needs but could not meet its material needs. In Quadrant III (spiritually poor quadrant) and in Quadrant IV (absolutely poor quadrant) no households were found to be in this quadrant.

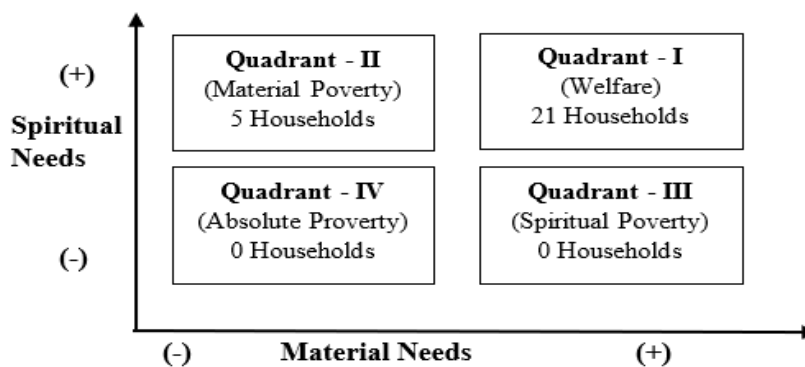


Figure 5: CIBEST Quadrant after receiving productive zakat

Figure 5 above shows the condition of households after receiving productive zakat funds by LAZNAS DT Peduli East Java. There are 21 households in Quadrant I (Prosperous





Quadrant). This indicates that 21 households have succeeded in meeting their living needs, both materially and spiritually. Meanwhile, in Quadrant II (materially poor quadrant) there are 5 households, Quadrant III (spiritually poor quadrant) and Quadrant IV (absolutely poor quadrant) no households have been found to be included in it. This means that the existence of these productive zakat funds indicates that there has been an economic transformation of *mustahik* before and after receiving productive zakat.

This is in accordance with the CIBEST quadrant description which knows the number of households in each quadrant. In addition, the results of the Islamic poverty index calculation were found. Table 1 below are the results of the Islamic poverty index calculation.

Table 1: Islamic Poverty Index

Index Poverty	Before Receiving Productive Zakat	After Receiving Productive Zakat	Change (%)
Index Welfare (W)	0.30	0.80	-0.50
Index Material Poverty (Pm)	0.70	0.20	0.50
Index Spiritual Poverty (Ps)	0	0	0
Index Absolute Poverty (Pa)	0	0	0

Source: Data managed by researchers

Based on Table 1 above, the welfare index before receiving productive zakat is 0.50 (50%). This indicates that before receiving productive zakat from LAZNAS DT Peduli Jawa Timur, as many as 130% of *mustahik* were unable to meet their material and spiritual needs. After receiving productive zakat, there was an increase, according to the estimate of this welfare index.

Before receiving productive zakat, 50% of *mustahik* households had a material poverty score of 0.50, meaning that they succeed in fulfilling their spiritual needs but fail in fulfilling their material needs. This figure dropped to 18 households after receiving productive zakat from LAZNAS DT Peduli Jawa Timur, indicating that these households have now succeeded in meeting their material needs. There are no *mustahik* who are classified as spiritually poor or absolutely poor, based on the calculation of the spiritual poverty index and the absolute poverty index, which did not change before and after receiving productive zakat.

One of the means used to reduce and eradicate poverty is zakat. Zakat helps those in need (*mustahik*) by distributing wealth rather than storing it in one place. The type of zakat distribution known as "productive zakat" aims to prevent wealth from accumulating in one place.

The Role of the SROI Method in Measuring the Success of the Productive Zakat Utilization Program at LAZNAS DT Peduli East Java

According to Unggul (2016) SROI is an impact measurement method used to assess the magnitude of benefits that can be achieved. However, until now the success of a program has only been evaluated based on material results, such as technical specifications, without taking into account the real benefits felt by stakeholders. From the interview results, it was stated that the benefits of the Excellent Cart Program were getting consumers from the community and students who decided to buy and directly enjoy the types of businesses created by *mustahik*.





The benefits of holding direct training related to entrepreneurship by DT Peduli are being able to educate and assist with business strategies in order to attract attention and trigger consumer purchasing decisions related to the food or drinks they want to buy.

Deadweight is used to estimate the size of the outcomes if the program fails to gain access to other services. This is carried out along with the submission of several questions. Table 2 indicate the results obtained from the interviews with the *mustahik* of the Superior Cart Program and Superior Farmers.

Table 2: Value of Dedweight, Attribution and Impact Superior Carts & Superior Breeder (I)

No	Outcomes	Mark (Rp)	Quantity	Deadweight	Attribution	Impact (Rp)
1	Improveme nt income business member cart superior	357,600,000	13	0%	25%	4,648,800,000
	Improveme nt income business member breeder superior	483,600,000	2			967,200,000
2	Improveme nt asset group cart superior	6,000,000	13	0%	0%	78,000,000
	Improveme nt asset group breeder superior	8,000,000	2			16,000,000
3	Improveme nt knowledge and skills in running business cart	0	13	0%	0%	0
	Improveme nt knowledge and skills in progress business cattle	0	2			0
4	Improveme nt skills	0	13	0%	25%	0





	communication and organization member cart.					
	Improve nt skills communication and organization member breeder.	0	2			0
5	Increase creativity business food / drink.	0	13	0%	25%	0
	Increase creativity business cattle.	0	2			0
6	Increase awareness and ability to provide part his fortune to others.	7,200,000 480,000	13 2	0% 0%	0% 0%	93,600,000 960,000
7	Increase beauty and cleanliness environmen t.	240,000	13 2	0%	0%	3,120,000 480,000
8	Improve ment consumers in business	357,600,000 483,600,000	250 40	20%	0%	89,400,000,000 19,344,000,000
Total Value of Impact Cart Superior						94,223,520,000
Total Value of Impact of Farmers Superior						20,328,640,000
Total						114,552,160,000

Source: Data managed by researchers

The combined impact of the Gerobak Unggul and Pertani Unggul programs is estimated to reach Rp 114,552,160,000 (as shown in Table 2). Eight impacts covering social, economic, and environmental factors were generated by these programs. The largest impacts were shown in greater consumer participation, greater understanding, and capacity to contribute a portion of their income to charitable causes (Zakat, Infaq, and Sedekah). The increase in sales income, which in turn helps *mustahik* become *muzakki* or contributors, provides feedback to LAZNAS





DT Peduli Jawa Timur through zakat, infaq, and sedekah contributions. This is made possible by the financial proxy for consumer growth. Due to the selective nature of the scholarship, six impacts were found for the Student Scholarship program. Recipients receive Rp 500,000 every month for one semester, or Rp 3,000,000 per student. They also receive academic and non-academic guidance every two months, which helps them succeed academically and maintain their spiritual commitment, two important aspects of their education.

Current and future outcome values are used to calculate outcomes that have a duration of more than one year. Social Return on Investment (SROI) is calculated by summing the present value of all estimated outcomes. The results of this calculation for each outcome are shown in Table 3 below:

Table 3: Value of Dedweight, Attribution and Impact Superior Carts & Superior Breeder (II)

No	Outcomes	Year 0	Year 1	Year 2
1	Improvement income business member cart superior	0	4,648,800,000	4,648,800,000
	Improvement income business member breeder superior		967,200,000	967,200,000
2	Improvement asset group cart superior	0	78,000,000	0
	Improvement asset group breeder superior		16,000,000	
3	Improvement knowledge and skills in running business cart	0	0	0
	Improvement knowledge and skills in running business cattle			
4	Improvement skills communication and organization member cart .	0	0	0
	Improvement skills communication and organization member breeder .			
5	Increase creativity business food / drink	0	0	0
	Increase creativity business cattle			
6	Increase awareness and ability to provide part his fortune to others.	0	93,600,000	93,600,000
			960,000	960,000





7	Increase beauty and cleanliness environment.	3,120,000 480,000	0	0
8	Improvement consumers in business	89,400,000,000 19,344,000,000	0	0
	Total	108,747,600,000	5,804,560,000	5,710,560,000
	Present Value	103.323.135.392	5,661,880,608.66	5,155,069,086.72
	Total Present Value			108.990.171.156.38
	NPV (Net Present Value)			108,918,290,156.38
	SROI			1.25

Source: Data managed by researchers

Present Value (PV) in Table 3 is calculated through the BI-7 Day Reverse Repo Rate (BI 7-DRR) at 5.25% as of September 18, 2024. The BI-7 Day Reverse Repo Rate is the BI-7 DRR instrument that is used as part of the new policy interest rate because it can influence the money market, banking and the real sector (Indonesia, 2024). This is in line with Armina (2020) study, "The Impact of Macro economic Variables on Zakat Collection in Indonesia," which shows that there is no substantial correlation between zakat collection and BI-7 DRR and has a negative impact in the long term. This means that every 1% increase in BI-7 DRR will cause charitable institutions, especially LAZNAS Daarut Tauhiid Peduli East Java, both at the national level and branches throughout Indonesia that collect zakat, to collect less. As a government policy that adjusts to economic realities, BI-7 DRR has an indirect impact on zakat obligations as business actors, thereby reducing the amount of zakat collected.

With a Social Return On Investment (SROI) ratio of 1.25:1, for every Rp 1 invested, stakeholders receive a return of Rp 1.25. The results generated exceed the initial investment, indicating that the LAZNAS Daarut Tauhiid Peduli East Java Superior Cart and high-quality agriculture programs have effectively provided a positive impact on stakeholders. In line with the two programmes above, the Student Scholarship Programme also contributes to the goal of Rahmatan Lil Aalamiin (Blessings for All Creatures) of the alumni of Daarut Tauhiid Peduli by helping to cover the tuition fees of students for eight semesters and enhancing their spiritual knowledge.

CONCLUSION

The management of productive zakat by LAZNAS Daarut Tauhiid Peduli East Java is good and able to increase the income of *mustahik*, although it is still relatively small. However, for productive zakat programs (excellent carts, excellent farmers, and scholarships) are able to change the condition of *mustahik* to be more prosperous, both materially and spiritually. From the measurement with CIBEST, it shows an increase in the number of *mustahik* who are categorized as prosperous after receiving zakat. Social Return on Investment (SROI) of 1.25:1, indicate that every Rp1 invested produces Rp1.25 benefits for stakeholders. Thus, the productive zakat programme with its three components (superior carts, superior agriculture, and student scholarship) has proven to have a positive impact on *mustahik* and the community.





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