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THE ROLE OF ZAKAT IN POVERTY ALLEVIATION: A STUDY OF THE IMPACT OF ZAKAT AND THE CIBEST WELFARE INDEX

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Abstract
This study aims to identify and analyze the role of zakat in poverty alleviation in Indonesia, focusing on the impact of zakat as measured by the Zakat Impact Assessment (KDZ) and the CIBEST Welfare Index. Using a quantitative descriptive analysis method with an ANCOVA approach, this study examines the relationship between these variables in the period 2018-2022. The results of the analysis indicate that zakat plays a significant role in poverty reduction and welfare improvement, with a greater impact in areas with higher welfare. However, the COVID-19 pandemic has had a significant negative impact on the effectiveness of zakat distribution, as reflected in a decrease in the KDZ level. The average KDZ during the study period was 0.503 and the average CIBEST was 0.297. Two-Way ANOVA analysis showed that the CIBEST variable significantly influenced KDZ ($F = 4.273$, $p < 0.001$), with a large impact ($\eta^2 = 0.558$), while the COVID-19 pandemic had a significant effect with a moderate impact ($\eta^2 = 0.128$). This study suggests that to increase the impact of zakat, there needs to be stronger synergy between zakat institutions, the government, and the community as well as the integration of zakat into broader development policies, especially in areas with high poverty rates.
Keywords: CIBEST, Zakat Impact Study, Poverty Alleviation, Zakat

Abstrak
Penelitian ini bertujuan untuk mengidentifikasi dan menganalisis peran zakat dalam pengentasan kemiskinan di Indonesia, dengan fokus pada dampak zakat yang diukur melalui Kaji Dampak Zakat (KDZ) dan Indeks Kesejahteraan CIBEST. Menggunakan metode analisis deskriptif kuantitatif dengan pendekatan ANCOVA, penelitian ini menguji hubungan antara variabel-variabel tersebut pada periode 2018-2022. Hasil analisis menunjukkan bahwa zakat berperan signifikan dalam pengurangan kemiskinan dan peningkatan kesejahteraan, dengan dampak yang lebih besar di daerah dengan kesejahteraan yang lebih tinggi. Namun, pandemi COVID-19 memiliki dampak negatif yang signifikan terhadap efektivitas pendistribusian zakat, yang tercermin dalam penurunan tingkat KDZ. Rata-rata KDZ pada periode penelitian adalah 0,503 dan rata-rata CIBEST sebesar 0,297. Analisis Two-Way ANOVA menunjukkan bahwa variabel CIBEST berpengaruh signifikan terhadap KDZ ($F = 4.273$, $p < 0.001$), dengan dampak besar ($\eta^2 = 0.558$), sementara pandemi COVID-19 berpengaruh signifikan dengan dampak moderat ($\eta^2 = 0.128$). Penelitian ini menyarankan bahwa untuk meningkatkan dampak zakat, perlu adanya sinergi yang lebih kuat antara lembaga zakat, pemerintah, dan masyarakat serta pengintegrasian zakat dalam kebijakan pembangunan yang lebih luas, khususnya di daerah dengan tingkat kemiskinan yang tinggi.
Kata Kunci: CIBEST, Kaji Dampak Zakat, Pengentasan Kemiskinan, Zakat

INTRODUCTION

The National Zakat Agency (BAZNAS) plays a strategic role in managing zakat to support economic development and poverty alleviation in Indonesia. As an official institution established based on Presidential Decree No. 8 of 2001, BAZNAS is responsible for collecting, managing, and distributing Zakat, Infaq, and Alms (ZIS) funds nationally. Strengthening regulations through Law No. 23 of 2011 further emphasizes the urgency of professional, transparent, and accountable zakat governance in realizing community welfare.[1]

The general objective of zakat management is to increase the effectiveness and efficiency of zakat management and to increase the utilization of zakat to improve community welfare and reduce poverty. BAZNAS as an autonomous government institution entrusted with managing zakat has made innovations related to the ease of zakat distribution, zakat collection, and zakat management so that zakat issued by muzakki is useful and efficient in accordance with the purpose of giving zakat. examines poverty alleviation programs in Indonesia in the structure of world progress motivation, namely the Sustainable Development Goals (SDGs).[2]

The National Zakat Agency (BAZNAS) is the official and sole agency appointed by the government to carry out the duties and functions of zakat management in Indonesia. Since its inception, BAZNAS has demonstrated its success in collecting zakat funds, as evidenced by the increasing amount of zakat collected each year.[3] Public awareness of paying Zakat has begun to increase. This is evident in the annual increase in Zakat collection by BAZNAS in Indonesia. The total Zakat collection from 2018 to 2023 can be seen in Figure 1.[4]

[1] Syamsuri Syamsuri et al., "Reducing Public Poverty Through Optimization of Zakat Funding as an Effort to Achieve Sustainable Development Goals (SDGs) in Indonesia," *Jurnal Ilmiah Ekonomi Islam* 8, no. 1 (2022): 792, https://doi.org/10.29040/jiei.v8i1.3872.

[2] Mazro'atus Sa'adah and Uswatun Hasanah, "The Common Goals of BAZNAS' Zakat and Sustainable Development Goals (SDGs) According to Maqasid Al-Sharia Perspective," *Al-Ihkam: Jurnal Hukum Dan Pranata Sosial* 16, no. 2 (2021): 302–26, https://doi.org/10.19105/AL-LHKAM.V16I2.4990.

[3] Novia Ariani and Laily Arsyianti, "The Influence of Internal and External Factors Towards Zakat Collection of Indonesian National Board of Zakat," *Global Journal Al-Thaqafah* SI (December 2020), https://doi.org/10.7187/GJATSI2020-5.

[4] BAZNAS Center for Strategic Studies. (2023). Grand Design for National Zakat Collection 2020-2035. Jakarta: BAZNAS Center for Strategic Studies (PUSKAS).

Picture1.National Zakat Collection 2018-2022

(Source: BAZNAS RI, 2023)

Empowering zakat can create a remarkable brand of Islamic social finance globally. Previous research has empirically shown that this brand of Islamic social finance has a positive impact on economic development, thereby achieving the SDGs.[5] Zakat can be an effective instrument for poverty reduction in Indonesia. However, to increase the impact of zakat, more systematic and coordinated efforts are needed between zakat administrators, the government, and the community. Better collaboration between these three parties will strengthen zakat's effectiveness in poverty alleviation and reducing social inequality.[6] During 2022, BAZNAS has carried out poverty alleviation for 463,154 poor people and 194,543 of them are in extreme poverty.[7]

The function of zakat as an instrument for poverty alleviation is mandated by Law No. 23 of 2011, Article 3. Article 3B of the law states that zakat management is aimed at improving community welfare and alleviating poverty. Zakat and poverty alleviation are measured in the Zakat Impact Assessment survey conducted annually by BAZNAS RI.[8] The government's efforts have involved the National Alms Agency (BAZNAS) in supporting the optimization of poverty alleviation programs.[9] Zakat is not only a religious obligation, but can also be an effective tool to

[5] Rizal et al., "The Role of Muslim Generation Community at Zakat Collection on Realizing Sustainable Development Goals (SDGs) in the Era of Digital Society 5.0," *Juris: Jurnal Ilmiah Syariah* 22, no. 1 (2023): 105–18, https://doi.org/10.31958/juris.v22i1.6562.

[6] Evi Aninatin Ni'matul Choiriyah et al., "Zakat and Poverty Alleviation in Indonesia: A Panel Analysis At Provincial Level," *Journal of Islamic Monetary Economics and Finance* 6, no. 4 (2020): 811–32, https://doi.org/10.21098/jimf.v6i4.1122.

[7] BAZNAS Center for Strategic Studies. (2023). Zakat and Poverty Alleviation Report 2022. Jakarta: BAZNAS Center for Strategic Studies.

[8] BAZNAS Center for Strategic Studies. (2024). BAZNAS RI Zakat and Poverty Alleviation Report 2023. Jakarta: BAZNAS Strategic Studies Center.

[9] Mohamad Handi Khalifah et al., "Optimization of BAZNAS Programs on Sustainable Development Goals (SDGs): Analytic Network Process Approach (ANP)," *International Journal of Zakat* 2, no. 2 (2017): 71–83, https://doi.org/10.37706/ijaz.v2i2.26.

achieve the goal of poverty reduction in Muslim countries.[10] Several studies have shown that zakat has a positive effect on poverty reduction, especially in rural areas, as seen in Indonesia.[11]

The impact of zakat or assistance from BAZNAS can be studied through several variables, namely the CIBEST Welfare Index, education and health aspects, and level of independence. The CIBEST Welfare Index (Center for Islamic Business and Economic Studies) is a study center that focuses on economic development based on Islamic principles. The CIBEST model developed by Beik and Arsyianti is a method of measuring poverty that combines material and spiritual dimensions. This model plays a crucial role in analyzing the effectiveness of productive zakat programs in reducing poverty and improving social welfare.[12]

Distribution of productive Zakat, through business capital assistance or skills training, aims to empower mustahiq economically and reduce poverty in a sustainable manner.[13] Meanwhile, the results of the study "The Role of Productive Zakat in Alleviating Poverty Using the CIBEST Model" show that the role of productive zakat in alleviating poverty is quite good and can increase the income of mustahik, even though it is still small.[14]

Research related to the impact of zakat measured using ANOVA was conducted by Novalia et al.[15] and Siregar & Syahbudi[16]. The results show that, based on ANOVA analysis, zakat can reduce poverty levels and the welfare of mustahik. The ANOVA method is important in quantitative data analysis because it can comprehensively evaluate the effects of several factors. Furthermore, this method is able to identify interactions between factors that may influence research results, thus providing researchers with deeper insight in drawing conclusions based on the analyzed data.[17]

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[10] Mejda Bouanani and Besma Belhadj, "Does Zakat Reduce Poverty? Evidence from Tunisia Using the Fuzzy Approach," *Metroeconomica* 71, no. 4 (2020): 835–50, https://doi.org/10.1111/meca.12304.

[11] Venkatesha Nayak and Kavya P. Hegde, "Examining the Impact of Wealth Redistribution through Zakat," *Millah: Journal of Religious Studies* 22, no. 2 (2023): 285–312, https://doi.org/10.20885/millah.vol22.iss2.art1.

[12] Muhammad Rizal Hidayat, "Evaluation of The Productive Zakat Program Effectiveness with CIBEST Model," *International Journal of Zakat* 8, no. 1 (2023): Hlm. 5.

[13] Saedi Saedi et al., "Analysis of the Impact of Productive Zakat in Empowering Mustahiq's Economic Welfare in Jember Regency," *Jurnal Syntax Admiration* 5, no. 3 (2024): 973–83, https://doi.org/10.46799/jsa.v5i3.1076.

[14] Nurhayani Siregar et al., "Peran Zakat Produktif Dalam Mengentaskan Kemiskinan Dengan Menggunakan Model CIBEST (Studi Kasus BAZNAS Tapanuli Selatan)," *Jurnal Ekonomi Syariah* 3, no. 1 (2024): 78–79.

[15] Debi Novalia et al., "Pengaruh Dana Zakat, Infaq Dan Shodaqoh (ZIS) Terhadap Tingkat Kemiskinan Sebagai Variabel Intervening Tahun 2015-2019," *Al Iqtishadiyah Jurnal Ekonomi Syariah Dan Hukum Ekonomi Syariah* 6, no. 2 (2020): 134, https://doi.org/10.31602/iqt.v6i2.3455.

[16] Fadillah Ramadhani Siregar and Muhammad Syahbudi, *The Impact of Zakat Utilization and Business Financing on Welfare with Business Sustainability as a Moderating Variable : A Case Study of BAZNAS Labuhanbatu Utara*, 11, no. 02 (2024): 363–77, https://doi.org/10.57053/itqan.v1i1.1.7.

[17] Sinead Huskisson et al., "Improving Student Outcomes Using Automated Feedback in a First-Year Economics Class," *International Review of Economics Education* 47, no. June 2023 (2024), https://doi.org/10.1016/j.iree.2024.100303.

Based on the description of the background above, the researcher intends to identify and analyze the extent of the role of zakat in poverty alleviation, through the Study of the Impact of Zakat and the CIBEST Welfare Index using the ANCOVA method. Based on this background, the author intends to conduct a study entitled 'The Role of Zakat in Poverty Alleviation: A Study of the Impact of Zakat and the CIBEST Welfare Index.'

RESEARCH METHODS

This research uses a quantitative descriptive method. Quantitative methods are used to identify and analyze relevant research variables, with the aim of obtaining objective and measurable conclusions.[18] This study uses the ANCOVA method to analyze the description, distribution, and provide interpretations regarding the role of zakat in poverty alleviation through the Zakat Impact Assessment (KDZ) and CIBEST studies.

The data used in this study is secondary data with the type of data used is panel data. That is, data that combines time series with cross-section. The data collection method is by documenting all forms of archives originating from the BAZNAS Strategic Studies Center (Puskas). Namely, the Zakat Impact Assessment and CIBEST reports owned by BAZNAS of the Republic of Indonesia consist of 8 Islands, namely the Sumatra Islands, Java Islands, Kalimantan Islands, Sulawesi Islands, Papua Islands, Maluku Islands, Papua Islands, and 34 BAZNAS Provinces in Indonesia. The data used are the Zakat Impact Assessment Report (KDZ) and the CIBEST Welfare Index in BAZNAS Provinces/Districts/Cities throughout Indonesia in 2018-2022 taken from the BAZNAS Strategic Studies Center website.https://puskasbaznas.comand the Directorate of Research and Development of BAZNAS RI.

Data analysis in this study was carried out using Two-Way Analysis of Variance (ANOVA) to test the role of zakat in poverty alleviation through the Zakat Impact Study (KDZ) and CIBEST. For example, plant height will be tested based on location type (A, B, C and D) and varieties (X, Y, and Z).[19] The analysis in this study is also called ANCOVA, which was carried out with the help of JAMOVI software to simplify statistical calculations and hypothesis testing.

a. Independent Variables

The independent variable in this study is the Zakat Impact Study (KDZ) which was implemented in each province in Indonesia in 2018-2022. The Zakat Impact

[18] Hashfi Hizrian Atiqi and Tika Widiastuti, "Analisis Peran Pemerintah Dan Masyarakat Terhadap Perzakatan Di Provinsi Jawa Timur," *Jurnal Ekonomi Syariah Teori Dan Terapan* 9, no. 2 (2022): 230–38, https://doi.org/10.20473/vol9iss20222pp230-238.

[19] Pardomuan Robinson Sihombing et al., *Aplikasi Jamovi Untuk Statistisi Pemula*, no. September (2024).

Assessment (KDZ) variable was added to the impact of the COVID-19 pandemic in 2020-2022.

b. Independent Variables

The dependent variable in this study is the CIBEST Welfare Index in 2020-2022.

c. Systematic Two Way ANOVA Model

The model for Two-Way ANOVA can be written as:

$$Y_{ijk} = \mu + \alpha_i + \beta_j + (\alpha\beta)_{ij} + \varepsilon_{ijk}$$

Information:

Yijk: Observation value of the i-th group, j-th factor, and k-th replication.

μ : Overall mean.

αi : Effect of the i -th level of factor A.

βj : Effect of the jth level of factor B.

(αβ)ij : Interaction between the i - level of factor A and the j - level of factor B.

εijk : Error or residual.

Furthermore, the hypothesis in this study can be explained as follows:

a. (H_0), namely there is no significant difference in the CIBEST Welfare Index between KDZ groups (Zakat Impact Study)
(H_1), namely there is a significant difference in the CIBEST Welfare Index between KDZ groups.
b. Calculate the F statistic by comparing the variation between groups to the variation within groups.
c. Testing the significance of the results using the probability value (p-value). If the p-value < 0.05, the null hypothesis is rejected, indicating a significant difference.

RESULTS AND DISCUSSION

KDZ and CIBEST Data Statistics Description

Table1.Statistical Data Description

	KDZ	CIBEST
N	170	170
Missing	1	1
Mean	0.503	0.297
Median	0.510	0.220
Standard deviation	0.143	0.322
Minimum	0.00	0.00

	KDZ	CIBEST
Maximum	0.840	1.00
Shapiro-Wilk W	0.988	0.837
Shapiro-Wilk p	0.160	< .001

Source: (Jamovi data processed, 2025)

Based on the results of descriptive analysis of Zakat Impact Assessment (KDZ) data and CIBEST Welfare Index for the 2018-2022 period from 34 provinces using Jamovi, there were 170 samples with 1 missing data for each variable. Normality testing using the Shapiro-Wilk method showed that a Shapiro-Wilk value close to 1 indicates that the data distribution is close to a normal distribution. Based on the results of this test, only the KDZ variable can be considered close to a normal distribution with an error rate of approximately 16%. If using a 10% significance limit, then only the KDZ variable can be categorized as having a close to normal distribution. The distribution patterns of these two variables can be visualized through the figures presented in the following section.

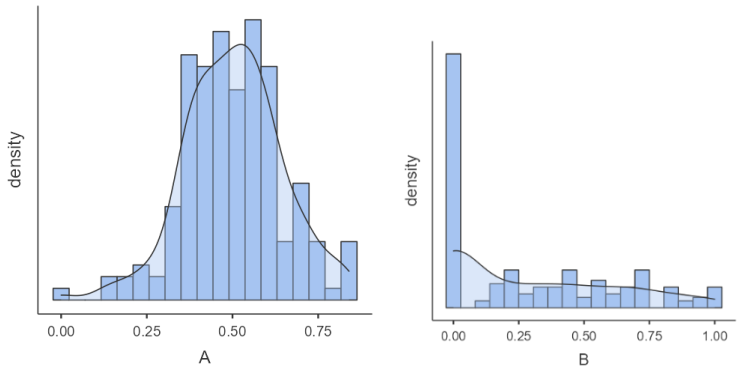

Figure 2. Distribution of KDZ and CIBEST Supporting Data
Source: (Jamovi data processed, 2025)

The data distribution shows that KDZ (A) tends to approach a normal distribution, with fluctuations seen in the 2020-2022 period impacted by the COVID-19 pandemic, although pre-pandemic data (2018-2019) was relatively stable. Meanwhile, CIBEST (B) shows a distribution skewed to the right. Because CIBEST data began in 2019-2020, there is no comparator representing pre-pandemic conditions, indicating that this variable was not affected by COVID-19, in contrast to KDZ which showed significant changes during the pandemic period.

Levenue Test

Table 2**.** Levenue Test Results Table

Homogeneity of Variances Test (Levene's)

F	df1	df2	P
1.74	47	122	0.008

Source: (Jamovi data processed, 2025)

The Levene test results show that the probability value (p-value) is greater than 0.001, indicating no significant difference in variance between groups based on CIBEST with a significance level of 0.1%. Thus, the assumption of homogeneity of variance is met, so that the variance between groups can be considered equal in further analysis.

Bartlett's test

Table3**.**Bartlett's Test Results

Bartlett's Test of Sphericity

χ^2	Df	P
0.892	1	0.345

Source: (Jamovi data processed, 2025)

The Bartlett test results show a probability value (p-value) of 0.345, which is greater than 0.001 at a significance level of 0.1%. This indicates that there is no significant difference in variance between groups, thus meeting the assumption of homogeneity of variance. Furthermore, these results also confirm the findings from the Levene test, which indicates that variances between groups can be assumed to be equal in further analysis.

Two-Way ANOVA Test Results

Table 4. Results of Two-Way ANOVA Mode Test

	Sum of Squares	Df	Mean Square	F	P	η^2	η^2p	ω^2
Overall model	2.5969	60	0.04328	3,749	< .001			
CIBEST	2.0800	47	0.04426	4,273	< .001	0.558	0.648	0.426
COVID	0.4779	1	0.47791	46,141	< .001	0.128	0.297	0.125
Island	0.0263	6	0.00438	0.423	0.863	0.007	0.023	- 0.010

	Sum of Squares	Df	Mean Square	F	P	η^2	η^2p	ω^2
COVID ✻ Island	0.0127	6	0.00212	0.205	0.975	0.003	0.011	-0.013
Residuals	1.1290	109	0.01036					

Source: (Jamovi data processed, 2025)

The results of the Two-Way ANOVA test showed that the overall model was significant ($F = 3.749$, $p < 0.001$) and could explain the variability of KDZ data. The CIBEST factor ($F = 4.273$, $p < 0.001$) had a significant influence with a large effect ($\eta^2 = 0.558$). The COVID-19 factor was also significant ($F = 46.141$, $p < 0.001$), although the effect was moderate ($\eta^2 = 0.128$). The Island factor did not have a significant effect ($F = 0.423$, $p = 0.863$), as did the interaction between COVID-19 and Island ($F = 0.205$, $p = 0.975$). Overall, CIBEST and COVID-19 had a significant effect, while Island and the interaction between COVID-19 and Island had no effect.

Table4. ANOVA Test Results – KDZ

	F	P	η^2
CIBEST	4,273	< .001	0.558
COVID	46,141	< .001	0.128

Source: (Jamovi data processed, 2025)

The ANOVA test results showed that the KDZ level was significantly influenced by the CIBEST factor with an F value of 4.273 and $p < 0.001$, and had a large effect ($\eta^2 = 0.558$). In addition, the COVID-19 pandemic also significantly influenced the KDZ level, with an F value of 46.141 and $p < 0.001$, although the effect was classified as moderate ($\eta^2 = 0.128$).

The interpretation results show that the CIBEST variable has a significant influence on the KDZ level ($p < 0.001$, $F = 4.273$) with a fairly large effect ($\eta^2 = 0.558$, or around 55.8%), which makes it a factor with the first role in explaining KDZ variability. Meanwhile, the COVID-19 pandemic also has a significant effect ($p < 0.001$, $F = 46.141$), but with a smaller effect ($\eta^2 = 0.128$, or around 12.8%), making it a factor with a second role in influencing the KDZ level.

Average Distribution Pattern of KDZ in Indonesia Based on Provincial Regions in Indonesia before and after COVID-19

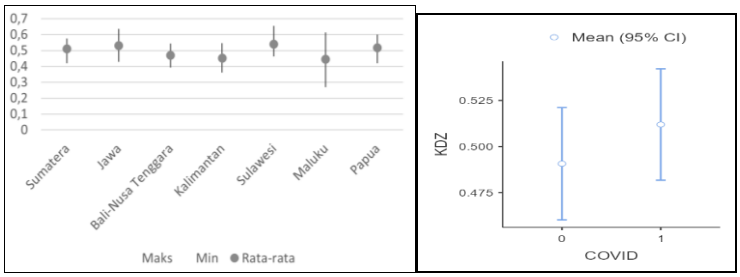

Figure 3. Distribution Pattern of Average KDZ in Indonesia Based on Provincial Regions in Indonesia before and after*COVID-19*

(Source: Data processed by Jamovi and Excel, 2025)

The figure above illustrates the distribution pattern of the average KDZ in Indonesia by province before and after COVID-19. Although there is variation between regions, a general decrease in the average KDZ after the pandemic is seen, as reflected in the 95% confidence interval (95% CI). These results illustrate changes in KDZ levels in these provinces before and after the COVID-19 pandemic.

Results of Regression Model Processing with Jamovi

Table 6. Results of Regression Model Processing with Jamovi

Model Coefficients – KDZ

Predictor	Estimate	SE	T	P
Intercept	0.491	0.0106	46.1	< .001
CIBEST	0.535	0.0319	16.7	< .001
COVID	-0.244	0.0210	-11.6	< .001

Model Fit Measures

		Overall Model Test			
Model	Adjusted R^2	F	df1	df2	P
1	0.624	141	2	167	< .001

Source: (Jamovi data processed, 2025)

The results of regression data processing using the Jamovi program show that this model can explain 62.4% of the variability of KDZ data. The variables used in this model are CIBEST and COVID-19, both of which show a significant effect on KDZ levels, with a p-value <0.001. The regression coefficient value for CIBEST is 0.535, indicating that every one-unit increase in CIBEST will increase the KDZ level by 0.535. Meanwhile, COVID-19 has a regression coefficient of -0.244, indicating a decrease in KDZ levels by 0.244 for every one-unit increase in the COVID-19 variable.

The intercept value is 0.491, which describes the average value of the KDZ level when all independent variables have a value of 0. This regression model shows that CIBEST and COVID-19 have a significant influence on the magnitude of KDZ, with CIBEST contributing positively and COVID-19 having a negative influence on the KDZ level.

Scatter Plot of KDZ's Relationship with CIBEST

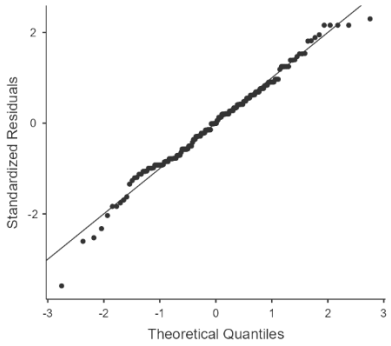

Figure 4. Scatter Plot of the Relationship between KDZ and CIBEST

Scatter plot The relationship between KDZ and CIBEST in the form of a QQ Plot shows that the residual points tend to follow the diagonal line, which indicates that the residuals of the regression model are normally distributed. This supports the normality assumption required in regression testing, as well as strengthening the validity of the model used in the study. Although there are slight deviations at the ends, the overall distribution pattern still indicates that the regression model meets the normality assumption, so that the results of the analysis can be interpreted more precisely and validly.

Scatter Plot: KDZ's Relationship with COVID-19

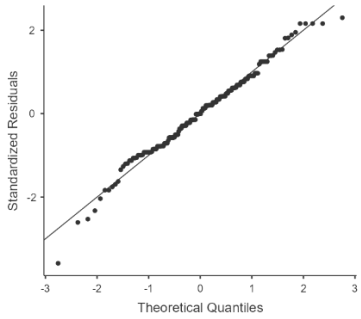

Figure 5. Scatter Plot of the Relationship between KDZ and*COVID-19*

(Source: Jamovi processed data, 2025)

*Scatter plot*The relationship between KDZ and COVID-19 in the form of a QQ Plot shows that most of the residual points follow the diagonal line, which indicates that the residuals of the regression model are normally distributed. This shows that the assumption of normality in the regression model has been met, so the validity of the model can be accepted. Although there are slight deviations at the ends, the overall distribution pattern still supports the suitability of the model for further analysis and accurate interpretation of the results. Bottom of Form

Discussion

The relationship between the Zakat Impact Assessment (ZAS), the CIBEST Welfare Index, and poverty alleviation programs illustrates the strategic role of zakat in supporting the SDGs, notably poverty alleviation and sustainable economic development. The average value of 0.503 indicates that the Zakat Impact Assessment (ZAS) reflects a fairly good level of effectiveness of zakat programs in reducing poverty and improving community welfare. This is in line with research Syamsuri et al.,[20] explains that Zakat has an important role in supporting the achievement of the Sustainable Development Goals (SDGs) towards poverty alleviation.

The CIBEST welfare index significantly affects KDZ, as indicated by a large effect size ($\eta 2 = 0.558$). The findings suggest that zakat distribution is more effective in improving overall welfare in areas with higher levels of welfare. This finding aligns with research Jaenudin & Ali Hamdan[21] The results explain that the use of the CIBEST approach shows that the welfare index measured through the CIBEST model has a significant influence on the assessment of the impact of zakat, infaq, and alms on the material and spiritual well-being of beneficiaries. The positive

[20] Syamsuri et al., "Reducing Public Poverty Through Optimization of Zakat Funding as an Effort to Achieve Sustainable Development Goals (SDGs) in Indonesia."

[21] M Jaenudin and Ali Hamdan, "Penilaian Dampak Zakat, Infak, Sedekah Terhadap Kemiskinan Spiritual Dan Material Penerima Manfaat Laznas LMI: Pendekatan CIBEST," *Jurnal Ekonomi Syariah Teori Dan Terapan* 9, no. 3 (2022): 362–78, https://doi.org/10.20473/vol9iss20223pp362-378.

relationship between KDZ and CIBEST indicates that zakat can improve the lives of people in economically and socially developed areas.

There are significant differences in welfare levels between provinces, as indicated by the larger standard deviation (0.322) in the CIBEST scores. While zakat programs can be successful in areas with higher levels of welfare, their impact tends to be smaller in poorer regions lacking resources and infrastructure. This large difference in CIBEST suggests that zakat distribution should be more focused and targeted. Zakat programs should be designed with regional differences in mind to distribute resources more efficiently to areas most in need and achieve greater zakat impact. These results highlight a key issue in zakat program development, as uneven distribution of zakat across regions does not always result in poverty reduction and improved quality of life.

Zakat distribution has become less effective due to new challenges posed by the COVID-19 pandemic. As evidenced by the negative impact of COVID-19 on the Zakat Impact Assessment (ZIA), reflected in $\eta 2 = 0.128$, the pandemic has disrupted economic conditions that could have been improved through zakat. The COVID-19 pandemic has exposed systemic weaknesses in zakat distribution and opened up opportunities for strategic transformation. Zakat institutions need to adopt a more flexible and responsive approach by expanding program coverage to meet urgent needs.

The interaction between the CIBEST and KDZ models indicates that the effectiveness of zakat in reducing poverty is significantly influenced by the broader socioeconomic context and the size of the resources distributed. This finding underscores that poverty alleviation efforts require a holistic approach, where zakat acts not only as a single instrument but also must be integrated with comprehensive development policies and other welfare programs.

1. Implications of the Study of the Impact of Zakat on Poverty Alleviation

Zakat plays a crucial role in poverty alleviation, namely ending poverty in all its forms, especially when integrated with a strong social welfare system. The analysis indicates that zakat cannot serve as a single solution but achieves optimal effectiveness when implemented in areas with established welfare systems. This aligns with research Widiastuti et al.,[22] shows that zakat as an Islamic social financial instrument plays an important role in reducing poverty, which is directly related to achieving the first sustainable development goal (SDG).

Policymakers can increase the effectiveness of zakat as a poverty reduction instrument by focusing distribution on areas experiencing the highest poverty gap and

[22] Tika Widiastuti et al., "The Nexus between Islamic Social Finance, Quality of Human Resource, Governance, and Poverty," *Heliyon* 8, no. 12 (2022): e11885, https://doi.org/10.1016/j.heliyon.2022.e11885.

adjusting zakat programs to be able to address short-term challenges and long-term goals so that zakat can function as a stable and sustainable mechanism in poverty alleviation efforts.

2. Policy Recommendations

a. Enhancing Synergy of Cooperation between Zakat Institutions and the Government

To increase the effectiveness of zakat distribution in poverty alleviation, stronger synergy is needed between zakat institutions and the government, including optimizing the use of regional budgets (APBD). This collaboration ensures targeted zakat distribution, particularly in areas affected by poverty and vulnerable to external shocks. Through good coordination, zakat can complement APBD-based poverty reduction programs, such as health services, education, and economic empowerment, creating a holistic and sustainable impact. This synergy also strengthens transparent zakat governance and supports efficient APBD allocation in poverty alleviation.

b. The Zakat Program Focuses on Low-Economic Regions

A zakat distribution approach that prioritizes low-income regions, as reflected in the welfare disparity index (CIBEST), has significant potential to reduce poverty and economic disparities between regions. Focused zakat allocation to poverty-affected areas can address pressing issues such as food insecurity, limited access to healthcare, and low-quality education. Through skills development programs, business capital provision, and market access facilitation, zakat distribution also encourages the development of MSMEs and job creation.

c. TDigital Transformation for Effective Zakat Distribution

Utilizing digital platforms and data analytics in zakat distribution can improve efficiency, accuracy, and transparency in the distribution process. Technology enables zakat to be distributed more accurately to recipients who truly need it, or mustahik, especially in emergencies. Digital systems also enable real-time monitoring of the zakat program's effectiveness, ensuring that distribution can be adjusted to changing community needs. These changes not only expedite the distribution process but also build public trust through greater transparency and accountability.

d. Policy Interventions to Improve the CIBEST Index

Regular updates and improvements to the CIBEST Welfare Index are crucial for increasing the effectiveness of zakat aid distribution. Through more accurate data and broader coverage, zakat institutions can more accurately identify priority areas, thus optimally allocating zakat aid to reduce poverty and promote sustainable improvements in community welfare.

e. Zakat Program Innovation in Facing the Crisis

Zakat institutions need to develop flexible programs to respond to immediate needs, such as direct assistance, food, and healthcare, while addressing long-term impacts such as unemployment and reduced purchasing power. A data-driven approach, collaboration with stakeholders, and integration of emergency aid with sustainable economic recovery are crucial for zakat to strengthen economic resilience and reduce social inequality.

CONCLUSION

The conclusion of the results and discussion in this study shows that the ANCOVA analysis on the CIBEST Welfare Index has a significant effect on the Zakat Impact Assessment (KDZ) with a large effect ($\eta 2 = 0.558$), indicating that zakat is more effective in areas with higher welfare. Meanwhile, the COVID-19 pandemic also has a significant effect on KDZ ($\eta 2 = 0.128$), although the impact is smaller, indicating that the pandemic hampers the effectiveness of zakat distribution. Zakat plays an important role in poverty alleviation by reducing socio-economic inequality through the redistribution of aid to communities in need. Although zakat can have a significant impact on poverty alleviation, unequal distribution and external challenges such as the pandemic reduce its effectiveness.

SUGGESTION and RECOMMENDATIONS

Based on the findings of this study, suggestions and recommendations are obtained, namely the need to add other variables such as poverty, Human Development Index (HDI), and GRDP Product to provide a more comprehensive picture of the impact of zakat on poverty reduction. In addition, stronger synergy between zakat institutions and local governments is crucial to ensure more effective zakat management. The distribution and allocation of zakat should be prioritized in areas with high poverty rates to address pressing issues, and regular updates and improvements to the CIBEST Welfare Index are crucial to improve the effectiveness of zakat distribution, by providing more accurate data. This will allow zakat institutions to adjust their programs based on regional needs, thereby ensuring more optimal and impactful zakat allocation.

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