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HOW CAN CIBEST AND SLF FRAMEWORKS REVITALIZE ZAKAT'S IMPACT AND EMPOWER MUSTAHIK IN PALU'S RECOVERY?

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ABSTRACT

This study examines how zakat-based interventions transform mustahik livelihoods by integrating the CIBEST and Sustainable Livelihood frameworks and investigates the BAZNAS Sejahtera Program's impacts on material welfare, spiritual fulfillment, and livelihood capitals in post-disaster Palu City, Indonesia. Employing qualitative phenomenology, this study conducted in-depth interviews with 12 mustahik households (February-December 2024). Thematic analysis examined transformations across five livelihood capitals—financial, human, social, physical, and natural—alongside spiritual empowerment dimensions. Findings reveal multidimensional transformations: 66.7% achieving profitable sales, 75% gaining financial access, 100% consistent religious practice with remarkable identity shifts from recipients to payers, substantial social capital formation, and enhanced environmental awareness. However, limited mentoring (16.7-25%) and savings deficits (41.7%) indicate implementation gaps. Qualitative design with 12 participants limits generalizability. Future research should employ longitudinal designs and quasi-experimental methods. Findings emphasize expanding mentoring services, strengthening training, and ensuring adequate capital. Policymakers should integrate zakat within national poverty strategies, particularly in post-disaster contexts. The Mustahik-to-muzakki transformation demonstrates Zakat's capacity to restore dignity and strengthen community resilience, particularly in disaster-prone settings. This study pioneers CIBEST-SLF integration, provides rare qualitative evidence on empowerment mechanisms, and examines zakat in post-disaster contexts, offering practical tools for holistic poverty assessment.

***Keywords** : Zakat empowerment, CIBEST framework, Sustainable livelihood, Islamic social finance, Poverty alleviation, Post-disaster development*

INTRODUCTION

Zakat constitutes one of the fundamental pillars of Islam, serving not only as a spiritual obligation but also as a socio-economic instrument for promoting justice and societal welfare. In Indonesia, its strategic role has been reinforced by Law Number 23 of 2011, which highlights zakat's role as a complement to government efforts in poverty alleviation and improving quality of life. The institutional strengthening of zakat management began with the establishment of the National Zakat Agency (BAZNAS) via Presidential Decree Number 8 of 2001, which has facilitated a more structured implementation of empowerment programs at both national and local levels.

In Palu City, BAZNAS Kota Palu has implemented five core empowerment programs: BAZNAS Sehat (Health), BAZNAS Cerdas (Education), BAZNAS Peduli (Care), BAZNAS Takwa (Piety), and BAZNAS Sejahtera (Prosperity). These initiatives target the eight zakat-recipient categories (asnaf) through collaborative partnerships with local governments, educational institutions, and social organizations. The development of the BAZNAS Sejahtera Program over the past three years demonstrates significant progress in both zakat collection and distribution. ZIS (Zakat, Infaq, and Sadaqah) funds increased from Rp 1.11 billion in 2023 to Rp 2.8 billion in 2025, indicating strong public trust in the institution's performance. On May 15, 2025, BAZNAS Kota Palu also launched the Zakat Village Program in Watusampu Sub-district, an innovative initiative integrating entrepreneurship training, social capital development, and community networking to transform mustahik into self-reliant and productive individuals.

Prior research has highlighted zakat's substantial potential in alleviating poverty. (Arman & Rafi, 2025) Showed that sustainable, livelihood-oriented zakat programs in Bangladesh significantly improved mustahik welfare beyond international poverty thresholds. (Aziz et al., 2020), using the Multidimensional Poverty Index (MPI), demonstrated zakat's effectiveness in addressing various dimensions of poverty. Meanwhile, studies by (Herianingrum, Supriani, et al., 2024) and (Fatchurrohman, 2024) Emphasized that the success of mustahik empowerment depends greatly on institutional collaboration, innovations in Islamic financial instruments, and effective mentoring. (Herianingrum, Ratnasari, et al., 2024) Further noted that the zakat program quality is determined by accurate mustahik verification, responsiveness to local contexts, and the sustainability of mentoring initiatives.

Despite these contributions, several research gaps remain. First, most zakat studies adopt quantitative, macro-level approaches that often fail to capture the nuanced processes of empowerment and socio-economic transformations at the household level. Second, there is limited research integrating two key theoretical frameworks, the CIBEST model and the Sustainable Livelihood Framework (SLF), to analyze zakat-based empowerment. Third, insufficient attention has been given to zakat programming in post-disaster contexts, where vulnerability patterns, institutional capacity, and community dynamics diverge significantly from those in stable environments.

The CIBEST model, introduced by Beik and Arsyianti (2015), offers a comprehensive framework for assessing welfare by integrating material and spiritual dimensions, acknowledging that in Islamic contexts, well-being includes both economic sufficiency and religious fulfillment. The Sustainable Livelihood Framework (SLF), developed by, provides a systematic approach to analyzing household asset portfolios across five capital types financial, human, social, physical, and natural emphasizing that sustainable poverty alleviation requires simultaneous strengthening of multiple asset forms, rather than focusing solely on income.

This study aims to address these gaps by exploring the following questions: How does the BAZNAS Sejahtera Program transform the livelihoods of mustahik households across material, spiritual, and capital asset dimensions? Through what mechanisms do zakat capital injections foster multidimensional empowerment? What implementation challenges hinder program effectiveness? By conducting an in-depth qualitative analysis of 12 mustahik households in Palu City, this research contributes to theoretical developments in Islamic welfare economics, provides empirical insights into zakat programming in post-disaster settings, and offers practical recommendations for enhancing zakat institutional performance. The remainder of this article is organized as follows: Section II reviews the relevant literature on zakat, poverty alleviation, and theoretical frameworks; Section III outlines the research methodology; Section IV presents findings and discussion; and Section V concludes with implications and recommendations for policy and future research.

I. LITERATURE REVIEW

This chapter outlines the theoretical foundation and prior empirical studies relevant to this research. It integrates Islamic development concepts, livelihood analysis frameworks, and contemporary evidence on zakat-based empowerment. The review identifies key areas of convergence in the literature, highlights unresolved issues, and positions this study within the broader academic discourse.

Theoretical Foundation

CIBEST Framework: Islamic Community-Based Empowerment

The CIBEST (Center for Islamic Business and Economic Studies) framework offers an Islamic perspective on welfare, integrating material and spiritual dimensions into a unified model

(Beik & Arsyianti, 2015). Unlike conventional multidimensional poverty approaches that focus primarily on income and physical needs, CIBEST emphasizes spiritual well-being as a core aspect of prosperity. It categorizes households into four welfare quadrants prosperous, materially poor, spiritually poor, and inferior—based on their capacity to meet both material and spiritual needs.

The framework has gained recognition in Islamic social finance research, particularly for evaluating zakat programs. (Beik & Arsyianti, 2016). It is grounded in four empowerment pillars: capability enhancement, resource access, agency strengthening, and social capital formation. These reflect core Islamic development principles, such as justice, human dignity, community solidarity, and holistic well-being (*falah*). As a community-based model, CIBEST emphasizes transformative change that transcends income, focusing instead on building both individual and collective capacities.(Beik, 2013).

Sustainable Livelihood Framework (SLF): Building Household Resilience

Developed by the UK Department for International Development (DFID, 1999), the Sustainable Livelihood Framework (SLF) provides a comprehensive approach to understanding how poor households construct livelihood strategies. Building on the work of Chambers and Conway (1992) and later elaborated by Scoones (, the framework identifies five forms of capital human, social, natural, physical, and financial—that interact with vulnerability contexts, institutional dynamics, and livelihood strategies to shape welfare outcomes. SLF emphasizes that sustainable development requires a diversified and strengthened asset base to enhance household resilience. SLF's multidimensional orientation makes it particularly suited for assessing zakat-based interventions aimed at long-term empowerment. It explains how improvements in skills, networks, assets, and financial access contribute to more resilient and sustainable livelihoods. This approach supports a shift from temporary welfare provision to enduring resilience-building. (Carney, 1999).

Integrating CIBEST and SLF

Integrating the CIBEST framework (Beik & Arsyianti, 2015) with SLF (DFID, 1999; Scoones, 1998) Enhances analytical capacity by combining normative Islamic values with asset-based livelihood analysis. While CIBEST emphasizes the spiritual and moral dimensions of well-being, SLF provides an empirical framework for assessing material and structural changes in livelihoods. Despite their complementary nature, few studies have systematically combined these frameworks, leading to a fragmented understanding of how zakat influences the spiritual and material dimensions of poverty.

This integrated approach enables a more comprehensive assessment of zakat programs, allowing researchers to examine their contributions to asset accumulation, agency development, spiritual growth, and long-term livelihood resilience. It also facilitates the analysis of contextual and institutional factors affecting outcomesan approach well-suited to community-level initiatives such as BAZNAS Sejahtera.

Zakat as a Mechanism for Poverty Alleviation and Sustainable Development

Zakat's Contribution to Poverty Reduction

Empirical evidence consistently supports zakat's role in poverty alleviation when it is effectively institutionalized. (Arman & Rafi, 2025), examining livelihood-oriented zakat programs in Bangladesh, found that such initiatives significantly raised living standards above international poverty thresholds, demonstrating the potential of well-structured zakat systems to contribute toward Sustainable Development Goal (SDG) 1.1 on eradicating extreme poverty.

Similarly, comparative research by (Ali, 2014) Across Bangladesh, Malaysia, and

Indonesia, they identified institutional capacity, efficient fund collection, and accurate targeting as critical to zakat's effectiveness. (Aziz et al., 2020), applying the Multidimensional Poverty Index (MPI), also confirmed zakat's substantial impact in reducing poverty across multiple dimensions, including education, health, and food security.

Zakat and the Sustainable Development Goals (SDGs)

The potential alignment between zakat and the SDGs has gained increasing attention. (Kholis & Mugiyati, 2021) Argues that strategic zakat allocation particularly toward productive sectors can advance goals beyond poverty alleviation, including education, employment, and gender equality. However, fragmented governance and an overemphasis on consumptive distribution often limit zakat's developmental potential.

Scholars advocate for programs that emphasize entrepreneurship training, productive asset distribution, and skill development, which align more closely with sustainable development principles. These approaches foster self-reliance, reduce dependency, and generate multiplier effects across households and communities.

Institutional Governance of Zakat

Zakat program effectiveness is closely linked to the quality of institutional governance. (Müller, 2017) Observed that corporatized zakat institutions in Malaysia enhanced collection and distribution efficiency through professionalization, though concerns remain about balancing market logic with Islamic ethical values.

(Yafiz et al., 2025) Demonstrated the benefits of culturally sensitive governance, showing how Minangkabau traditions were integrated into Islamic economic principles. This finding underscores the importance of aligning institutional arrangements with local cultural contexts to enhance legitimacy and effectiveness.

Livelihood-Based Approaches in Zakat Empowerment Programs

Sustainable Livelihood-Based Zakat Interventions

Livelihood-based interventions represent a shift from short-term relief to long-term empowerment. (Bhuiyan et al., 2017) Found that Islamic microfinance programs integrated with skills development and flexible financing options significantly improved beneficiaries' sustainable livelihoods in Bangladesh. The findings support the view that financial capital alone is insufficient, effective empowerment requires simultaneous development of human capital and social networks.

Asset Building and Livelihood Transformation

Research suggests that livelihood transformation hinges on integrated interventions that include productive asset transfers, skill-building, and structured mentoring. Programs that offer only financial or physical capital without accompanying skill development often fail to achieve long-term impact. Conversely, programs that combine assets, training, and social support enable mustahik to establish stable income streams and reduce vulnerability.

Role of Social Capital and Community Engagement

Social capital is increasingly recognized as essential to the success of zakat programs. (Nor, 2022) demonstrated that support networks significantly influence livelihood resilience, particularly among vulnerable populations such as single mothers. Zakat programs that foster peer learning, mentoring groups, and cooperative activities tend to yield more sustainable outcomes than those focused solely on individual beneficiaries.

Factors Influencing Program Effectiveness and Sustainability

Institutional Capacity and Service Delivery

Zakat institutions must function not only as financial distributors but as development agents capable of delivering integrated services. Key success factors include accurate mustahik verification, transparent accountability, responsive program design, and robust monitoring systems. Skilled personnel and advanced information systems also play critical roles in ensuring effective service delivery.

Collaboration and Partnership Mechanisms

Collaborative partnerships enhance program quality and scalability. (Hoque, 2023) Moreover, Fatchurrohman (2024) underscores the importance of partnerships with government agencies, vocational training institutions, and private-sector actors. Such collaborations expand beneficiaries' access to resources, technical capacity, and market linkages.

(Zakariyah et al., 2021) Studying the use of waqf during the COVID-19 lockdown in Lagos, Nigeria, highlighted the potential synergy between zakat and other Islamic social finance tools. The study advocates the development of dedicated waqf institutions to work alongside zakat agencies in building comprehensive, sustainable social protection systems.

Contextual and Local Adaptation

Effective zakat programming requires sensitivity to local contexts. Programs that disregard local livelihoods, cultural norms, and socio-economic realities often face implementation challenges. In post-disaster settings such as Palu, integrating resilience-building strategies into zakat initiatives is essential for supporting recovery and long-term adaptation.

Research Gaps and Justification

Despite the growing body of research on zakat and poverty alleviation, several critical gaps remain. Most existing studies rely on macro-level quantitative analyses and overlook micro-level empowerment processes. Moreover, few studies have attempted to integrate CIBEST and SLF frameworks, despite their synergistic potential.

Little is known about how zakat interventions influence long-term asset accumulation, agency formation, social capital strengthening, and livelihood resilience. Similarly, there is limited empirical research on zakat programming in post-disaster contexts especially in Indonesia despite the unique challenges and opportunities these environments present.

II. METHODOLOGY

This study adopts a qualitative phenomenological approach to examine how mustahik households experience and interpret changes resulting from their participation in the BAZNAS Sejahtera Program, focusing on lived experiences, subjective meanings, and transformation processes. This design captures nuanced aspects of household decision-making, spiritual growth, and livelihood adaptation, often overlooked by quantitative methods. (Creswell & Poth, 2018).

Purposive sampling was used to select 12 mustahik households in Palu City who received economic empowerment assistance from the BAZNAS Sejahtera Program between February and December 2024. Inclusion criteria included receiving capital support valued between Rp 750,000 and Rp 1,000,000, active engagement in program activities for at least six months, willingness to participate in interviews, and residence within Palu City limits. The sample reflected diverse household configurations, income levels, microenterprise types, and levels of mentoring exposure.

Primary data were collected through semi-structured, in-depth interviews conducted between October and December 2024, lasting 60-90 minutes each. These interviews, based on the integrated CIBEST-SLF framework, explored themes such as baseline conditions, program experiences, capital use, mentoring, and changes in livelihood capital domains. All interviews were recorded with consent, transcribed, and selectively translated for analysis. Secondary data from BAZNAS Kota Palu's records provided additional contextual depth and helped triangulate primary data.

Thematic analysis, as described by Braun & Clarke (2006), was employed to interpret the data through phases of immersion, coding, theme development, and validation. Analysis was framed within the CIBEST-SLF framework, facilitating a comprehensive examination of transformations across material, spiritual, and livelihood capital domains. Validation strategies included triangulation, member checking, peer debriefing, and reflexive memoing, ensuring analytical rigor and contextual depth, although statistical generalization was not the aim.

Ethical standards were upheld throughout the research. Informed consent was obtained, ensuring participants understood the study's purpose and confidentiality measures. Participants were assured of their right to withdraw at any time without consequences. Personal identifiers were anonymized, and participants were assigned coded identifiers to maintain privacy. The research received ethical approval from the relevant institutional review bodies.

III. RESULTS AND DISCUSSION

Multidimensional Transformation Through the BAZNAS Sejahtera Program

To visualize the multidimensional logic of change embedded in the BAZNAS Sejahtera Program, this study develops a thematic framework that links the five empowerment dimensions to the intervention's input–process–output–impact sequence. The figure below summarizes how the program simultaneously strengthens livelihood capital, spiritual empowerment, economic advancement, social capital, and environmental awareness.

Source: Authors' elaboration based on BAZNAS Sejahtera Program documentation and fieldwork data, 2025.

Figure 1. Thematic framework of program impacts and mustahik empowerment journey.

As shown in Figure 1, the BAZNAS Sejahtera Program is designed as an integrated empowerment pathway rather than a one-off cash transfer. The combination of zakat capital, spiritual coaching, and institutional facilitation (input) is translated into concrete business development activities, skills training, mentoring, and community building (process). These interventions generate measurable improvements in income, religious practice, and access to markets and social networks (outputs), which gradually lead to broader impacts, including poverty reduction, financial inclusion, a stronger savings culture, and enhanced community resilience (impacts). This pathway confirms that the program simultaneously strengthens material and spiritual dimensions of welfare and aligns with the integrated CIBEST–SLF framework adopted in this study.

After summarizing the overall theory of change in Figure 1, the analysis zooms in on the first dimension of empowerment: livelihood capital. While Figure 1 maps how program inputs are translated into processes, outputs, and impacts across five empowerment domains, it does not yet unpack in detail how assets are actually accumulated and combined at the household level. To address this, the study adopts the Sustainable Livelihood Framework (SLF) as an operational lens for examining changes in mustahik asset portfolios over time.

Figure 2, therefore, complements Figure 1 by decomposing the livelihood capital dimension into five interrelated asset categories human, social, natural, physical, and financial capital. These capitals constitute the building blocks through which the BAZNAS Sejahtera Program strengthens household resilience and enables mustahik to move along the empowerment pathway depicted in Figure 1. In the subsequent sub-sections, each type of capital is analyzed empirically to show how improvements in assets reinforce the broader spiritual, economic, social, and environmental transformations captured in the thematic framework.

Input	Process	Output	Impact
Zakat Capital • Rp 750k-1M • Business support • Limited mentoring	**Business Development** • Product improvement • Market linkages • Skills training	**Economic Growth** • Income +5-15% • Market access 66.7% • Asset building	**Poverty Reduction** • Financial inclusion • Savings culture • Economic stability
Spiritual Coaching • Religious guidance • Values education	**Spiritual Mentoring** • Practice guidance • Faith strengthening	**Religious Practice** • Consistent practice • 100% improvement	**Identity Shift** • Mustahik → Muzakki • Dignity & pride
BAZNAS Facilitation • Trust building • Network intro	**Community Building** • Peer connections • Knowledge sharing	**Social Networks** • Peer learning groups • Market information	**Community Resilience** • Social capital • Collective strength

Figure 2. Sustainable Livelihood Framework (SLF): five livelihood capital assets.

Source: Adapted from DFID (1999), Scoones (1998), and authors' elaboration on the Sustainable Livelihood Framework.

Socioeconomic Profile of Mustahik Households

This study examined 12 mustahik households that received support from the BAZNAS Sejahtera Program between February and December 2024. All participants were involved in the economic empowerment initiative (Bantuan Modal Usaha/Bantuan Usaha), with assistance amounts ranging from Rp 750,000 to Rp 1,000,000. A significant proportion of beneficiaries were women (75%, n = 9), primarily wives or mothers within the household. This reflects BAZNAS's deliberate strategy of targeting women as key agents of household economic transformation, a practice well supported by the development literature, which recognizes the multiplier effects of women's empowerment on family welfare. (Duflo, 2012; Kabeer, 2005).

Household sizes ranged from 2 to 5 members, with an average of 3.4 members per household. Pre-intervention, monthly household incomes ranged from Rp 500,000 to Rp 3,000,000, with a mean of Rp 1,297,000. This income level places the majority of beneficiaries below the Palu City poverty line. It mirrors the conditions of vulnerable urban populations in post-disaster contexts, where limited education, disrupted social networks, and constrained access to productive assets heighten economic precarity. (Skoufias, 2003).

Table 1. Key Characteristics of Mustahik Households (Before and After BAZNAS Intervention)

Characteristic	Pre-Intervention	Post-Intervention
Female beneficiaries	75% (n=9)	75% (n=9)
Average family size	3.4 members (range: 2–5)	3.4 members (range: 2–5)
Mean monthly income	Rp 1,297,000 (range: Rp 500,000–3,000,000)	Improved (see income dynamics section)
Households with formal savings	8.3% (n=1)	58.3% (n=7)
Households with pre-existing micro-businesses	100% (n=12)	100% (n=12)
Received spiritual coaching	0%	25% (n=3)
Received business capacity training	0%	25% (n=3)
Received regular mentoring	0%	16.7% (n=2)

Source: Primary data compiled from the BAZNAS Sejahtera Program monitoring reports (2024).

Household compositions ranged from 2 to 5 members, with an average family size of 3.4. Pre-intervention monthly household incomes ranged from Rp 500,000 to Rp 3,000,000 (mean: Rp 1,297,000), placing most participants below the Palu City poverty line. This income profile is consistent with characteristics of vulnerable urban populations in post-disaster contexts, where limited education, disrupted social networks, and constrained asset bases perpetuate economic precariousness (Skoufias, 2003).

Transformation of Livelihood Capital Assets: A Sustainable Livelihood Framework Analysis

The Sustainable Livelihood Framework (SLF) provides a comprehensive framework for assessing how the BAZNAS Sejahtera Program has influenced the asset base of mustahik households. Drawing on the work of (DFID, 1999; Scoones, 1998)The SLF identifies five interrelated types of livelihood capital: human, social, natural, physical, and financial. This framework helps understand how poverty alleviation depends not only on income generation but also on the holistic strengthening of these capital assets. The analysis in this section highlights how changes across these dimensions contribute to more resilient and sustainable livelihoods, underscoring the need for integrated development interventions that address multiple forms of vulnerability simultaneously.

Market Access and Income Dynamics

Market access is a key element of financial capital, enabling households to translate assets into income. Before the intervention, 75% of mustahik households (n = 9) were unable to sell products at break-even prices, indicating limited competitiveness and poor market integration. After the BAZNAS program, 66.7% (n = 8) could sell at profitable rates, supported by capital injections, improved product quality, expanded market linkages, and increased business confidence.

Table 2. Market Access Conditions of Mustahik Households – Pre- and Post-Intervention

Market Access Condition	Pre-Intervention	Post-Intervention
Cannot sell products at break-even price (BEP)	75% (n = 9)	25% (n = 3)
Can sell at or above market prices with profit	25% (n = 3)	66.7% (n = 8)
Can sell but with losses or zero profit	0%	8.3% (n = 1)

Source: Primary data, BAZNAS Sejahtera Program monitoring (2024)

These outcomes align with prior studies (Arman & Rafi, 2025; Ryandono et al., 2023) That stresses the importance of market integration and skills development in poverty reduction. However, ongoing market barriers suggest the need for systemic support beyond household-level efforts.

Human Capital Enhancement: Skills, Knowledge, and Entrepreneurial Mindset

Human capital encompasses skills, knowledge, health, and the ability to work. (DFID, 1999). The BAZNAS Sejahtera Program aimed to enhance human capital through entrepreneurship training, business skills development, and exposure to market information. The analysis reveals significant transformations across various dimensions of human capital, particularly in entrepreneurial capacity.

A key aspect of this enhancement was improving participants' ability to seek out and utilize business-related information. Below is the table illustrating the changes in information-seeking behavior before and after the intervention.

Table 3. Information Seeking Frequency – Pre vs Post Intervention

Information Seeking Frequency	Pre-Intervention	Post-Intervention
Never actively sought business information	25% (n=3)	0%
Rarely sought information (>3 months apart)	33.3% (n=4)	8.3% (n=1)
Occasionally sought information (monthly)	33.3% (n=4)	16.7% (n=2)
Frequently sought information (>once per week)	0%	25% (n=3)
Daily information seeking	0%	50% (n=6)

Source: BAZNAS Sejahtera Program Evaluation

Before the intervention, information-seeking behavior was minimal. A third of participants (33.3%, n=4) rarely sought business development information (more than three months apart), while another 33.3% (n=4) occasionally sought information (approximately once a month). About 25% (n=3) never actively sought business-related information.

After the intervention, there were significant behavioral shifts. Half of the participants (50%, n=6) began seeking information daily, a notable increase from 0% prior to the program. Additionally, 25% (n=3) of participants began seeking information more than once a week, and 16.7% (n=2) sought information monthly. Only 8.3% (n=1) continued to seek information infrequently.

These changes indicate that the BAZNAS Sejahtera Program successfully enhanced participants' entrepreneurial mindset by encouraging more proactive information-seeking behavior, a critical component of business development.

Spiritual Empowerment and Religious Practice Enhancement

A distinguishing feature of the CIBEST framework is its explicit incorporation of spiritual well-being as a core dimension of human flourishing. (Beik & Arsyianti, 2015). While traditional development models often focus primarily on material welfare, the CIBEST framework recognizes that true prosperity (falah) involves both material sufficiency and spiritual fulfillment. (Chapra, 2008). This section explores transformations in religious practices and spiritual consciousness among participants in the program, examining how these changes contribute to a more holistic understanding of prosperity and human development.

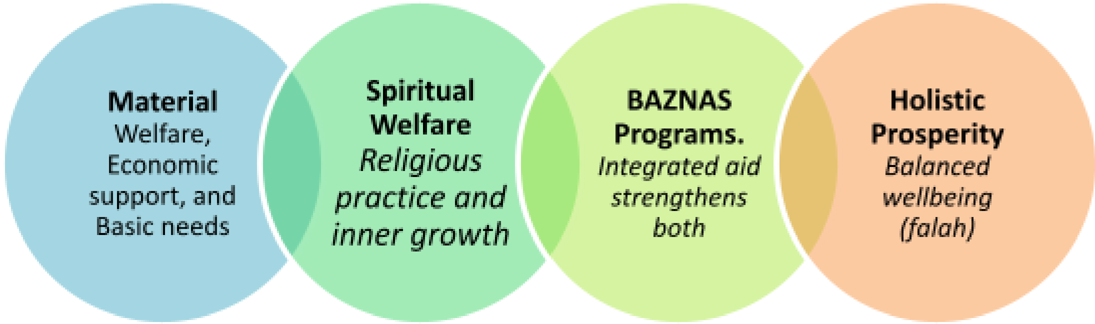

Figure 3. Sustainable Livelihood Framework (SLF): Five Livelihood Capital Assets.

Source: Adapted from DFID (1999), Scoones (1998), and authors' elaboration on the Sustainable Livelihood Framework.

Prayer (Salat) Practice Transformation

As part of the holistic approach in the BAZNAS Sejahtera Program, participants experienced significant changes in their prayer (salat) practices, reflecting deeper spiritual development. The program aimed to strengthen both material and spiritual well-being, and the transformation in prayer practices serves as a key indicator of this shift.

Table 4. Perubahan Praktik Salat – Pre vs Post Intervention

Prayer Practice Level	Pre-Intervention	Post-Intervention
Observed others praying, but did not pray	8.3% (n=1)	0%
Performed obligatory prayers, but not always on time	66.7% (n=8)	0%
Performed prayers on time	25% (n=3)	16.7% (n=2)
Performed obligatory prayers punctually and added voluntary prayers	0%	83.3% (n=10)

Source: BAZNAS Sejahtera Program Evaluation

Before the intervention, prayer practices were irregular: 66.7% (n=8) performed obligatory prayers but did not do so consistently on time, 25% (n=3) prayed on time, and 8.3% (n=1) merely observed others praying without actively engaging in the practice.

After the intervention, substantial improvements were observed. 83.3% (n=10) of participants were now performing their obligatory prayers punctually and incorporating voluntary prayers into their daily routine, while 16.7% (n=2) prayed on time but did not yet engage in voluntary prayers.

This shift in prayer practices reflects significant spiritual development. In Islamic thought, salat is a central pillar of faith that cultivates divine consciousness, discipline, inner tranquility, and social cohesion. (Nasr, 1987). The improvement in prayer practices can likely be attributed to three key mechanisms: (1) the spiritual coaching provided by the program, (2) reduced economic pressures following income improvements, and (3) a sense of gratitude towards the zakat assistance, which motivated participants to enhance their worship practices.

These findings align with those of Herianingrum et al. (2024), who demonstrated that holistic zakat programs that address both material and spiritual aspects of life foster sustainable empowerment. Furthermore, they support broader Islamic economics literature, which emphasizes that spiritual and economic development are complementary and mutually reinforcing, rather than contradictory. (Ahmad, 2021; Chapra, 2000).

Zakat and Charity Payment Behavior: From Recipients to Contributors

A key outcome of the BAZNAS Sejahtera Program is the transformation of participants from recipients of zakat to contributors to Islamic social finance. This shift not only reflects improved financial stability but also signifies an increase in spiritual consciousness and social responsibility. The table below outlines the changes in zakat and charity payment behaviors before and after the intervention.

Table 5. Zakat and Charity Payment Before and After Intervention

Category	Pre-Intervention	Post-Intervention
Paid zakat fitrah	0% (n=0)	100% (n=12)
Paid zakat on wealth (maal)	0% (n=0)	75% (n=9)
Paid regular voluntary charity (sadaqah)	0% (n=0)	100% (n=12)
Did not pay any form of zakat or charity	100% (n=12)	0%

Source: BAZNAS Sejahtera Program Evaluation

Before the intervention, none of the participants (100%, n=12) engaged in zakat payments or regular voluntary charitable giving, reflecting the severe financial hardships they faced. However, after the intervention, a remarkable transformation occurred: all participants began contributing to Islamic social finance. 75% (n=9) of participants paid zakat fitrah, zakat on wealth (maal), and voluntary charity, while the remaining 25% (n=3) paid zakat fitrah and voluntary charity.

This transformation from zakat recipients to zakat payers strongly validates the effectiveness of the BAZNAS Sejahtera Program in fostering economic self-reliance and social contribution. It reflects the Islamic social finance principle of a virtuous cycle, where recipients, having received support, eventually become contributors who assist others. (Hassan & Mahlknecht, 2011).

From the CIBEST perspective, this shift demonstrates the attainment of both material and spiritual prosperity. Materially, participants achieved financial stability, allowing them to reach the nisab threshold for zakat payments. Spiritually, the program enhanced their religious consciousness, motivating voluntary giving beyond the obligatory practices, which signifies deeper internalized empowerment.

This shift also had a positive impact on participants' psychosocial well-being. Qualitative interview data revealed increased feelings of dignity, pride, and self-worth as participants transitioned from dependency to meaningful contributors within their community. The restoration of dignity, often overlooked in poverty alleviation efforts, is a critical and transformative outcome of successful programs like BAZNAS Sejahtera.

Social Capital Formation: Networks, Trust, and Community Cohesion

Social capital comprising networks, norms, and trust that facilitate coordination and cooperation (Putnam, 1993; Coleman, 1988) is a critical but often underemphasized element in poverty reduction and empowerment. Within the integrated CIBEST SLF framework, social capital plays dual roles: as both an outcome of empowerment processes and as an enabling asset that strengthens livelihood improvement. This study identifies significant improvements in social capital, particularly in trust and institutional relationships.

Table 5. Trust in Facilitators and Institutional Relationships – Pre vs Post Intervention

Trust Level	Pre-Intervention	Post-Intervention
Very low or low trust	41.7% (n=5)	0%
Moderate trust	25% (n=3)	0%
High trust	16.7% (n=2)	16.7% (n=2)
Very high trust	8.3% (n=1)	91.7% (n=11)

Source: BAZNAS Sejahtera Program Evaluation

Before the intervention, trust in program facilitators varied considerably: 41.7% (n=5) of participants expressed low or very low trust, 25% (n=3) reported moderate trust, and 33.3% (n=4) indicated high or very high trust. After the intervention, trust levels shifted dramatically: 91.7% (n=11) of participants reported very high trust, and the remaining 8.3% (n=1) expressed high trust. Notably, no participant reported distrust after participating in the program.

This universal shift toward greater trust underscores the success of the BAZNAS staff's relationship-building strategies and the program's ability to foster stronger connections with the mustahik (beneficiaries). Trust in implementing organizations is crucial for program success, as it influences beneficiaries' willingness to engage actively in program activities, adhere to guidance, and maintain long-term relationships with the institution. (Ostrom & Ahn, 2003). Additionally, high institutional trust reduces transaction costs, promotes smoother program delivery, and creates a foundation for continued cooperation beyond the immediate intervention.

These findings align with (Nor, 2022) Research emphasizes the importance of social support and trust in building livelihood resilience among vulnerable households. Furthermore, they resonate with the broader participatory development literature, which asserts that effective poverty reduction programs rely on cultivating trust-based, reciprocal relationships rather than imposing top-down approaches. (Chambers, 1997).

Environmental Consciousness and Disaster Risk Management

An unexpected yet significant finding of this study is the enhancement of participants' environmental awareness and disaster risk management capacity. While environmental considerations are not a central focus of the CIBEST framework, they align with the Sustainable Livelihood Framework (SLF), particularly regarding natural capital and vulnerability. (DFID, 1999; Scoones, 1998). Given Palu’s high exposure to disasters such as earthquakes, tsunamis, and liquefaction—particularly after the 2018 disasters—the development of disaster risk awareness and mitigation capacity became a crucial component of the participants' livelihood resilience.

Table 6. Disaster Risk Understanding and Mitigation Capacity – Pre vs Post Intervention

Category	Pre-Intervention	Post-Intervention
Aware of disaster risks, but did not know mitigation strategies	58.3% (n=7)	0%
Knew disaster risks and mitigation strategies, but did not implement them	16.7% (n=2)	0%
Understood risks, knew mitigation strategies, and implemented practices	0%	100% (n=12)

Source: BAZNAS Sejahtera Program Evaluation

Before the intervention, 58.3% (n=7) of participants were aware of disaster risks but lacked knowledge of mitigation strategies, while 16.7% (n=2) understood both the risks and the strategies but did not implement them. Post-intervention, however, all participants (100%, n=12) demonstrated full awareness of disaster risks, knowledge of appropriate mitigation measures, and active engagement in risk reduction practices.

This universal improvement reflects a significant reduction in household vulnerability, as participants adopted disaster preparedness measures such as securing furniture, creating evacuation plans, maintaining emergency supplies, joining early warning systems, and establishing financial buffers (e.g., savings or insurance) to facilitate post-disaster recovery. (Paul et al., 2023; Wisner, 2004).

Within the Sustainable Livelihood Framework, disaster risk management is essential for protecting the assets and livelihoods that participants have built. Without adequate disaster preparedness, the progress achieved through livelihood improvement programs can be quickly undone by catastrophic events, potentially trapping communities in long-term cycles of poverty. (Carter, 2007).

Convergence with Existing Evidence

The findings of this study provide valuable insights into the effectiveness of the BAZNAS Sejahtera Program in Palu, particularly regarding income improvement, institutional capacity, trust, and spiritual empowerment. These results not only align with the local context but also converge with global evidence from similar zakat-based programs. The table below highlights the key dimensions observed in this study, along with relevant findings from the global literature.

Table 7. Convergence with Existing Evidence

Dimension	Findings from This Study (Palu)	Convergence in Global Literature
Income Improvement	The majority experienced income growth of 5–15%.	Similar impacts were documented in Bangladesh (Arman & Rafi, 2025), Pakistan (Aziz et al., 2020), and Malaysia (Rahman et al., 2025)
Institutional Capacity & Trust	High trust in BAZNAS and improved service quality	(Ali & Hatta, 2014) identifies governance, professionalism, and transparency as critical for successful zakat institutions
Spiritual Empowerment	Shift from zakat recipients to zakat payers.	(Beik, 2013) Moreover, Herianingrum, Ratnasari, et al. (show that holistic spiritual-material approaches improve sustainability).

Source: BAZNAS Sejahtera Program Evaluation

The income improvements observed in this study, with the majority of participants experiencing 5–15% income growth, mirror the findings from similar zakat programs in Bangladesh, Pakistan, and Malaysia. These studies indicate that when zakat funds are allocated towards productive uses and are complemented by business development support, poverty reduction becomes both measurable and impactful. Institutional capacity emerged as a critical factor in the program's success. The high levels of trust in BAZNAS observed in Palu align with Ali's (2014) research, which emphasizes the importance of governance, transparency, and professional management for the success of zakat institutions. The findings suggest that BAZNAS Kota Palu's practices are consistent with global benchmarks for effective zakat institutions.

Additionally, the shift from being zakat recipients to zakat payers among participants underscores the program's significance for spiritual empowerment. This transformation supports the work of (Beik, 2013a; Herianingrum, Ratnasari, et al., 2024), who argue that integrating both material and spiritual dimensions of empowerment is more sustainable than focusing solely on material aspects. These findings demonstrate that the BAZNAS Sejahtera Program in Palu not only achieves local success but also aligns with global trends and best practices in zakat-based development programs.

Unique Contributions and Theoretical Implications

This study makes several important theoretical contributions to the understanding of zakat programs and empowerment processes. First, it pioneers integrating the CIBEST (Capacity, Income, Business, Entrepreneurial Spirit, and Trust) framework with the Sustainable Livelihood Framework (SLF), providing a multidimensional assessment of empowerment. This integration enables the inclusion of spiritual, material, and livelihood capital dimensions, offering a more comprehensive analysis of the impacts of zakat interventions than traditional approaches.

Second, unlike most zakat research, which relies heavily on quantitative impact evaluations, this study offers rare qualitative insights. These insights explore the mechanisms of empowerment rather than simply reporting outcomes, addressing a significant gap in the literature where qualitative perspectives have often been underexplored.

Another unique aspect of this study is its focus on a post-disaster environment, specifically in Palu. This setting introduces additional layers of vulnerability, institutional challenges, and livelihood constraints, which are not typically encountered in stable development contexts. By examining zakat programming in this high-risk environment, the study sheds light on how disaster-prone settings require tailored approaches that consider the compounded vulnerabilities of affected communities.

Additionally, the study's documentation of transformation within a relatively short period—6 to 12 months offers valuable insights into early-stage empowerment dynamics. While many studies focus on long-term outcomes, this research highlights the initial, transformative processes that can occur early in an empowerment journey, providing a rare glimpse into the short-term impacts of zakat-based programs.

Implementation Challenges and Program Limitations

While the study demonstrates significant positive impacts of the BAZNAS Sejahtera Program, it also reveals several challenges that hinder its potential for even greater success. One of the most notable limitations identified is the limited coverage of mentoring and capacity-building services. Despite strong evidence from research on asset-transfer programs (such as (Banerjee et al., 2015; Hashemi & Rosenberg, 2006) Although business coaching is essential for sustainable outcomes, only 16.7–25% of participants received regular mentoring. This gap suggests that a more robust and widespread mentoring system could enhance the program’s effectiveness, helping participants better leverage their new resources for long-term success.

Resource constraints within BAZNAS Kota Palu are likely a contributing factor to the limited mentoring coverage. Despite these constraints, the program still achieved meaningful empowerment outcomes, indicating that with expanded mentoring and institutional support, its impact could be even greater. This highlights the importance of investing in capacity-building systems to ensure more sustainable empowerment outcomes.

In terms of income growth, while most participants saw increases of 5-10%, the growth was modest and may not be enough to lift households substantially above poverty thresholds. Additionally, 41.7% of participants still had no savings after the intervention, indicating ongoing financial vulnerability. These modest improvements highlight the reality that capital injections of Rp 750,000–1,000,000, while valuable for micro-entrepreneurs, may not be sufficient to fundamentally transform household economic situations, especially in inflationary contexts and competitive informal markets.

Sustainable poverty reduction may require more than just a single capital infusion. Repeated capital injections, larger initial investments, or graduation into more sophisticated financing mechanisms, such as microfinance loans, which enable business expansion, may be necessary to help participants achieve more lasting economic stability. These findings suggest that while the BAZNAS Sejahtera Program has made significant strides in improving participants’ livelihoods, addressing these challenges will be key to achieving long-term, sustainable empowerment and poverty reduction.

IV. CONCLUSION AND RECOMMENDATION

This study offers a comprehensive analysis of the BAZNAS Sejahtera Program's impact on mustahik empowerment in Palu City, integrating the CIBEST and Sustainable Livelihood Frameworks (SLF). The findings reveal significant improvements in material, spiritual, and social well-being among participants. Zakat-based capital interventions were effective in improving income, market access, financial services, and asset accumulation, underscoring zakat's potential for poverty reduction. Additionally, spiritual empowerment was evident, with participants shifting from zakat recipients to zakat payers, demonstrating the importance of integrating spiritual dimensions in empowerment. Social capital, including trust-building and expanded networks, played a crucial role in the program's success. Furthermore, the program's focus on environmental awareness and disaster risk management is particularly relevant for post-disaster settings, highlighting the need to balance livelihood restoration with vulnerability reduction.

However, the study also identifies some limitations, including limited mentoring coverage, modest income growth, financial inclusion gaps, and uneven outcomes among participants. To further enhance the effectiveness of zakat programs, future interventions should prioritize stronger mentoring systems, increase capital investments, and address persistent financial barriers. For future research, it is recommended to use longitudinal designs, include quasi-experimental comparisons, and focus on gender analysis to explore the long-term impacts and variability of outcomes. This study affirms that zakat, when integrated with broader development frameworks, can be a powerful tool for promoting holistic empowerment across material, spiritual, and social dimensions, which are essential for sustainable development.

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