

# The Role of Sharia Rural Bank (SRB) in Improving Customer Welfare Using CIBEST Model Approach

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## ABSTRACT

**Keywords:**  
SRB;  
Tabarak  
financing;  
CIBEST model;

This study aims to analyze the role of Sharia Rural Bank (SRB) in Pamekasan Regency in improving customer welfare through the Tabarak Program. This study uses a qualitative approach with the CIBEST model. The results showed that the tabarak financing program affected the welfare of Muslim customers in Pamekasan Regency, Madura. The tabarak financing product without collateral with a 0% NPF increases 20% of families from material poverty to become prosperous, 77% of families remain in a prosperous condition, and 3% are materially poor. Based on the CIBEST model, SRB in other cities and provinces can increase the percentage of people who have succeeded in increasing their welfare. The CIBEST model used in this research can precisely evaluate the participants of the SRB self-supporting tabarak program.

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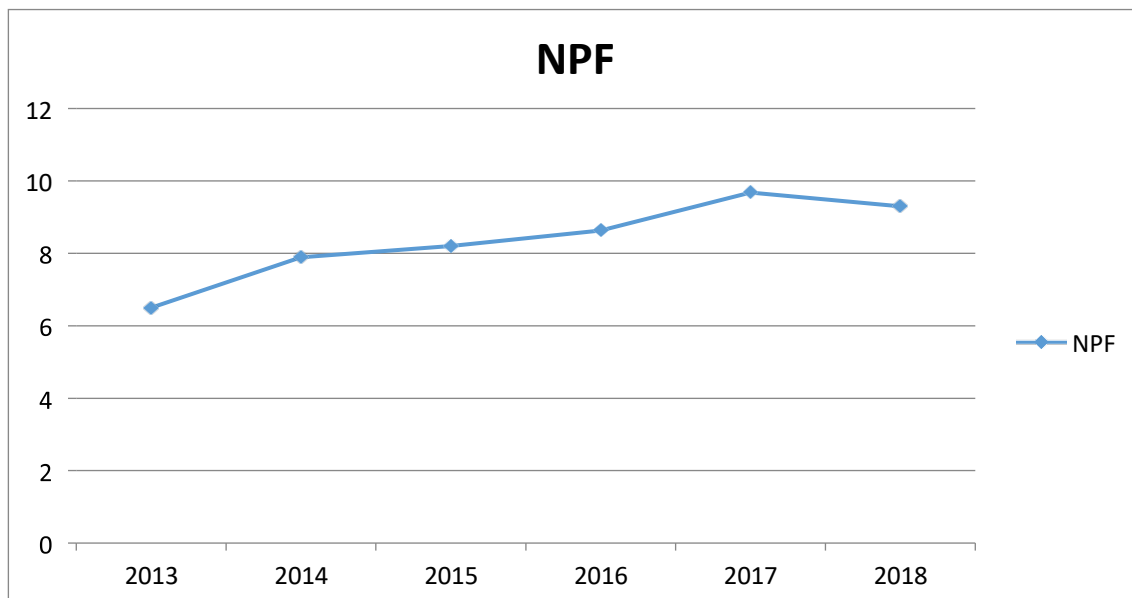
## INTRODUCTION

Islamic economics is a part of Islam that guarantees the realization of prosperity. Islamic economics views that prosperity is not solely a matter of material economic distribution, but also includes other spiritual aspects (Purwana, 2014). According to al-Ghazali in his book *Ihya 'Ulum Al-Din*, prosperity is the achievement of welfare that will be realized if the objectives of sharia are maintained (Maqashid al-Shari'ah). (Karim, 2014). Islamic economics has a way to achieve prosperity through sharia banking and sharia rural credit banks. At the micro level, the existence of Sharia Rural Credit Banks (BPRS) plays a vital role in the growth of Small and Medium Enterprises (MSMEs) which are the objects of BPRS financing. As of December 2018, BPR Syariah had a network of 167 offices spread almost throughout the archipelago. The number of office networks shows that BPRS continues to grow every year. The number of BPRS offices in Indonesia experiences a significant increase every year. In 2015, the number of BPRS in Indonesia was 163 offices and in 2016 there was an increase of 4 offices and in 2017 it became 167 offices (OJK, 2018)

The ever-increasing number of offices was also accompanied by an increase in BPRS revenue from 2013 to 2018. This indicates a positive trend for the growth of Zakat, Infaq, and Alms (ZISWAF) institutions. From 2015 to 2019, BPRS consistently experienced an increase in revenue each year. Starting from 2013 at 753,272 billion to 2018 at 1,302,975 billion (OJK, 2018). During the same period, the increase in BPRS revenue was also accompanied by an increase in Third Party Funds (DPK) and an increase in financing (Financial Services Authority, 2018). The following is data on Third Party Funds and Financing from 2013 to 2018.

In its current development, BPRS faces significant challenges, namely high levels of competition and the ability to manage risks, particularly credit risk. Credit risk is the risk resulting from the failure of customers or other parties to fulfill their obligations to the bank in accordance with agreed agreements. Credit risk has long been recognized as the greatest risk faced by banks. This risk is unavoidable because it is inherent in the bank's core activity, namely the distribution of funds. This risk is the greatest because losses from bad debts have the potential to damage the bank's capital. The Non-Performing Financing (NPF) ratio is used to measure a bank's non-performing loans.

In Islamic banking, financing is the bank's primary activity in generating income. The greater the financing compared to public deposits or deposits in a bank, the greater the risk borne by the bank. One of the risks borne by the bank itself is problematic financing or commonly called Non-Performing Financing (NPF) in Islamic banking. NPF in conventional banking is known as Non-Performing Loan (NPL) which is one of many indicators to see the performance of a bank. A high NPF/NPL value indicates an indicator of the bank's failure to manage funds distributed to the public for business that can affect the performance of the bank itself. Judging from the many problems that can arise if the NPF ratio is high, it is very important for banks to have an NPF ratio that meets the NPF ratio in accordance with regulatory provisions. The Financial Services Authority (OJK) as a government agency that has the task of regulating and supervising financial services will summon any bank with a high NPF ratio. This is done to ensure each bank's NPF ratio does not exceed 5%. is the NPF ratio of BPRS in Indonesia from the year 2013 until 2018.



Sumber: Otoritas jasa keuangan (OJK)

The NPF graph shows that the NPF ratio of all BPRS in Indonesia from 2013 to 2018 exceeded the minimum NPF ratio of 5%. In 2018, the NPF ratio was 6.5%, and the highest NPF ratio occurred in 2017, at 9.68%. A high NPF ratio indicates that every bank or BPRS has the potential for a Non-Performing Credit Ratio (NPF). However, this is different from BPRS Mandiri Pamekasan, which actually has an NPF of 0% for mudharabah financing in the tabarak product. This product is also a mudharabah product that does not require collateral for financing customers. Mudharabah financing itself is a contract where the capital owner provides capital (assets) to the amil (manager) to manage it, and the profits are shared according to what they agree on. Meanwhile, losses are only the responsibility of the capital owner. Amil does not bear any losses except for his business and work. Kanzul Ummaal defines mudharabah as a partnership between one party and another (Az-zuhaili, 2011). It is certainly interesting to examine how BPRS Sarana Mandiri Pamekasan can improve the welfare of its customers without defaulting on payments through its Tabarak financing program. Based on the problem phenomena described, this study will further explore the reasons for BPRS Pamekasan Mandiri's success in achieving zero NPF in unsecured mudharabah financing.

## LITERATUR REVIEW

Mudharabah or Qiradh is one form of syirkah contract. In mudharabah financing, if there is a loss, the owner of the capital bears the loss while the worker is not responsible for the loss. This is because the workers are already working with their energy who do not receive compensation if they lose. If there is a profit, the owner of the capital has the right to get a profit because the capital belongs to him, while the worker gets a profit from the results of his work (Syafei, 2001).

From the explanation above, it can be interpreted that the mudharabah contract is a contract in which the owner of the capital provides capital (property) to the amil (manager) to manage it, and the profits become common property according to what they agreed on. Meanwhile, the loss is only the responsibility of the owner of the capital. Amil

does not bear any loss except for his business and work. The legal basis of the mudharabah contract itself is that it may be based on the Qur'an, sunnah, ijma and qyas. However, this law is an exception to the problem of fraud (gharar) and ijarah which are not yet known. There is also the evidence of the Qur'an, namely the word of Allah

إِنَّ رَبَّكَ يَعْلَمُ أَنَّكَ تَقُومُ أَدْنَىٰ مِنْ ثُلُثِي اللَّيْلِ وَنِصْفَهُ وَثُلُثَهُ وَطَائِفَةٌ مِنَ الَّذِينَ مَعَكَ ۗ وَاللَّهُ يُقَدِّرُ اللَّيْلَ وَالنَّهَارَ ۗ عَلِمَ  
أَنَّ لَنْ تَحْصُوهُ فَتَابَ عَلَيْكُمْ ۖ فَاقْرَءُوا مَا تَيَسَّرَ مِنَ الْقُرْآنِ ۗ عَلِمَ أَنْ سَيَكُونُ مِنْكُمْ مَرْضَىٰ ۖ وَأَخْرُونَ يَضْرِبُونَ فِي  
الْأَرْضِ يَبْتَغُونَ مِنْ فَضْلِ اللَّهِ ۗ وَأَخْرُونَ يُقَاتِلُونَ فِي سَبِيلِ اللَّهِ ۖ فَاقْرَءُوا مَا تَيَسَّرَ مِنْهُ ۗ وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ  
وَأَقْرِضُوا اللَّهَ قَرْضًا حَسَنًا ۗ وَمَا تُقَدِّمُوا لِأَنْفُسِكُمْ مِنْ خَيْرٍ تَجِدُوهُ عِنْدَ اللَّهِ هُوَ خَيْرًا وَأَعْظَمَ أَجْرًا ۗ وَاسْتَغْفِرُوا اللَّهَ ۗ إِنَّ  
اللَّهَ غَفُورٌ رَحِيمٌ

"Verily, your Lord knows that you stand (praying) less than two-thirds of the night, or one-half of the night or one-third of the night and (as well as) a group of those who are with you. And Allah determined the measure of the night and the day. Allah knows that you can never determine the limits of those times, so He makes it easy for you, so read what is easy (for you) from the Qur'an. He knows that there will be among you those who are sick and those who walk the earth seeking some of the bounty of Allah; and others are fighting in the cause of Allah, so read what is easy (for you) from the Quran and establish prayer, pay zakat and give Allah a good loan. And whatever good you do for yourself, you will surely find it with Allah as the best and the greatest reward. And ask Allah for forgiveness; Verily, Allah is Forgiving, Most Merciful." (Al-Muzammil: 20) Mudharib (manager) is a person traveling on earth in search of Allah's bounty. Also the word of God,

فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِنْ فَضْلِ اللَّهِ ۗ وَاذْكُرُوا اللَّهَ كَثِيرًا لَعَلَّكُمْ تُفْلِحُونَ

"When shalat has been done, then you scattered on the earth, and seek the bounty of Allah." (al-Jumu'ah: 10)

The ayat above generally include work by providing capital. As for the Sunnah, the hadith narrated by Ibn Abbas ra. that Abbas bin Abdul Muttalib when giving wealth/capital for mudharabah, then he requires the manager (mudharib) not to cross the sea, go down the valley, and buy riding animals that have a wet heart. If mudharib does these things, then he must bear it, then the conditions reached the Messenger of Allah, and he allowed it. Ibn Majah narrated from Shuhaib ra. that the prophet. said, "There are three things in which there is blessing, namely selling hard, muqarodhah (mudharabah), and mixing wheat with flour at home, not for sale."

While the argument of ijma is what was narrated by the congregation from the companions that they gave the orphan's property to do mudharabah on it, and no one denied it. Therefore it is considered as ijma. While the qiyas argument is that mudharabah can be qiyased in a musaqah contract (a contract to maintain plants, sellers) because of the consideration of the community's needs for him, because there are rich and poor people. Sometimes there is someone who has property, but does not know how to manage his wealth and make it a business. There are also people who do not have wealth, but are good at managing wealth. Therefore, this mudharabah contract is permitted by syara' to meet the needs of the two types of people. Allah does not indicate contracts except for the sake of benefit and to meet the needs of His servants.

## RESEARCH METHOD

The method used in this research is a quantitative descriptive method. The use of this method is intended to obtain information about a symptom in the research to be able to describe and explain the influence and relationship of a phenomenon through hypothesis testing, so that a solution can be found to the problem being faced (Ferdinand, 2014). In relation to this research, the descriptive method will provide an overview of the frequency distribution, average statistics, and welfare index of fishermen's families that fall into the four quadrants of the CIBEST model. Research design is a blueprint for collecting, measuring, and analyzing data. Research design is also said to be an investigation plan and structure that is created in such a way as to obtain empirical evidence to answer research statements (Muhammad, 2008). This research is intended to describe the situation or event that occurred. The main aim of this research is to provide an overview of data, processes, mechanisms, or relationships between events (Muhammad, 2008). Operasionalisasi variabel memberi batasan-batasan definisi, dimensi dan indikator. Berikut Tabel 3.1, akan menguraikan operasionalisasi variabel dalam penelitian ini.

Variables	Likert Scale					Poverty Standard
	1	2	3	4	5	
Prayer	Blocking others to pray	Against the concept of prayer	Performing obligatory prayer but not on regular basis	Always performing obligatory prayer but not in congregational prayer	Performing congregational prayer for obligatory one and perform recommended prayer	Average score for spiritually poor household is equal to 3 (SV = 3)
Fasting	Blocking others to undertake fasting	Against the concept of fasting	Not fully performing obligatory fasting	Performing only obligatory fasting	Performing obligatory fasting and recommendable fasting	
Zakat and Infak	Blocking others to pay zakat and infak	Against the concept of zakat and infak	Not paying infak at least once in a year	Paying zakat <i>al-fitr</i> and zakat <i>al-maal</i>	Paying zakat <i>al-fitr</i> , zakat <i>al-maal</i> , and infak	
Household Environment	Forbid <i>ibadah</i>	Against implementation of <i>ibadah</i>	Consider <i>ibadah</i> as private matter for household member	Support execution of <i>ibadah</i>	Creating environment which obligates execution of <i>ibadah</i>	
Government Policy Environment	Forbid <i>ibadah</i>	Against implementation of <i>ibadah</i>	Consider <i>ibadah</i> as private matter	Support execution of <i>ibadah</i>	Creating environment which obligates execution of <i>ibadah</i>	

Tabel tersebut menjelaskan indikator kemiskinan spiritual (spiritual poverty) yang digunakan untuk mengukur tingkat keberagamaan dan kualitas spiritual rumah tangga berdasarkan beberapa variabel ibadah utama dalam Islam. Model ini biasanya digunakan dalam pendekatan *Islamic poverty measurement* yang tidak hanya melihat kemiskinan dari aspek material atau ekonomi, tetapi juga dari dimensi spiritual dan religiusitas

individu maupun rumah tangga. Setiap variabel diukur menggunakan skala Likert 1–5, di mana angka yang lebih tinggi menunjukkan tingkat spiritualitas yang lebih baik. Nilai rata-rata yang menjadi batas rumah tangga miskin spiritual ditetapkan pada skor 3 (SV = 3). Artinya, apabila rata-rata skor rumah tangga berada di bawah 3, maka rumah tangga tersebut dikategorikan mengalami kemiskinan spiritual.

Variabel pertama adalah Prayer (shalat) yang digunakan untuk mengukur kualitas pelaksanaan ibadah shalat dalam rumah tangga. Pada skor 1, seseorang tidak hanya meninggalkan shalat tetapi juga melarang orang lain melaksanakan shalat. Skor 2 menunjukkan individu menolak konsep shalat itu sendiri, sehingga terdapat penolakan ideologis terhadap kewajiban ibadah. Skor 3 menggambarkan seseorang melaksanakan shalat wajib tetapi tidak secara rutin atau konsisten. Pada skor 4, individu telah melaksanakan shalat wajib secara rutin tetapi belum melaksanakan shalat berjamaah. Sementara itu, skor 5 menunjukkan tingkat spiritual tertinggi karena individu tidak hanya melaksanakan shalat wajib berjamaah tetapi juga menjalankan shalat sunnah secara rutin.

Variabel kedua adalah Fasting (puasa) yang menilai kepatuhan individu dalam menjalankan ibadah puasa. Skor 1 menggambarkan individu yang melarang orang lain berpuasa, sedangkan skor 2 menunjukkan penolakan terhadap konsep puasa dalam Islam. Pada skor 3, individu belum melaksanakan puasa wajib secara penuh selama bulan Ramadan. Skor 4 diberikan kepada individu yang hanya menjalankan puasa wajib saja tanpa ibadah puasa sunnah tambahan. Adapun skor 5 menunjukkan individu melaksanakan puasa wajib sekaligus puasa sunnah, sehingga mencerminkan tingkat kesadaran spiritual dan religiusitas yang lebih tinggi.

Variabel ketiga adalah Zakat and Infak, yaitu indikator yang mengukur kepedulian sosial dan kewajiban ekonomi Islam dalam rumah tangga. Skor 1 menunjukkan individu melarang orang lain membayar zakat dan infak, sedangkan skor 2 menunjukkan penolakan terhadap konsep zakat dan infak secara ideologis. Pada skor 3, individu tidak membayar infak minimal sekali dalam satu tahun sehingga kepedulian sosialnya masih rendah. Skor 4 diberikan kepada individu yang telah membayar zakat fitrah dan zakat maal sesuai kewajiban dasar dalam Islam. Sementara itu, skor 5 menggambarkan individu yang tidak hanya membayar zakat fitrah dan zakat maal, tetapi juga aktif berinfaq secara sukarela sebagai bentuk solidaritas sosial dan spiritualitas ekonomi Islam.

Variabel berikutnya adalah Household Environment (lingkungan rumah tangga) yang menilai bagaimana suasana keluarga mendukung praktik ibadah. Pada skor 1, lingkungan keluarga justru melarang pelaksanaan ibadah. Skor 2 menunjukkan keluarga menolak penerapan ibadah dalam kehidupan sehari-hari. Skor 3 menggambarkan keluarga yang menganggap ibadah sebagai urusan pribadi masing-masing anggota rumah tangga tanpa adanya dukungan kolektif. Skor 4 menunjukkan keluarga mendukung pelaksanaan ibadah, sedangkan skor 5 menunjukkan keluarga menciptakan lingkungan yang mendorong bahkan mewajibkan praktik ibadah secara aktif dalam kehidupan rumah tangga.

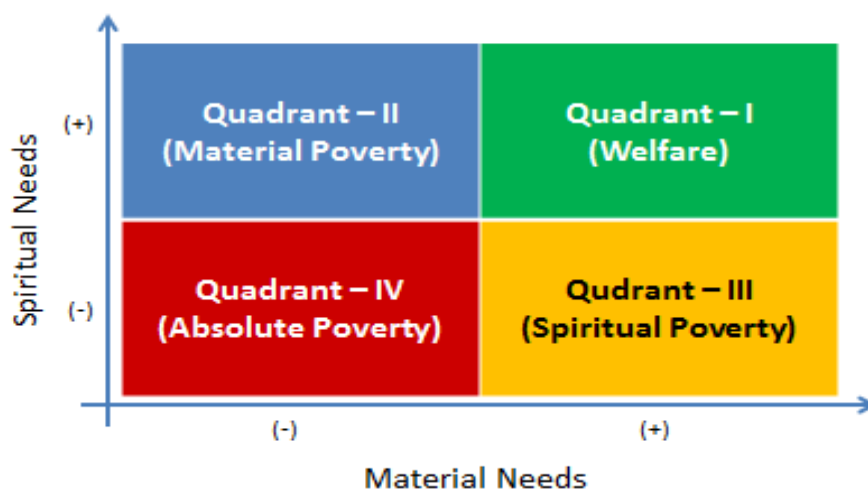
Variabel terakhir adalah Government Policy Environment (lingkungan kebijakan pemerintah) yang menggambarkan bagaimana kebijakan negara atau pemerintah mempengaruhi pelaksanaan ibadah masyarakat. Skor 1 menunjukkan adanya kebijakan yang melarang ibadah, sedangkan skor 2 menggambarkan pemerintah yang menolak implementasi nilai-nilai ibadah dalam kehidupan sosial. Pada skor 3, pemerintah bersikap netral dengan menganggap ibadah sebagai urusan pribadi masyarakat. Skor 4 menunjukkan pemerintah mendukung pelaksanaan ibadah melalui regulasi atau fasilitas sosial. Sementara itu, skor 5 menggambarkan lingkungan kebijakan yang sangat

mendukung dan menciptakan sistem sosial yang mendorong masyarakat untuk melaksanakan ibadah secara aktif.

Secara konseptual, tabel ini menunjukkan bahwa kemiskinan dalam perspektif Islam tidak hanya berkaitan dengan kekurangan pendapatan atau kebutuhan material, tetapi juga mencakup aspek spiritual dan moral. Pendekatan ini berbeda dengan konsep kemiskinan konvensional yang lebih menitikberatkan pada indikator ekonomi seperti pendapatan, konsumsi, atau akses terhadap kebutuhan dasar. Dalam ekonomi Islam, kesejahteraan (*falah*) dipahami sebagai keseimbangan antara dimensi material dan spiritual. Oleh karena itu, seseorang dapat dikategorikan miskin secara spiritual meskipun secara ekonomi relatif sejahtera apabila tingkat pelaksanaan ibadah dan dukungan lingkungan spiritualnya rendah. Pendekatan ini menegaskan bahwa pembangunan dalam Islam harus diarahkan pada peningkatan kesejahteraan holistik yang mencakup aspek ekonomi, sosial, dan spiritual secara bersamaan.

## RESULT AND DISCUSSION

The CIBEST model is a poverty and welfare calculation model based on the ability to fulfill material and spiritual needs. The main issue in this model is how to set standards for material needs and spiritual needs, making it easier for us to analyze whether a family or household belongs to the group of prosperous families, material poor families, spiritual poor families, or absolute poor families. There are two measurements in this model, the first is material and spiritual. In the context of meeting material needs, it is carried out with a survey approach to the minimum needs needed by a family or household, which are based on at least five types of basic needs, namely clothing, food, housing, education and health. While the standard for fulfilling basic spiritual needs is based on five variables, namely the implementation of prayer, fasting, zakat, family environment and government policies. The two measurements will group the sample into four quadrants as illustrated in the following figure:



Source: Beik.2016.

The following is an explanation of the Tabarak Program of the Pamekasan Regency BPRS Sarana Mandiri Product Name: BPRS Sarana Mandiri Pamekasan Regency: Working Capital Financing Without Collateral (TABAROK). The primary

target of this program is small businesses (home-based and in markets) who are burdened with debt from loan sharks.

**PRODUCT FEATURES:** Unsecured: This working capital financing does not require any form of collateral. The loan term is relatively short, with a maximum of 6 months. Fast Service (Disbursement within hours). This financing is relatively fast and can be disbursed within hours. The requirements are simple: All you need is a valid ID card from both husband and wife.

**Free of Charge:** Customers receive the full loan amount without any fees. **Loan Ceiling:** The loan ceiling is temporarily set at between IDR 1,000,000 and IDR 5,000,000, and this amount can be increased according to needs. **Installment Scheme with Savings:** Customers are required to SAVE DAILY from their daily business profits, with the amount saved being 1.5% of the loan amount. **Profit-Sharing System:** This financing uses a sharia-compliant PROFIT-SHARING system (Mudharabah Contract) that is deducted from the daily profits saved. **Profit-Sharing Ratio:** The Profit-Sharing Ratio is set at 20% for the Bank and 80% for the Customer. **Barokah:** Profits shared between the Bank and the Customer will be deducted from 2.5% of infaq and sadaqah (charity) with the intention of purifying the wealth earned from the customer's business. **Benefits of the Savings Scheme for Customers** is savings mechanism is designed to encourage customers to develop financial discipline by consistently setting aside a portion of their daily business profits. Through this approach, customers are trained to avoid spending all of their income on the same day and instead allocate part of their earnings toward future financial security. Such a system helps cultivate a saving culture among micro and small business actors who often face unstable cash flow conditions. In the long term, this habit can improve customers' financial resilience and support the sustainability of their businesses. Furthermore, regular saving practices also strengthen customers' awareness of the importance of financial planning and responsible business management.

By participating in this savings scheme, customers are expected to accumulate sufficient funds by the end of the financing maturity period. The accumulated savings balance will not only be adequate to repay the principal financing amount, but customers will also retain a minimum savings balance equivalent to approximately 75% of the original loan value. This mechanism provides dual benefits because customers can fulfill their financing obligations while simultaneously building personal savings capital. As a result, customers are less likely to experience financial shocks after the repayment period has ended. In addition, the existence of remaining savings can serve as additional working capital that supports future business expansion and economic stability.

The program also emphasizes convenience and accessibility for customers, particularly micro-entrepreneurs who may have limited time and mobility to visit formal banking institutions. Customers are not required to deposit their savings directly at a bank office because bank officers will regularly visit the customers' business locations to collect savings deposits. This door-to-door service model simplifies the saving process and reduces transaction costs for customers. Moreover, direct interaction between bank officers and customers can strengthen trust, improve financial monitoring, and create closer institutional relationships. Such an approach is especially relevant for community-based financing systems that prioritize inclusiveness and personalized financial services.

In terms of operational policy, savings withdrawals are regulated through a specific mechanism in which withdrawals are only counted for 25 days within a month. If customers continue saving for the full 30 days, the remaining five days are treated differently because they are not included in the profit-sharing calculation for the bank.

Consequently, the benefits derived from savings during those additional days become entirely the customer's responsibility and ownership. This policy aims to maintain fairness and transparency within the savings and profit-sharing system while encouraging customers to save more consistently. At the same time, the mechanism provides additional incentives for customers to maximize their savings accumulation beyond the minimum required period.

The financing scheme offers a simple, practical, and fast process that is specifically designed to accommodate the needs of micro and small business actors. Customers can access financing services without facing complicated administrative procedures or lengthy approval mechanisms that are often found in conventional financing systems. This efficiency enables customers to obtain business capital more quickly so that they can immediately use the funds for productive economic activities. In addition, the simplified process reflects a customer-oriented financial service approach that prioritizes accessibility and inclusiveness for lower-income communities. As a result, this financing model can support business continuity and encourage economic empowerment among small entrepreneurs.

Another major advantage of this financing scheme is that customers receive the full financing amount without deductions or hidden fees. The loan is disbursed at 100% of the approved amount, allowing customers to maximize the use of funds for business development purposes. This policy reduces the financial burden commonly experienced by borrowers in financing systems that impose administrative costs or upfront deductions. Consequently, customers are able to allocate the entire financing amount toward productive activities such as purchasing raw materials, expanding inventory, or increasing operational capacity. This transparent financing mechanism also strengthens trust between financial institutions and customers.

The financing model is further designed to encourage customers to develop consistent saving habits through an integrated savings pattern. Customers are encouraged to set aside a portion of their daily or periodic business profits instead of spending all of their income immediately. This mechanism promotes financial discipline and helps customers build long-term financial resilience. Through regular saving practices, customers gradually accumulate financial reserves that can be used for future business needs or unexpected circumstances. Moreover, cultivating a saving culture among micro-entrepreneurs contributes to the sustainability and stability of their economic activities.

One of the most significant benefits of this savings-based financing pattern is that customers no longer need to worry about repaying the principal loan amount at the end of the financing period. The savings accumulated from the customer's profit-sharing allocation are designed to gradually build up until they are sufficient to repay the principal financing balance at maturity. In many cases, customers may even retain a considerable remaining savings balance after the financing obligation has been settled. This remaining balance can serve as additional working capital or emergency funds for future business operations. Therefore, the financing mechanism not only facilitates repayment but also empowers customers to improve their financial independence and economic sustainability.

In addition to its economic benefits, this financing scheme also incorporates spiritual and social values rooted in Islamic principles. Before profit sharing is distributed, 2.5% is allocated for infaq and sadaqah, reflecting the importance of social solidarity and wealth purification in Islamic finance. This mechanism encourages customers to participate in charitable contributions while simultaneously fostering ethical and socially

responsible business practices. The integration of spiritual values within the financing model is expected to bring blessings (*barakah*) to both customers and financial institutions. Ultimately, this approach demonstrates that Islamic financing is not solely profit-oriented, but also aims to promote social welfare, moral responsibility, and holistic economic well-being.

**Welfare status before receiving financing**

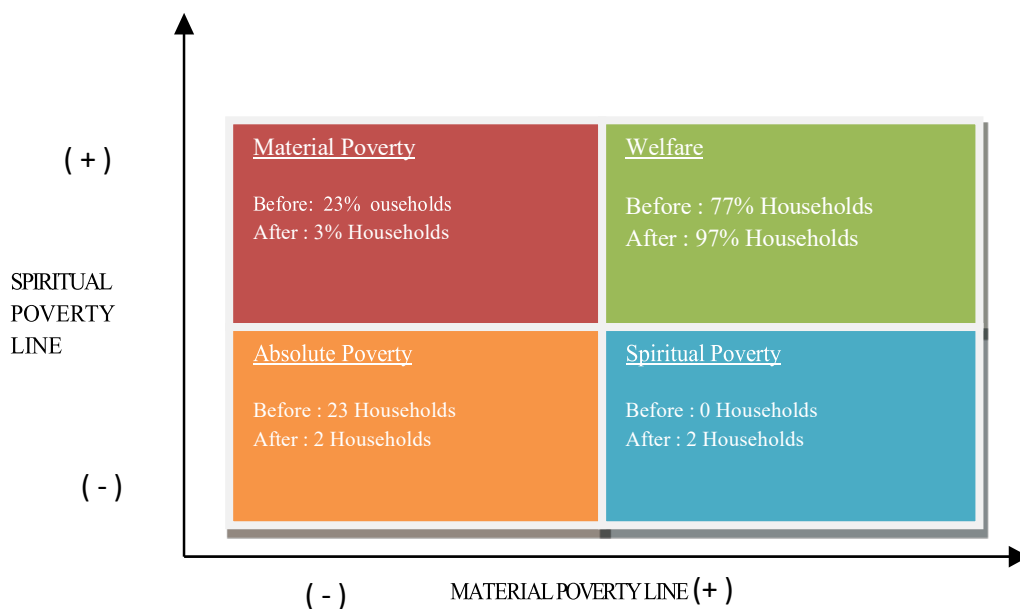
	nt I	nt II	nt III	nt IV
Tot al Family	77%	23%	0%	0%

Based on our observations of BPRS Sarana Mandiri customers in Pamekasan Regency, before receiving financing, there were 77% of BPRS Mandiri Pamekasan customers who were in quadrant I or in the sense that 77% of customers were prosperous families. The family does not lack clothing, food, shelter, education and health and the family performs prayers, fasting, zakat, family environment and government policies according to Islamic teachings properly. However, there are still 23% of families who are still in the shackles of poverty before getting funding from the BPRS

**Welfare Status after receiving financing**

	t I	t II	t III	t IV
Tota l Family	97%	3%	0%	0%

Based on the results of our research on customers of BPRS Sarana Mandiri, Pamekasan Regency, after receiving financing, there were 97% of families who were in quadrant I or prosperous. Meanwhile, there are 3% of families who remain in quadrant II.



From the analysis above, it can be concluded that the NPF of BPRS Sarana Mandiri, Pamekasan Regency, was able to reach 0% due to its modest loan ceiling and low profit sharing. BPRS Sarana, Pamekasan Regency, has successfully alleviated its customers' poverty and the clutches of loan sharks. These results align with research conducted by Rachma (2017), which found that BPRSs can improve the welfare of their customers. The analysis also supports research by Meilia (2019), which found that BPRSs are able to improve the welfare of their customers. This is certainly in line with the hadith of the Prophet, which explains the blessed transactions narrated by Ibn Majah: Suhaib ar-Rumi (may Allah be pleased with him) narrated that the Prophet Muhammad (peace be upon him) said, "Three things contain blessings: a deferred sale, muqaradhah (mudharabah), and mixing wheat with flour for household use, not for sale." BPRS Sarana Prima Mandiri Pamekasan Regency has proven that by assisting the buying and selling of customers, the majority of whom are small traders in the market and MSMEs, without burdening the traders, blessings will flow down to every economic activity.

## CONCLUSION

Based on CIBEST, the tabarak financing program of BPRS Sarana Mandiri Pamekasan Regency increased 20% of families from material poverty to become prosperous, 77% of families remained in a prosperous condition and 3% remained in a spiritually poor condition. But overall, it has improved the material side of the tabarak program customers.

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