

## **Empowerment Model for Pre-Prosperous Family Using Cibest Method in Serdang Bedagai**

**Sabilla Cahya Kinanti<sup>1✉</sup>, Yenni Samri Juliati Nasution <sup>2</sup>, Ahmad Syakir<sup>3</sup>**

*<sup>1,2,3</sup> Universitas Islam Negeri Sumatera Utara, Medan, Indonesia*

### **Abstract**

Poverty is a multidimensional problem that affects the welfare of poor families, especially in material and spiritual aspects. This objective aims to find out the empowerment model of underprivileged families using the cibest method in Serdang Bedagai Regency. The research method used is descriptive qualitative with data collection techniques through interviews, observation, and documentation. The CIBEST model divides welfare into four categories: Prosperous, materially poor, spiritually poor, and absolute poor. The results show that the majority of families are still in the absolute poor and material poor categories, despite having high spiritual resilience. The empowerment program conducted by the PKK, although not yet optimal, has had a positive impact through skills training and spiritual guidance. The constraints faced include budget limitations, lack of assistance, and lack of community participation. This research recommends strengthening the spiritual-based empowerment program and increasing economic capacity through sustainable training.

**Keywords:** Poverty, Underprivileged Family, CIBEST Model, Empowerment, Spiritual Wellbeing.

Copyright (c) 2025 Sabilla Cahya Kinanti

---

✉ Corresponding author :

Email Address : sabillacahya076@gmail.com

### **INTRODUCTION**

Poverty and social inequality are still major challenges in Indonesia's economic development. Uneven development has led to many underprivileged families who have not been able to fulfill their basic needs, such as clothing, food, shelter, health and education. One strategy in improving economic welfare is through innovation and social entrepreneurship that empowers communities to create high-value products. Providing training and assistance in small business management is an important step to encourage the economic independence of underprivileged families, so that they do not only depend on social assistance, but are also able to create their own business opportunities (Garis et al., 2019) .

Poverty is a multidimensional problem that affects various aspects of people's lives, especially for poor families. Family welfare is a major factor in improving people's quality of life, but there are still many families living below the poverty line.

Poverty remains a major social challenge that impacts access to education, health and the economy. Factors such as limited skills and employment opportunities exacerbate this condition (Sundari et al., 2021) . The government has initiated various poverty alleviation programs, such as direct cash transfers, job creation, and other social assistance programs. Nevertheless, the level of community welfare still shows significant variations, as shown in the March 2023 Susenas data, which recorded that 21.91% of families were still classified as underprivileged.

Empowerment comes from the English "empowerment". empowerment has 2 meanings, namely giving ability and power. Another meaning of empowerment as an effort to foster the knowledge and skills of weak communities in order to have the power to be independent in sustaining life by developing the quality of society to decide the future.

The principle of empowerment sees that the family can protect every other family member, especially those who are sick and can be guided by health workers. Family empowerment must be carried out based on the principles of empowerment, namely: (1) in empowering families do not provide guidance or assistance in the form of charity because it has an impact on dependence; (2) implement empowerment methods that make families strong through skills training to struggle to face problems (Sulistawati et al., 2022) .

In the *Vicious Circle of Poverty* theory, poverty can be caused by low human resources and low access to capital, resulting in low productivity, which in turn has an impact on the low income received. Low income will lead to low savings and investment, while low savings and investment will lead to underdevelopment (Susilawati, 2018) .

Judging from the ability to fulfill one's material and spiritual needs, a person or family can be in four possible situations. First, they are able to fulfill their material and spiritual needs well. This is the true and highly coveted form of welfare. Secondly, they are able to fulfill their spiritual needs well, but lack in the fulfillment of material needs. This situation is called material poverty, where a person is spiritually rich but materially poor. Thirdly, a person or a family is able to fulfill material needs, but is spiritually poor. This is a detrimental condition, both in this world and in the hereafter. This absolute poverty is the most severe condition compared to other types of poverty.

According to Suharto (2009) in Saputri (2017), there are four causes of poverty. The first is individual factors, poverty is caused by things that come from the individual's circumstances, such as a permanent disability that causes him to be unable to earn a living and results in poverty. Second, social factors, in this case poverty is caused by social discrimination that occurs. The third is cultural factors, a situation where poverty occurs as a result of bad behavior in individuals, such as laziness to work and try. The last factor is structural factors, a condition in which poverty is caused by the injustice of the economic system, people become poor because of the unfairness of the existing system (Dasangga & Cahyono, 2020) .

Poverty is an *integrated concept* that has five dimensions, namely: poverty (*proper*), powerlessness (*power*), vulnerability to facing *emergency* situations (*state of emergency*), dependence (*dependence*), and isolation (*isolation*) both geographically and sociologically. In Islam, poverty and inequality are seen as *sunatullah* and cannot be eliminated. Islam never talks about how to eliminate poverty, but rather how to minimize poverty and achieve prosperity. One of the instruments that can be used to minimize poverty is zakat (Busyro & Razkia, 2020) .

Underprivileged or poor families do not fulfill the basic needs of the family, even if it is only spiritual, health and food needs. There are several groups that are categorized as weak (powerless). Poor families can be categorized as families who receive assistance from the government such as Direct Cash Assistance (BLT) and Raskin. The condition of a family that has an income but does not meet the needs of life with a long span of time so that the impact on health and food can also be said to be a poor family.

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 determine the standards of these material and spiritual needs, so that it is easier to analyze whether a family or household is included in a prosperous family group, a materially poor family, a spiritually poor family, or an absolute poor family.

The CIBEST (Center for Islamic Business and Economic Studies) method was first developed by Dr. Irfan Syauqi Beik and Laily Dwi Arsyianti, M.Sc. They created this model as a welfare and poverty measurement tool that not only pays attention to material aspects, but also spiritual aspects. The CIBEST model comes as an alternative approach in measuring the welfare of poor families. This model combines two main dimensions, namely spiritual and material (economic), to categorize households into certain welfare categories (Dasangga & Cahyono, 2020) .

CIBEST does not only consider economic aspects, but also sees spiritual well-being as an important factor in poverty alleviation. With this approach, families are categorized into four groups: materially and spiritually rich, materially poor but spiritually rich, materially rich but spiritually poor, and materially and spiritually poor (Busyro & Razkia, 2020) .

The implementation of the CIBEST model in the poor family empowerment program in Serdang Bedagai Regency is carried out through several interrelated strategic stages. The first stage is the identification of mustahik (beneficiaries), which is carried out through an economic-spiritual survey using the CIBEST quadrant. This quadrant is divided into four categories, namely: Prosperous, materially poor, spiritually poor, and absolute poor. In addition, a mapping of five spiritual variables was also carried out, namely the implementation of prayers, fasting, zakat, family environment, and compliance with applicable regulations (Susilawati, 2018) .

Once the identification process is complete, the next step is quadrant-based intervention. Each quadrant requires a different approach according to the family's needs. For families in quadrant II (materially poor), the program provided is in the form of MSME training and business capital assistance.

For families in quadrant III (spiritually poor), the intervention emphasizes religious education and mentoring, such as Tahsin Al-Quran classes. Meanwhile, families in quadrant IV (absolute poor) receive direct assistance in the form of social scholarships, as well as intensive assistance to ensure they can get out of the poverty circle (Alba et al., 2023) .

The final stage is program monitoring and evaluation. This process is carried out periodically, every six months, by re-measuring the CIBEST index to see the development of family welfare. In addition, a digital reporting system integrated with BAZNAS is also developed so that the monitoring process can be done in real time and accurately.

The empowerment program for underprivileged families using the CIBEST method is ideally implemented through strategic cooperation between several main parties. First, the Serdang Bedagai Amil Zakat Agency (BAZNAS) has a central role as an official zakat management institution that has the authority to distribute funds and implement sharia-based empowerment programs. Second, the role of local Zakat Management Organizations (OPZ) such as lazizmu is also very important, because they have a strong network down to the village level and are able to provide intensive assistance to beneficiaries. Third, the local government, through the Social Affairs Office and the Community Empowerment Office, plays a role in providing policy support, cross-sector coordination, and technical assistance so that the program can run effectively and on target. This collaboration between BAZNAS, OPZ, and the Local Government is expected to strengthen program implementation and expand the reach of benefits to underprivileged communities in the Serdang Bedagai region (Salju et al., 2023) .

PKK is also one of the community partners involved in socialization and program assistance at the village level, but is not structurally part of the local government. The empowerment program for underprivileged families using the CIBEST method in Serdang Bedagai Regency was initiated in 2022 through initial research by BAZNAS which showed that the Zakat Village Index (IDZ) reached 0.58 in the good category.

The Serdang Regent, in his efforts, has asked PKK (Family Welfare Empowerment) cadres to act as a communication bridge between the government and the community. This shows an awareness of the important role of development programs launched by the local government. However, behind this positive effort, there are several issues to consider.

One of the main problems that arises is the challenge of implementing these programs in the field. While PKK cadres are expected to deliver development programs to the community, it is not uncommon for there to be a gap between what the government plans and the reality of information faced by the community. PKK cadres may face difficulties in reaching all levels of society, especially in remote areas or less educated communities. This can result in a lack of community understanding of existing programs, so that the goal of improving family welfare is not optimally achieved.

In addition, there are also challenges in terms of the resources and support needed to implement these programs. PKK cadres often work with limited budgets and without adequate support from the government. Without adequate training and resources, PKK cadres may not be able to carry out their duties effectively or even fail.

In this context, it is important to conduct regular evaluation and monitoring of the programs implemented. Local governments need to ensure that PKK cadres receive adequate training and support to carry out their duties. In addition, community involvement in the process of program planning and implementation is also very important. By involving the community, the government can better understand their needs and expectations, so that the programs designed can be more relevant and effective (Alvianta et al., 2021) .

This research aims to assess the effectiveness of the empowerment model for underprivileged families using the CIBEST method in Serdang Bedagai. The main focus of this research is to determine the differences in family welfare before and after the implementation of the CIBEST method, identify factors that influence the success of the program, and formulate an optimal empowerment strategy. By using a

qualitative approach through interviews, observations, and documentation, this research is expected to provide in-depth insights into the implementation of the CIBEST model and its contribution to improving the welfare of low-income families.

The results of this study are expected to serve as a reference for various stakeholders in designing spiritual and material-based economic empowerment policies. Thus, the implementation of the CIBEST method can be a more effective solution in efforts to alleviate poverty and improve the quality of life of people in Serdang Bedagai and other regions in Indonesia.

## LITERATURE REVIEW

Poverty is one of the main challenges in the development of developing countries, including Indonesia. According to previous research that discusses poverty has been conducted by Nilda Susilawati (2018) who conducted research on the Identification of Poverty Alleviation Programs Using the CIBEST Method which confirms that poverty cannot be overcome only by economic intervention, but also requires an integrated social, cultural, and spiritual approach. The CIBEST model is a useful tool in analyzing poverty conditions and designing more effective community empowerment programs.

The March 2023 susenas data shows a low increase in community welfare, although there are still families in the pre-prosperous category. In terms of household welfare, there are 26 families (21.91%) in the pre-prosperous category, 40 families (54.79%) in the prosperous category, and 7 families (9%) in the well-off category. This shows that there is a variation in the level of welfare that needs to be addressed to improve the economic condition of poor families in Serdang Bedagai.

**Table 1. Susenas Data March 2023**

Welfare Category	Number of Families	Percentage (%)
Pre-Welfare	16	21,91
Prosperous	40	54,79
Very Prosperous	7	9,00

**Table2. Percentage of Households by Characteristics and Ownership Status of Occupied Residential Building 2023**

Characteristics	Ownership Status		Number (%)
	Owned (%)	Not Owned (%)	
Gender of household head			
Male	75,43	24,57	100
Female	72,51	27,49	100
Expenditure Group			
Bottom 40 Percent	70,43	29,57	100
Middle 40 Percent	79,09	20,91	100
Top 20 Percent	74,55	25,45	100
Highest Education of Head of Household			
Elementary school and below	81,84	18,16	100
Junior high school and above	70,77	29,23	100



Serdang Bedagai Regency	75,03	24,97	100
-------------------------	-------	-------	-----

Source: Central Bureau of Statistics, March National Socio-Economic Survey (Susenas)

**Table 3. Percentage of Households by Type of Social Protection Program Received 2023**

Type of Social Protection Program	Percentage of Households Receiving
Food Assistance (BPNT/Sembako Program)	18,24
Prosperous Family Card (KKS)	15,8
Family Hope Program (PKH)	12,4

Source: Statistics Indonesia, March National Socio-Economic Survey (Susenas)

**Table 4. Percentage of Household Members Aged 5 Years and Over**

Category	Subcategory	Percentage
Technology	Using cell phone/computer	91,84
	Accessing the Internet	65
Asset Ownership	Household Facilities	68,75
	Transportation Equipment	86,45
Social Protection Program	Food Assistance (BPNT/Sembako)	18,24
	Prosperous Family Card (KKS/KPS)	15,8
	Family Hope Program (PKH)	12,4

## METHODOLOGY

This research uses a qualitative method with an exploratory descriptive approach. This method was chosen to gain an in-depth understanding of the conditions and experiences of underprivileged families in the empowerment program based on the CIBEST model.

### Data Collection

1. In-depth Interviews - Conducted with three underprivileged families, 3 underprivileged families, 9 community leaders, and parties involved in the empowerment program to obtain comprehensive information regarding the effectiveness of the CIBEST method.
2. Participatory Observation - Directly observing the economic, social, and spiritual conditions of underprivileged families and how they respond to the empowerment programs implemented.
3. Documentation - Collecting data from empowerment program reports, government policies, and statistical data related to poverty in the research area.

### Data Analysis

1. Data Reduction - The collected data was categorized based on the main themes that emerged in the research.
2. Data Presentation - The reduced data is presented in the form of descriptive narratives to illustrate the research findings.
3. Conclusion Drawing - Based on the results of the analysis, a conclusion is drawn that describes the effectiveness of the CIBEST model in improving the welfare of poor families.

This approach allows for a more in-depth exploration of the factors that influence the success or failure of empowerment programs. The research results are expected to

provide greater insight for the government and stakeholders in designing more effective and sustainable empowerment strategies.

## RESULTS AND DISCUSSION

This study aims to analyze the welfare conditions of underprivileged families using the cibest method which combines material and spiritual dimensions in an Islamic perspective. Data was obtained through a qualitative approach using in-depth interview techniques, observation, and documentation of underprivileged families in Serdang Bedagai.

In general, the respondents were aged 40-50 years old with diverse employment backgrounds, such as tailors, farmers, and irregular jobs. Their economic conditions tend to be unstable. Some families are only able to fulfill their daily needs with an income of Rp.500-1,000,000 per month, and some even have no income at all if there is no work that day.

The results of the analysis using CIBEST show the diversity of respondents' welfare levels. There are families that are classified as prosperous both materially and spiritually, but some only have spiritual defense without adequate economic support. On the other hand, some experienced both material and spiritual poverty. This research shows that the spiritual dimension plays an important role in helping families survive amidst economic limitations. Some families still adhere to religious values and are active in educating children spiritually, despite being economically disadvantaged.

### The Role of the PKK Program and Constraints in the Field

In an effort to improve the welfare of underprivileged families, PKK programs have a significant role. Several activities such as skills training, family nutrition counseling, and spiritual guidance have been carried out to support community empowerment. However, the results show that the implementation of this program still faces various obstacles, such as limited funds, lack of active participation from the community, and uneven assistance to families who really need it.

Some respondents stated that PKK programs are often not targeted or sustainable. On the other hand, there are families who feel helped by these activities, especially in fostering the spirit of gotong royong and strengthening social ties in the neighborhood. Efforts to fulfill children's needs and spiritual education Almost all respondent families showed a high spirit of survival despite the difficult economic conditions. They try to fulfill their daily needs by working whatever is available, ranging from sewing, farming, to odd jobs.

Interestingly, despite living in limitations, most families still instill spiritual values in their children. Education and morals are an important part of daily life, which they consider to be the main provision for their children's future. This reinforces the finding that spiritual resilience is one of the main supports in dealing with material poverty.

**Table 5. General Conclusion of the Application of the CIBEST Method in Empowering Underprivileged Families by PKK.**

Aspects Assessed	Main Observations/Conclusions
------------------	-------------------------------

PKK's understanding of CIBEST	PKK women began to understand that poverty is not only about money, but also about spirituality.
Supporting PKK Activities	This method is applied simply through data collection, family grouping, and routine programs.
Supportive PKK Activities	Activities such as recitation, skills training, arisan sembako, Islamic parenting are very relevant.
Indicators of Success	Increased income, consistency of worship, and active family involvement in PKK activities.
Initial Steps of Implementation	Starting from family data collection, PKK discussion, CIBEST grouping, then create an empowerment program.
Obstacles Faced	There are still families who are not open, do not understand the concept of spiritual poverty, and lack initial data.
Interim Results	Some families showed an improvement in their welfare status after 3 months of assistance.

### Formulation of Empowerment Model with CIBEST Approach

This research successfully formulated a CIBEST-based empowerment model for underprivileged families that considers two main dimensions: material and spiritual. In the Islamic perspective, welfare is not only measured from the economic aspect, but also from one's spiritual strength. Through the welfare index, material poverty index, spiritual poverty, and absolute poverty index, this model can direct more targeted intervention strategies. For example, families in the "spiritual poverty" quadrant need more intensive religious guidance, while families in the "absolute poverty" quadrant need a comprehensive approach both economically and spiritually. The ideal empowerment model is one that is able to increase economic independence while strengthening the family's spiritual foundation. This is in line with Islamic values that place welfare as a condition of fulfilling physical and spiritual needs in a balanced manner.

**Table 6. Data on family groups based on CIBEST (*Center of Business and Economic Studies*) status, looking at two main aspects: material poverty and spiritual poverty.**

No	Family Name	Economic Status	Spiritual Status	Cibest Status
1	Suparni	Poor	Poor	Poor Total
2	Erna Wati	Poor	Not Poor	Materially Poor Spiritually Rich
3	Tuti	Not Poor	Not Poor	Prosperous
4	Mariyana	Poor	Poor	Poor Total
5	Mina	Not Poor	Poor	Materially Rich Spiritually Poor
6	Julianti	Not Poor	Not Poor	Prosperous



**Category Description:**

Poor Total: minimal income + infrequent worship + inactive Religion

Materially poor, spiritually rich: Economically weak but spiritually strong

Prosperous: Well-established economy and good spirituality

Poor Total: minimal income + infrequent worship + inactive Religion

Materially Rich, Spiritually Poor: Economically adequate but spiritually weak

Prosperous: Well-established economy and good spirituality

The results of the implementation of the empowerment program for underprivileged families using the CIBEST method in Serdang Bedagai District showed several positive achievements that should be appreciated. In the pilot phase in Karang Rejo Village, there was an increase in the number of families included in the Prosperous quadrant from 11 to 42 families, which indicates that the program has succeeded in significantly improving the quality of life of the community. In addition, the program has also succeeded in expanding the reach of benefits to eight sub-districts by 2025, so that more underprivileged families can feel the positive impact of this program. In addition to improving economic welfare, the program has also succeeded in strengthening spiritual and social values in family life, thus creating a harmonious and religious society. The strong synergy between BAZNAS, OPZ, local government, and the community is also the main key to the success of this program in realizing sustainable development goals in Serdang Bedagai Regency.

**CONCLUSIONS**

This study concludes that the empowerment of underprivileged families in Serdang Bedagai Regency through the CIBEST model is quite effective in identifying overall welfare conditions, including material and spiritual aspects. Although most families are still in the absolute poor and material poor categories, spiritual resilience proves to be the main strength in facing life's difficulties. Programs conducted by the PKK make a positive contribution through skills training, counseling, and spiritual guidance, although they still face challenges in implementation in the field. Therefore, a more targeted, sustainable empowerment strategy is needed, involving all elements of society so that underprivileged families can achieve economic and spiritual independence in a balanced manner.

**References:**

- Alba, A., Kurniawan, R., Gunawan, T., & Muhaddis. (2023). Kebijakan Pemberian Bantuan Sosial Bagi Keluarga Prasejahtera (Studi Kasus Di Gampong Meunasah Asan Kecamatan Blang Mangat Kota Lhokseumawe). *JMA : Jurnal MIMBAR ADMINISTRASI*, 20(2).  
<https://jurnal2.untagsmg.ac.id/index.php/mia/article/view/1150%0Ahttps://jurnal2.untagsmg.ac.id/index.php/mia/article/download/1150/1034>
- Aliruddin, Tarigan, A. A., & Irham, M. (2022). Dampak Implementasi Program Bantuan Pangan Non Tunai (BPNT) Terhadap Ekonomi Keluarga Miskin (Studi Kasus: Di Kelurahan Longat Kecamatan Panyabungan Barat Kabupaten Mandailing Natal). *Jurnal Manajemen Akuntansi (JUMSI)*, 2(4), 1-12.

- Alvianta, F. N., Prabowo, A. A., & Komarudin, A. (2021). Pembinaan Kesejahteraan Keluarga (Pkk) Dalam Pemberdayaan Keluarga Prasejahtera. *JISIP (Jurnal Ilmu Sosial Dan Pendidikan)*, 5(3), 137–151. <https://doi.org/10.36312/jisip.v5i3.2095>
- Angraini, R., Mahmud, A. K., & Iwang, B. (2021). Efektivitas Dan Kontribusi Program Keluarga Harapan Terhadap Kesejahteraan Masyarakat Pra Sejahtera. *ICOR: Journal of Regional Economics*, 2(1), 14–25.
- Aryani, D. S., & Rachmawati, Y. (2019). Tipologi Kemiskinan di Kota Palembang dengan Menggunakan Model Cibest. *Jurnal Ilmiah Ekonomi Global Masa Kini*, 10(2), 93–98. <https://doi.org/10.36982/jiegm.v10i2.844>
- Azhari, S. C., & Rosali, E. S. (2022). PKH Shop sebagai Pemberdayaan Masyarakat untuk Meningkatkan Perekonomian Keluarga Prasejahtera Penerima Bantuan Sosial PKH Melalui Team Based Project Pejuang Muda Kementerian Sosial di Kecamatan Banjarsari Kabupaten Ciamis. *Jurnal Pengabdian Masyarakat (Abdira)*, 2(2), 23–29. <https://doi.org/10.31004/abdira.v2i2.122>
- Busyro, W., & Razkia, D. (2020). Dampak Distribusi Zakat Dalam Mengurangi Kemiskinan Berdasarkan Model Cibest (Studi Kasus Di Baznas Kota Pekanbaru). *Jurnal Tabarru': Islamic Banking and Finance*, 3(2), 326–334. [https://doi.org/10.25299/jtb.2020.vol3\(2\).5807](https://doi.org/10.25299/jtb.2020.vol3(2).5807)
- Dasangga, D. G. R., & Cahyono, E. F. (2020). Analisis Peran Zakat Terhadap Pengentasan Kemiskinan Dengan Model Cibest (Studi Kasus Rumah Gemilang Indonesia Kampus Surabaya). *Jurnal Ekonomi Syariah Teori Dan Terapan*, 7(6), 1060. <https://doi.org/10.20473/vol7iss20206pp1060-1073>
- Garis, R. R., Garvera, R. R., & Sari, P. (2019). Pemberdayaan Masyarakat Prasejahtera Melalui Inovasi Keripik Pisang Rumput Laut Di Desa Pajaten Kecamatan Sidamulih. *Abdimas Galuh*, 1(1), 83. <https://doi.org/10.25157/ag.v1i1.2887>
- Hafidz, A. (2024). Strategi Fundraising Filantropi Islam Dalam Meningkatkan Kesejahteraan Masyarakat (Studi Kasus Koin Berkah Di Desa Gunungteguh). *AT-TAWASSUTH : Jurnal Ekonomi Islam*, IX(1), 1–24.
- Harahap, T. Z., Syafina, L., & Nasution, Y. S. J. (2024). Analisis Kinerja Keuangan Anggaran dan Realisasi di Badan Pengembangan Kabupaten Labuhanbatu Utara dan Badan Pengembangan Sumber Daya Manusia. *Sentralisasi Universiyas Muhammadiyah Sorong*, 140–151.
- Purba, R., Siahaan, R., Batubara, R. W., Ketaren, A., Juwita, Rini, A. S., Tania, S., Laisa, N., Hidayati, R., & Andriani, T. (2024). Bakti Sosial Cinta Kasih Untuk Membantu Keluarga Prasejahtera Di Kota Tebing Tinggi. *Jurnal Pengabdian Masyarakat Sapangambei Manoktok Hitei*, 4(1), 1–6. <https://doi.org/10.36985/jpmsm.v4i1.1152>
- Salam, A. R. A. (2021). Strategi Pengembangan Ekonomi Kreatif Masyarakat Provinsi Riau di As-Syatibi Maqasid Syari'ah Perfektif. *Ikonomika : Jurnal Ekonomi Dan Bisnis Islam*, 6(2), 291–308. <https://doi.org/10.24042/febi.v6i2.11639>
- Salju, Pajarianto, H., Yusuf, M., Pribadi, I., Duriani, Halim, I., & Goso. (2023). Penguatan Literasi Keuangan untuk Ketahanan Keluarga pada Kelompok Perempuan Muslim Pra Sejahtera. *PengabdianMu: Jurnal Ilmiah Pengabdian Kepada Masyarakat*, 8(3), 341–348. <https://doi.org/10.33084/pengabdianmu.v8i3.4617>
- Santoso, S. A. A., Muchsin, S., & Rahmawati, S. D. (2024). Implementasi Kebijakan Program Bantuan Makanan Pada Masyarakat Pra Sejahtera Oleh Pemerintah Desa Junrejo Kota Batu. *Jurnal Respon Publik*, 18(2), 41–50.

- Satria, D., Fazaalloh, A. M., Nurissalsabila, N., Sutirta, R. S., Ismail, N. A. A., Muzaki, A. N., & Humahira, H. V. (2024). Pelatihan Kewirausahaan Sosial Usaha Kuliner Keluarga Prasejahtera di Desa Tegalsari , Kecamatan Kepanjen , Kabupaten Malang. *Jurnal Pengabdian Kepada Masyarakat Nusantara (JPkMN)*, 6(1), 533–538.
- Sikumbang, S., & Imsar. (2025). Analysis of the Effectiveness of the Family Hope Program in Poverty Alleviation: An Islamic Economic Perspective : Case Study. *Journal La Sociale*, 06(02), 41–46. <https://doi.org/10.37899/journal-la-sociale.v6i2.1976>
- Sulistiawati, A., RS, S., & Rahman, E. T. (2022). Pemberdayaan Keluarga Prasejahtera Melalui Program Keluarga Harapan. *Tamkin: Jurnal Pengembangan Masyarakat Islam*, 7(4), 397–418. <https://doi.org/10.15575/tamkin.v7i4.20395>
- Sundari, T. E., Junaidi, & Bhakti, A. (2021). Analisis faktor yang mempengaruhi pendapatan tenaga kerja wanita keluarga pra sejahtera penerima PKH di Kota Jambi (Studi Kasus: Kecamatan Alam Barajo). *E-Jurnal Ekonomi Sumberdaya Dan Lingkungan*, 10(3), 119–130. <https://doi.org/10.22437/jels.v10i3.16295>
- Susilawati, N. (2018). Identifikasi Program Pengentasan Kemiskinan Di Kelurahan Malabro Kecamatan Teluk Segara Kota Bengkulu Menggunakan Model Center Of Islamic Business And Economic Studies (CIBEST). *Manhaj: Jurnal Penelitian Dan Pengabdian Masyarakat*, 3(2), 91. <https://doi.org/10.29300/mjppm.v3i2.2367>
- Widyastuty, A. A. S. A., Ma' ruf, A., Rohmadiani, L. D., & Shofwan, M. (2024). Kondisi Dan Faktor Penyebab Pra Sejahtera Di Kecamatan Prajurit Kulon Kota Mojokerto. *Seminar Nasional Hasil Riset Dan Pengabdian*, 4(7), 153–166.