

Determinants of the Success of Zakat Utilization in Alleviating Poverty

Candri¹, Abdul Aziz², Sri Rokhlinasari³, Abdul Rohman⁴

^{1,2,3}Universitas Islam Negeri Siber Syekh Nurjati, Cirebon, Indonesia.

⁴Universitas Diponegoro, Semarang, Indonesia

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ABSTRACT

Zakat has increasingly been recognized as a strategic Islamic economic instrument for poverty alleviation and social welfare development. However, the effectiveness of zakat in improving the economic conditions of mustahik remains inconsistent due to complex interactions among institutional, psychological, and economic factors. Despite extensive studies on zakat distribution and poverty reduction, few have examined the structural relationships among these factors using a comprehensive quantitative approach. Therefore, this study aims to analyze the determinants of successful zakat utilization in alleviating poverty. This study employs a quantitative approach using Structural Equation Modeling (SEM) to examine the relationships among key variables influencing zakat program effectiveness. The sample consists of 258 mustahik who participated in productive zakat programs in West Java, Indonesia. Data were collected via structured questionnaires using a five-point Likert scale and analyzed with AMOS. The results indicate that the proposed model demonstrates an acceptable level of goodness-of-fit, with values of CMIN/DF = 2.551, CFI = 0.902, TLI = 0.887, and RMSEA = 0.078. The findings reveal that organizational support significantly influences education, motivation, entrepreneurship, and economic empowerment, while education and motivation significantly contribute to economic empowerment. Furthermore, economic empowerment directly contributes to poverty alleviation, suggesting that productive zakat programs can generate sustainable welfare improvements when supported by robust institutional mechanisms. These findings suggest that zakat institutions should strengthen capacity-building programs, entrepreneurial mentoring, and integrated empowerment strategies to enhance the long-term effectiveness of zakat in alleviating poverty.

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Corresponding Author:

Abdul Aziz

Universitas Islam Negeri Siber Syekh Nurjati, Cirebon, Indonesia

Email: abdul.aziz@uinssc.ac.id

1. INTRODUCTION

Zakat is one of the key pillars in the Islamic economic system and has significant potential to support social development, particularly poverty alleviation. In Muslim-majority

countries, zakat has transformed charitable distribution to a productive approach that emphasizes economic empowerment [1]–[3]. The effectiveness of zakat management in building economic self-reliance depends heavily on institutional strategies and long-term program orientation [4]. In the Indonesian context, particularly in West Java, zakat is increasingly expected to function not only as temporary assistance but also as an instrument capable of lifting the mustahik from dependency toward self-sufficiency.

The potential of zakat to support the Sustainable Development Goals is increasingly recognized, especially in relation to poverty alleviation, quality education, and decent work. Integrating zakat into poverty alleviation policies has been shown to reduce absolute poverty levels in several member countries of the Organization of Islamic Cooperation (OIC) [5]. However, the effectiveness of zakat within a development context depends on many factors, both institutional and related to mustahik characteristics. Therefore, an in-depth study is required to comprehensively understand the determinants of zakat utilization success.

Poverty itself is a multidimensional problem encompassing economic, social, cultural, and psychological aspects [6]–[8]. Zakat-based interventions that focus only on short-term financial assistance tend to be less effective if not accompanied by integrated structural and psychosocial approaches. Zakat-based empowerment should address the cognitive and affective dimensions of mustahik to generate sustainable change. Within this framework, education, motivation, and entrepreneurship are considered important variables that can bridge zakat interventions toward improved welfare [9]–[12].

Mustahik education, particularly vocational education and financial literacy, has been shown to improve the economic capacity of zakat recipients significantly [13]. Zakat-based training has also increased employment opportunities and upward social mobility among mustahik groups in South Asia [13]. In this study, education is positioned not only as an independent variable but also as a link between organizational support and economic empowerment. This indicates that education is a long-term investment in transforming mustahik from recipients into productive economic actors.

In addition to education, individual motivation plays an important role in determining the success of zakat interventions [14]–[16]. Mustahik with high motivation are more responsive to training and more proactive in managing economic opportunities. Mustahik's internal motivation is a significant factor in the success of zakat programs, particularly in terms of the sustainability of small businesses [17]. In this analytical framework, motivation is viewed as a psychological mediating variable that links organizational support to economic empowerment.

Entrepreneurship is a strategic pathway for converting zakat interventions into tangible economic impacts. Zakat programs that provide capital and skills training to mustahik can encourage the formation of sustainable micro-enterprises. Productive zakat directed toward entrepreneurial development has been shown to increase the income of mustahik households significantly [18]. Therefore, in this research model, entrepreneurship is positioned as an intermediate outcome of institutional support for economic empowerment and as an indirect pathway to poverty alleviation.

Economic empowerment becomes the central point of success in zakat programs [19]–[22]. It is not sufficient to provide financial assistance alone; zakat must also enhance the mustahik's capacity, self-confidence, and control over their lives. The success of zakat programs depends greatly on the sustainability of interventions and the depth of their impact on the socio-economic structure of mustahik [23]. In this study, economic empowerment is viewed as a mediating variable between education, motivation, and entrepreneurship and poverty alleviation, making it the core of the analytical model.

To test the relationships among these variables simultaneously and in a complex manner, the Structural Equation Modeling (SEM) approach is employed. SEM allows researchers to evaluate the adequacy of a conceptual model using statistical indicators such as CMIN/DF, CFI, TLI, and RMSEA. These indices can determine the extent to which a model can reliably represent empirical data [24].

Despite the growing body of literature examining zakat utilization and poverty alleviation, most existing studies tend to focus either on descriptive evaluations of zakat distribution or on the economic outcomes of zakat programs in isolation. Limited empirical research has examined the structural relationships among institutional support, psychological factors, and economic empowerment simultaneously within a single analytical framework. In particular, the interaction between organizational support, education, motivation, and entrepreneurship in shaping the success of zakat-based poverty alleviation programs remains insufficiently explored. Previous studies often analyze these variables separately, which limits a comprehensive understanding of how zakat interventions generate sustainable socio-economic transformation among mustahik.

Therefore, this study seeks to address this research gap by developing and empirically testing an integrated structural model that explains how institutional support and individual capacity factors interact to influence economic empowerment and poverty alleviation outcomes. By applying Structural Equation Modeling (SEM), this research provides a more comprehensive explanation of the mechanisms through which zakat programs contribute to sustainable poverty reduction.

Although many studies have examined zakat utilization, there remains a gap in research that specifically analyzes the structural relationships among the determinant factors of zakat program success using a quantitative Structural Equation Modeling (SEM) approach. This approach offers advantages in simultaneously evaluating theoretical models and providing a more comprehensive understanding of the mechanisms through which zakat influences poverty alleviation. This study aims to fill this gap by empirically testing the relationships among organizational support, education, motivation, entrepreneurship, economic empowerment, and poverty alleviation through SEM.

The main objectives of this study are to: (1) analyze the direct and indirect relationships among organizational support, education, motivation, entrepreneurship, and economic empowerment in the context of zakat utilization; and (2) examine how these factors collectively influence poverty alleviation outcomes among mustahik through a Structural Equation Modeling (SEM) approach.

2. METHOD

2.1 Research Approach and Design

This study employed a quantitative approach with an explanatory research design to empirically test the relationships among constructs in the conceptual model of zakat utilization. This approach was selected because it enables a comprehensive structural understanding of how various factors influence poverty alleviation. Data were analyzed using Structural Equation Modeling (SEM), which allows simultaneous testing of latent-variable relationships and provides a rigorous assessment of construct validity and reliability. Through SEM, the study identified both direct and indirect effects among variables and statistically evaluated model fit using multiple goodness-of-fit indices.

2.2 Population and Sample

The study population comprised recipients of productive zakat (*mustahik*) who received interventions from zakat institutions in West Java, Indonesia. The quantitative sample was determined using purposive sampling with the following criteria: (1) *mustahik* who had participated in a productive zakat program for at least one year, and (2) willingness to complete the questionnaire fully. The study involved 258 respondents, which is considered adequate for SEM analysis, given the recommendation that complex models generally require a minimum sample size of 200 [24].

2.3 Instrument and Data Collection Techniques

The primary instrument in the quantitative phase was a structured (closed-ended) questionnaire using a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree), developed from relevant theories and prior empirical studies. The questionnaire consisted of six main constructs: organizational support, education, motivation, entrepreneurship, economic empowerment, and poverty alleviation. Each construct was measured using 3–5 indicators, reviewed and validated by experts in Islamic economics, education, and research methodology.

2.4 Data Analysis Techniques

Quantitative data were analyzed using Structural Equation Modeling (SEM) with the AMOS software package. SEM was selected because it enables the simultaneous analysis of complex relationships among multiple latent variables and provides a comprehensive evaluation of both measurement and structural models.

The SEM analysis was conducted through several sequential stages. First, Confirmatory Factor Analysis (CFA) was performed to evaluate the measurement model and assess the validity and reliability of the constructs. CFA was used to verify whether the observed indicators adequately represented their respective latent variables. Construct validity was evaluated using standardized factor loadings and Average Variance Extracted (AVE), while reliability was assessed through Composite Reliability (CR).

Second, the structural model was tested to examine the hypothesized relationships among the latent constructs, including organizational support, education, motivation,

entrepreneurship, economic empowerment, and poverty alleviation. The structural model allowed the identification of both direct and indirect effects among variables.

Third, the goodness-of-fit of the overall model was evaluated using several commonly accepted indices, including the Normed Chi-Square (CMIN/DF), Comparative Fit Index (CFI), Tucker–Lewis Index (TLI), Goodness-of-Fit Index (GFI), and Root Mean Square Error of Approximation (RMSEA). These indices were used to determine whether the proposed model adequately represented the empirical data.

Where necessary, model modification indices provided by AMOS were examined to improve model fit while maintaining theoretical justification. The final model was accepted when the fit indices reached acceptable thresholds, and the structural relationships were theoretically meaningful.

2.5 Instrument Validity and Reliability Testing

Content validity of the questionnaire was assessed through expert judgment by three specialists, yielding Aiken's *V* values of ≥ 0.87 for all indicators. Construct validity was examined using CFA, and all indicators demonstrated standardized factor loadings ≥ 0.60 and AVEs ≥ 0.50 . Construct reliability was assessed using Composite Reliability (CR), with all constructs exceeding 0.70, indicating strong internal consistency.

2.6 Research Ethics

This study was conducted in accordance with ethical principles in social research, including voluntary participation (informed consent), data confidentiality, and participants' right to withdraw at any time. Each participant received clear information regarding the study objectives and the intended use of the data.

3. RESULTS AND DISCUSSION

Building on the procedures described in the Materials and Methods section, this section presents and discusses the findings obtained from Structural Equation Modeling (SEM) using AMOS. The analysis was conducted in two stages: (1) evaluation of the measurement model through Confirmatory Factor Analysis (CFA) to establish construct validity and reliability, and (2) evaluation of the structural model to examine the hypothesized relationships among latent variables. Model fit was assessed using common goodness-of-fit indices, including CMIN/DF, CFI, TLI, and RMSEA [24].

3.1. Results

The structural model developed in this study was evaluated using Structural Equation Modeling (SEM) to assess model adequacy and to examine the relationships among constructs influencing the effectiveness of zakat utilization in alleviating poverty. Figure 1 shows the SEM model specified and estimated using AMOS.

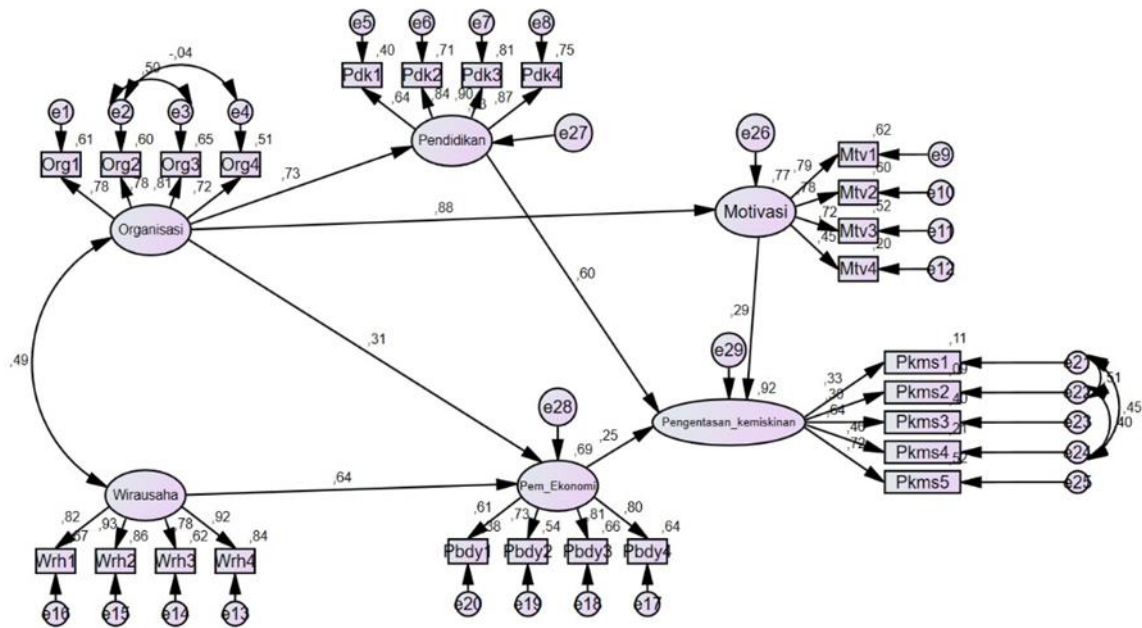


Figure 1. Structural Equation Modeling

Source: AMOS 22

The structural model demonstrated a substantial improvement in overall model adequacy, as indicated by more stable relationships among constructs and strengthened path estimates after model refinement. The final structure comprised six key latent constructs: Organization, Education, Motivation, Entrepreneurship, Economic Empowerment, and Poverty Alleviation, each measured by multiple observed indicators.

The path analysis results showed that organizational support exerted strong effects on education ($\beta = 0.88$), motivation ($\beta = 0.80$), and Entrepreneurship ($\beta = 0.49$), as well as a moderate effect on Economic Empowerment ($\beta = 0.31$). The effect of Organization on Motivation became more pronounced following model modification, reinforcing the role of organizational support as a systemic foundation for effective zakat utilization.

Entrepreneurship contributed substantially to Economic Empowerment ($\beta = 0.64$). Education also had a direct effect on Economic Empowerment ($\beta = 0.60$) and indirectly strengthened Poverty Alleviation through mediated pathways. The effect of Motivation on Poverty Alleviation ($\beta = 0.29$) suggests that improving beneficiaries' motivation, both intrinsic and extrinsic, positively supports poverty alleviation outcomes.

The relationship between Economic Empowerment and Poverty Alleviation was meaningful ($\beta = 0.25$), indicating that zakat-based economic interventions play a strategic role in fostering beneficiaries' economic self-reliance. The factor loadings of the measurement indicators were high (≥ 0.60), reflecting satisfactory measurement validity.

The final model represents a more stable, meaningful, and theoretically coherent set of relationships among the study variables. The findings confirm that the success of zakat utilization in alleviating poverty is strongly influenced by robust organizational support, adequate education, high motivation, strengthened entrepreneurship, and an integrated economic empowerment strategy.

Model fit was assessed using multiple goodness-of-fit indices, and the results, along with the corresponding cut-off criteria, are reported in Table 1.

Table 1. Goodness of Fit Indexes

Fit Measure	Result Value	Cut-off Criteria	Remarks
CMIN/DF (Normed Chi-Square)	2,551	$\leq 5,0$	Satisfied (fit)
RMR (Root Mean Square Residual)	0,417	$\leq 0,08$	Satisfied
GFI (Goodness of Fit Index)	0,830	$\geq 0,80$	Marginal fit
AGFI (Adjusted GFI)	0,789	$\geq 0,90$	Not satisfied
PGFI (Parsimony GFI)	0,669	$\geq 0,50$	Satisfied
NFI (Normed Fit Index)	0,849	$\geq 0,80$	Acceptably satisfied
RFI (Relative Fit Index)	0,827	$\geq 0,80$	Acceptably satisfied
IFI (Incremental Fit Index)	0,903	$\geq 0,90$	Satisfied (fit)
TLI (Tucker Lewis Index)	0,887	$\geq 0,90$	Marginal fit
CFI (Comparative Fit Index)	0,902	$\geq 0,90$	Satisfied (fit)
RMSEA (Root Mean Square Error)	0,078	$\leq 0,08$	Satisfied

The SEM results indicate that the proposed structural model demonstrates an acceptable level of fit and can be used to examine the relationships among constructs within the framework of effective zakat utilization for poverty alleviation. The CMIN/DF value of 2.551 indicates an adequate fit, as it is below the commonly used threshold of 5.0. Other indices, including RMR (0.417) and RMSEA (0.078), met the cut-off criteria, indicating that the residual and approximation errors remain within an acceptable range. An RMSEA value below 0.08 is typically interpreted as reflecting a good level of approximation error in SEM model estimation [24].

Several additional fit indices further support the model adequacy. IFI (0.903) and CFI (0.902) indicate a strong correspondence between the model and the observed data. NFI (0.849) and RFI (0.827) fall within an acceptable range, while GFI (0.830) and PGFI (0.669) indicate a marginal yet acceptable fit in the context of social research involving complex latent variables. AGFI (0.789) and TLI (0.887) remain slightly below the ideal cut-off of 0.90; however, the overall pattern of fit indices supports the use of the model for hypothesis testing and structural interpretation.

From a substantive perspective, the empirical findings support the hypothesized relationships proposed in the model. Organizational support shows strong effects on Education, Motivation, Entrepreneurship, and Economic Empowerment, reinforcing the view that the success of productive zakat programs depends heavily on institutional capacity. Support mechanisms such as training, access to capital, mentoring, and continuous monitoring form an initial foundation that influences beneficiary development in cognitive domains (education), affective domains (motivation), and practical domains (entrepreneurship). These findings align with prior studies emphasizing that zakat institutions function not only as fund distributors but also as facilitators of beneficiary capacity development [4], [5].

Education and beneficiaries' motivation contribute directly to poverty alleviation, indicating that knowledge and internal drive represent critical resources in the socio-economic transformation process. Education broadens access to skills and financial management capabilities, while motivation encourages willingness to initiate business

activities and adjust economic behaviors. Both variables also contribute indirectly through Economic Empowerment. Entrepreneurship emerges as an effective mechanism for improving beneficiaries' income and serves as a bridge connecting organizational support to economic empowerment outcomes.

Economic Empowerment functions as the primary mediating pathway toward poverty alleviation. The results indicate that comprehensive zakat programs designed in a comprehensive manner, designed to encompass institutional interventions and personal capability enhancement, as well as business formation, improve program effectiveness in moving beneficiaries out of poverty. The tested model shows not only statistical adequacy but also substantive validity, suggesting that zakat effectiveness should be assessed beyond fund disbursement and should focus on sustainable economic transformation among recipients.

The discussion highlights that the success of zakat utilization for poverty alleviation in West Java depends on integrating six empirically tested elements: organizational support, education, motivation, entrepreneurship, economic empowerment, and improved welfare outcomes. The study contributes to an evidence-based framework for more strategic and impactful productive zakat management.

The findings indicate that program success is shaped not only by institutional support, but also by how zakat institutions build beneficiaries' capacity through education, strengthen motivation for change, and encourage entry into entrepreneurship. Economic Empowerment represents the strongest mediating route linking input variables such as motivation, entrepreneurship, and organizational support to the final outcomes of welfare improvement and poverty alleviation. The results underscore that successful zakat programs are systemic and depend on integrating structural support, individual strengthening, and sustained economic interventions.

3.2. Discussion

The findings indicate that the proposed structural model has adequate statistical fit to explain the relationships among constructs in the context of zakat utilization for poverty alleviation. The achieved goodness-of-fit values, including $CMIN/DF = 2.551$, $CFI = 0.902$, $TLI = 0.887$, and $RMSEA = 0.078$, suggest that the model falls within an acceptable fit category. The PCLOSE value of 0.000 indicates that the model does not reach a close-fit criterion. Social research models with high complexity and multiple structural paths commonly show such imperfections while remaining acceptable for theory testing and interpretation under widely used SEM guidelines [24]. The results strengthen the structural validity of the proposed theoretical framework by indicating that multiple interacting factors shape the zakat program's success.

A key result concerns the strong effect of organizational support on the intervening variables, namely education, motivation, entrepreneurship, and economic empowerment. This pattern aligns with evidence emphasizing that zakat effectiveness depends on institutional capacity to design, manage, and professionally supervise programs [5]. Organizational support in this study covers governance, mentoring, monitoring, and access

to resources. Institutional strength is a critical driver of productive zakat outcomes, because unstructured institutional intervention tends to yield short-term, less sustainable impacts.

Beneficiaries' education emerges as a significant pathway linked to poverty alleviation. The result highlights the role of financial literacy, skills training, and personal capacity building as integral components of productive zakat programs. Evidence from zakat literacy research supports the importance of strengthening knowledge and understanding to improve zakat-related outcomes and program effectiveness [12]. Education provides practical knowledge and also builds attitudes and competencies needed to manage businesses or work activities sustainably.

Motivation functions as an important predictor of economic empowerment and poverty alleviation. The result indicates that zakat interventions should address external inputs, such as capital and training, and also strengthen internal factors, such as readiness to change, self-efficacy, and future orientation. Empirical reviews on barriers to effective zakat systems emphasize the relevance of behavioral and psychological factors, including individual motivation and perceived control, in shaping program performance [17]. A humanistic and psychosocial component can therefore complement economic support within productive zakat designs.

Entrepreneurship shows a meaningful contribution to economic empowerment. Productive zakat programs oriented toward micro and small enterprise creation can generate direct welfare improvements for beneficiaries. Evidence on entrepreneurship-oriented zakat assistance and small-business empowerment supports the role of enterprise development as a pathway toward better economic outcomes [20], [21]. Economic empowerment serves as a strong mediator in the model, linking institutional inputs and human capital factors, such as education and motivation, to the primary outcome of poverty alleviation.

Economic empowerment appears as the core leverage point in the model. Higher levels of economic empowerment among beneficiaries increase the likelihood of moving out of poverty. Evidence on productive zakat as an Islamic microfinance mechanism similarly emphasizes that program success should be assessed by structural changes in beneficiaries' livelihoods rather than by the amount of funds disbursed [23]. Program orientation can therefore shift from a charity-based approach toward a development-based approach.

The study contributes to the literature by integrating institutional, psychological, and economic variables within a single holistic SEM framework. The model provides a statistical explanation of inter-variable relationships and also offers a foundation for evidence-based policy in productive zakat governance. Integration of macro-level institutional support and micro-level individual strengthening, such as motivation and education, is associated with stronger poverty alleviation outcomes.

The practical implication is that zakat management institutions should position economic empowerment as the primary objective while reinforcing beneficiaries' education, personal motivation, and entrepreneurship development through sustained organizational support. The tested model is statistically acceptable and practically relevant for socio-economic transformation through productive zakat.

This study also contributes to the development of Islamic economic theory, particularly in understanding the role of zakat as an instrument for sustainable socio-

economic transformation. Unlike conventional charity-based approaches, the findings demonstrate that productive zakat functions as a structured empowerment mechanism that integrates institutional support with individual capacity development. This reinforces the view that zakat should be seen not only as a redistribution mechanism but also as a development-oriented instrument capable of fostering long-term economic independence among beneficiaries.

From the perspective of zakat management theory, the results highlight the importance of institutional capacity in determining program success. Organizational support, including governance quality, mentoring, training, and continuous supervision, emerges as the primary driver influencing other variables such as education, motivation, and entrepreneurship. This suggests that effective zakat management should move beyond simple fund distribution toward a more integrated model that emphasizes capacity building, monitoring systems, and long-term program sustainability.

In the context of poverty reduction models, this research proposes an integrated framework in which institutional support and human capital development jointly influence economic empowerment outcomes. The model suggests that poverty alleviation through zakat is not solely determined by financial assistance but by a systemic process that strengthens beneficiaries' knowledge, motivation, and entrepreneurial capabilities. This perspective supports multidimensional poverty-reduction strategies that combine economic interventions with social and behavioral transformation.

From a policy perspective, the findings imply that zakat institutions and policymakers should prioritize capacity-building programs, entrepreneurial mentoring, and structured empowerment initiatives for mustahik. Continuous training, financial literacy programs, and institutional mentoring systems are necessary to sustain productive zakat programs. Furthermore, the use of data-driven program evaluation and monitoring systems can improve the effectiveness of zakat management and strengthen its role as an instrument for sustainable poverty alleviation.

4. CONCLUSION

This study aimed to identify and analyze the determinants of successful zakat utilization for poverty alleviation in West Java Province using a quantitative, Structural Equation Modeling (SEM) approach. The results indicate that the proposed structural model meets acceptable statistical fit criteria and supports all hypothesized relationships.

The key findings show that organizational support plays a fundamental role in shaping the enabling factors of zakat success, namely education, motivation, entrepreneurship, and economic empowerment. Education and motivation have significant effects on economic empowerment and poverty alleviation, while entrepreneurship serves as a pathway that strengthens beneficiaries' economic capacity. Economic empowerment emerges as the strongest mediating variable linking the input factors to the final outcome, which is poverty alleviation.

From both conceptual and empirical perspectives, the study confirms that the success of productive zakat programs requires synergy among strong institutional support, strengthened individual capacity among beneficiaries, and a sustainable economic

empowerment strategy. The findings also reinforce the importance of shifting zakat orientation from a charity-based to a transformative, long-term development approach.

This study has several limitations that should be considered when interpreting the findings. First, the research was conducted in a specific regional context, namely West Java Province, which may limit the generalizability of the results to other regions with different socio-economic and institutional conditions. Second, the study relied primarily on cross-sectional survey data collected from mustahik participating in productive zakat programs. Consequently, the analysis captures relationships among variables at a single point in time and does not fully explain long-term program impacts. Third, the study focused on a limited number of determinants within the structural model, while other potential factors, such as institutional governance quality, market access, and digital financial inclusion, were not included in the analysis.

Future research is recommended to expand the scope of analysis by incorporating broader geographical contexts and comparing zakat empowerment programs across different regions or countries. Longitudinal research designs may also provide deeper insights into the long-term impacts of productive zakat interventions on beneficiaries' economic independence. In addition, future studies could integrate additional variables such as institutional governance, social capital, and digital financial inclusion to develop a more comprehensive model of zakat-based poverty alleviation.

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