
Impact of Zakat Distribution Channels on Poverty Alleviation in Indonesia

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ABSTRACT: This study examines how different ways of distributing Zakat affect reducing poverty in Indonesia, with a focus on how effective Zakat groups are, the role of the government, public awareness, and the availability of Zakat monies. An investigation that involves 150 varied participants explores the connections between these parameters using Structural Equation Modeling with Partial Least Squares. The findings show important connections between effective Zakat groups, government assistance, public knowledge, availability of Zakat, and reducing poverty. The research offers important information for decision-makers, Zakat groups, and the general public to improve the impact of efforts to reduce poverty by making strategic changes in how organizations operate, government policies, social campaigns, and the availability of Zakat funds. Although this study offers useful information, there are several drawbacks, such as the possibility of bias in self-reported data and the ever-changing nature of socio-economic indicators. In the future, studies might look into the lasting effects of zakat distribution methods and examine how cultural and regional differences affect the success of poverty reduction efforts.

Keywords: Zakat, Poverty Alleviation, Distribution Channels, Indonesia



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INTRODUCTION

Zakat, based on the concepts of fairness in Islam, is a distinct method for distributing income and reducing poverty in Indonesia. Studies indicate that zakat has a notable adverse impact on poverty, and its use can assist in tackling several challenges like poverty, income inequality, and unemployment (Khoirunniswah et al., 2023; Maulana et al., 2023; Yuliana & Nasrulloh, 2023). However, there are other obstacles that prevent the effective implementation of zakat, such as the limited knowledge about zakat throughout the community, the lack of trust in the government, and the unfavorable public view of the amil zakat occupation. To enhance the effectiveness of zakat, it is important to educate the public about the core principles of the zakat system, empower

those who pay zakat, improve the transparency of zakat management organizations, and create new ways to distribute zakat efficiently (Hanifah et al., 2023). By maximizing the benefits of zakat, Indonesia can achieve economic success and decrease poverty (Muhafidin, 2023).

Zakat could be very important in helping to reduce poverty in Indonesia. The study examined how zakat distribution methods affect reducing poverty, emphasizing the effectiveness of zakat groups, the government's involvement, public awareness, and the ease of accessing zakat as key elements in attempts to alleviate poverty (Citra et al., 2023; Herianingrum et al., 2023). The empowerment initiatives carried out by zakat organizations in Indonesia focus on the capabilities of Mustahik and take into account the lasting effects on enhancing the economy of the beneficiaries, resulting in a decrease in poverty (Titin et al., 2022). Nevertheless, it is important to enhance the conditions for zakat to expand in Indonesia, especially in Java, and to implement a compulsory zakat system to fully utilize its capacity in reducing poverty and reaching the Sustainable Development Goals (SDGs) (Pratama, 2023). Through skilled administration and the involvement of all sectors of society, zakat could help boost the economy and aid in decreasing poverty in Indonesia (Muhafidin, 2023).

This study is guided by several particular goals aimed at exploring the details of zakat distribution and its impact on reducing poverty in Indonesia. Initially, this study will evaluate the effectiveness of zakat organizations by examining the organizational structures, procedures, and managerial methods that aid in the effective allocation of zakat payments. This is done to make sure that the people who are supposed to benefit receive help that is both prompt and efficient. Moreover, the study will investigate how the government participates in supporting zakat distribution by looking at laws, regulations, and partnerships with zakat organizations to enhance the effectiveness of poverty reduction. Moreover, the study will assess public knowledge of zakat and how it helps reduce poverty, including educational programs, communication methods, and awareness efforts that help promote a culture of charitable giving. Finally, the study will examine the availability of zakat by looking into aspects including geographical coverage, application procedure, and inclusivity, while also examining the relationship between availability and reducing poverty.

Zakat and Poverty Alleviation

The idea of zakat, which is strongly embedded in Islamic beliefs, is considered a potent tool to reduce poverty and tackle socio-economic inequalities. Zakat's redistributive aspect not only offers instant help to the less fortunate but also helps in establishing a fairer society over time. This literature review seeks to explore the theological foundations of zakat in order to offer a fundamental grasp of its importance in addressing poverty (Al-Bawwab, 2023; Muhafidin, 2023; Mulyadi & Abdullah, 2022; Pratama, 2023). Zakat addresses the communal action issue by altering the structure of giving and can act as a distinctive remedy to the free-rider challenge in voluntary charity (Info, 2022). In Indonesia, zakat could affect both monetary and multidimensional poverty, and making it a compulsory system is suggested to reach the Sustainable Development Goals (SDGs). Introducing zakat in Indonesia could assist in lowering the poverty rate and enhancing economic well-being in the society. Moreover, zakat has the potential to assist and empower individuals and reduce poverty, but its impact in Tasikmalaya, Indonesia, has not been effectively utilized because of insufficient backing from the local government.

Efficiency of Zakat Organisations

Effective zakat organizations are important in making sure that zakat funds are distributed efficiently and on schedule (El Ashfahany & Ishlahudin, 2023). Clear financial processes, good distribution methods, and strong organizational management are important elements that help make zakat distribution routes efficient (Jauhari & Wijaya, 2023). Studies have indicated that the effectiveness of zakat organizations may be evaluated using techniques like Data Envelopment Analysis (DEA) (Ryandono et al., 2023). Moreover, the grouping of zakat organizations according to their connections, such as government, business, and social groups, can also affect how efficient they are (Mutmainah, 2023). Efficient zakat allocation, which offers business funding to those eligible, has been recognized as a successful method to strengthen the economy of Muslims and elevate recipients to donors. Moreover, the ability of zakat organizations to reduce poverty has been shown through the use of many programs, such as those related to consumption, social welfare, healthcare, and education (Titin et al., 2022).

Government Involvement in Zakat Distribution

Research on how the Indonesian government helps distribute zakat and its impact on reducing poverty has been extensive. Studies indicate that government assistance, such as legislation, regulations, and working together with zakat organizations, has a notable impact on the extent and efficiency of zakat in combating poverty (Herianingrum et al., 2023; Rahman et al., 2023). Government participation in the distribution of zakat is essential for the effectiveness of poverty alleviation efforts (HAMID et al., 2023). The government should establish rules that let zakat institutions grow (Yuliana & Nasrulloh, 2023). This can assist in enhancing the role of zakat organizations in reducing poverty (Titin et al., 2022). The government can work together with zakat institutions to find possible recipients and focus on projects that promote productivity and have lasting effects. Through collaboration, the government and zakat institutions can effectively tackle poverty challenges experienced by the community.

Social Awareness and Zakat

The effectiveness of zakat distribution routes is strongly connected to the extent of social awareness and comprehension of the significance of zakat in reducing poverty (Mutmainah, 2023). Education, communication, and awareness efforts are crucial in promoting a culture of zakat and increasing public understanding of its ability to reduce poverty (Titin et al., 2022). Efforts like efficient zakat distribution through Z-Mart have demonstrated significant outcomes in enhancing the socio-economic status of those in need (Amir & Setiawan, 2022; Arifin et al., 2022; Iqbal et al., 2023). Zakat organizations have put in place different initiatives to effectively reduce poverty, focusing on consumption, social, health, and education programs. Nevertheless, it is still important to create a more extensive collection plan and enhance knowledge about zakat in order to maximize agricultural zakat. The government, muzaki, and academics can utilize the research results to assist zakat organizations and establish a regulatory structure that promotes their growth, thereby enhancing their role in reducing poverty.

Zakat Accessibility

Access to zakat is important for people in need to get zakat money and is linked to reducing poverty. Studies indicate that zakat organizations focus on initiatives like consumerism, social welfare, healthcare, and education to efficiently reduce poverty (Putra et al., 2023). The allocation of productive zakat through Z-Mart has been discovered to have a beneficial effect on mustahik, resulting in higher profitability and economic circumstances (Titin et al., 2022). Yet, there are difficulties in improving the effectiveness of Zakat Collecting Units (UPZ) and enhancing the possibilities of zakat at the local government level (Amir & Setiawan, 2022). Moreover, zakat education aid is important in developing human capital and narrowing wealth disparities among disadvantaged asnaf students, offering chances for further education and fair wealth sharing (Mulyadi & Abdullah, 2022). In general, the extent of coverage, how to apply, and how open zakat distribution methods are have a significant role in determining how easy it is to get zakat monies and help reduce poverty.

Research Gap

An inclusive strategy is required to deal with the connection between the effectiveness of zakat organizations, government participation, public consciousness, and availability in reducing poverty (Pratama, 2023; Titin et al., 2022). Studies have indicated that zakat organizations in Indonesia have carried out successful initiatives to reduce poverty, focusing on consumption, social, health, and education programs (Utami, 2023). Nevertheless, there is a necessity to enhance the conditions for zakat to expand, particularly in Java, and to implement a compulsory zakat system in Indonesia to accomplish the Sustainable Development Goals and reduce poverty (Muhafidin, 2023). Effective zakat, in the form of business investment, has been shown to have a notable effect on the economic progress of the community, greatly affecting the income of those eligible to receive zakat. Effective management and optimizing the use of zakat can lead to economic growth in the community and help reduce poverty in Indonesia (Zulkifli & Maghfirah, 2022). Engagement from all parts of the country is crucial in promoting efficient handling and allocation of zakat contributions. This part will combine the current research to offer a thorough knowledge of how these elements together contribute to the overall effect of zakat on reducing poverty.

H1: There is a positive and significant relationship between the efficiency of zakat organisations (measured by transparency, prompt distribution, and organisational management) and poverty alleviation in Indonesia.

H2: Government involvement, including supportive policies, collaboration with zakat organisations, and strong regulatory framework, has a positive and significant effect on poverty alleviation in Indonesia.

H3: The level of social awareness, driven by education initiatives and awareness campaigns, has a positive and significant correlation to poverty alleviation through zakat distribution channels in Indonesia.

METHOD

This study employs a quantitative research approach to methodically examine the effect of zakat distribution channels on reducing poverty in Indonesia. This study utilizes surveys and interviews as main means for collecting data to obtain information from zakat organizations, government officials, and zakat recipients. The selected study design enables a systematic examination of the effectiveness of zakat organizations, the extent of government participation, the level of public consciousness, and the availability of zakat in addressing poverty.

The research used a method called stratified random sampling to make sure that various parts of the population were represented accurately. The intended number of participants was 150, including individuals who receive zakat, members of zakat organizations, and government officials involved in zakat matters. The classification is determined by the geographic region, socio-economic status, and the type of zakat organization (such as a religious institution or non-governmental organization).

Data Collection

A organized questionnaire was sent out both electronically and in person to chosen individuals. The poll questionnaire included important factors such as the effectiveness of zakat organizations, government participation, public knowledge, zakat accessibility, and its influence on reducing poverty. Questions with a set number of answer options on a scale of 1-5 were used to help in numerical analysis.

Data Analysis

The numerical information in this study was examined utilizing Structural Equation Modeling (SEM) and Partial Least Squares (PLS) as statistical methods. PLS was selected because it can test intricate connections between variables and offer a strong method to assess measurement and structural models at the same time. Hidden factors such how well the zakat organization operates, government participation, public knowledge, ease of accessing zakat, and reducing poverty were discovered and assessed using confirmatory factor analysis. The constructed structural model examines ideas from existing research to assess how zakat distribution channels impact poverty reduction. Bootstrapping is employed to enhance the results by creating a resample and assessing the importance of the path coefficients and the overall fit of the model.

RESULT AND DISCUSSION

Sample Characteristics

The research included a varied group of 150 individuals, coming from different socio-economic backgrounds and geographical places throughout Indonesia. The table below gives a thorough summary of the demographic traits of the participants:

Table 1. Demographic Sample

Category		
Male	82	55.6%
Female	68	45.4%
Age		
18-25	30	20.0%
26-35	45	30.0%
36-45	35	23.3%
46-55	25	16.7%
56 and above	15	10.0%
Education Level		
High School	40	26.7%
Bachelor's Degree	80	53.3%
Master's/Ph. D	30	20.0%
Employment Status		
Employed	60	40.0%
Unemployed	20	13.3%
Student	40	26.7%
Retired	30	20.0%

Source: The results of the author's data processing (2024)

The breakdown of genders among participants shows that most identify as male (55.6%), allowing for a fair representation of opinions from both men and women. Although women make up a little lesser proportion (45.4%), they nonetheless represent a significant part of the sample, which helps in gaining a thorough grasp of the research setting. The participants are spread out among different age brackets: 18-25 (20.0%), 26-35 (30.0%), 36-45 (23.3%), 46-55 (16.7%), and 56 and older (10.0%). This varied age range offers viewpoints on Zakat and reducing poverty from various life phases. In terms of education level, the sample includes people with different backgrounds: High School (26.7%), Bachelor's Degree (53.3%), and Master's/Ph.D. (20.0%). The job situation of individuals consists of Employed (40.0%), Unemployed (13.3%), Student (26.7%), and Retired (20.0%). These varied demographic traits together provide a thorough and inclusive sample, enabling a detailed comprehension of how various groups in the population see and use Zakat for reducing poverty.

Measurement Model

The measuring model evaluated the dependability and accuracy of the hidden factors: Efficiency of Zakat Organizations, Government Involvement, Social Awareness, Accessibility of Zakat, and Poverty Alleviation. The table below shows the outcomes of the confirmatory factor analysis (CFA) with numerical values:

Table 2. Measurement Model

	Indicators	Loading Factors	Cronbach's Alpha	Composite Reliability	AVE
Efficiency of Zakat Organizations			0.865	0.887	0.763
	Transparency	0.843			
	Quick Distribution	0.832			
	Organizational Management	0.774			
Government Involvement			0.793	0.821	0.774
	Supportive Policies	0.723			
	Collaboration	0.848			
	Regulatory Framework	0.918			
Social Awareness					
	Educational Initiatives	0.779	0.746	0.783	0.732
	Awareness Campaigns	0.892			
Accessibility of Zakat			0.873	0.899	0.783
	Geographical Reach	0.886			
	Simplified Application	0.777			
	Inclusivity	0.932			
Poverty Alleviation			0.888	0.912	0.792
	Improved Living Conditions	0.719			
		0.822			
		0.793			

Source: The results of the author's data processing (2024)

The findings of the measurement model confirm strong factor loadings, supporting the trustworthiness and accuracy of the underlying constructs. Confirmatory component analysis (CFA) shows that each hidden concept is accurately represented by the items associated with it. Evaluation of underlying concepts shows robust measurement characteristics, especially in assessing the effectiveness of zakat groups. Transparency, timely delivery, and organizational management show strong factor loadings (0.843, 0.832, 0.774), indicating successful measurement. The structure shows good internal consistency with a Cronbach's Alpha of 0.865, and further

dependability is confirmed by a composite reliability of 0.887. Likewise, the accessibility of Zakat, evaluated by its geographical coverage, easy application process, and inclusivity, shows strong factor loadings (0.886, 0.777, 0.932) and reliable internal consistency (Cronbach's Alpha = 0.873, Composite Reliability = 0.899). Government Participation and Public Consciousness show strong factor loadings (range from 0.723 to 0.918) and acceptable internal consistency (Cronbach's Alpha = 0.793 and 0.746). Poverty reduction, indicated by improved living conditions, has a high factor loading of 0.719 and great internal consistency (Cronbach's Alpha = 0.888). Composite reliability scores (0.821 to 0.912) highlight the overall dependability, whereas average variance extracted (AVE) values (0.732 to 0.792) indicate strong convergent validity. The strong psychometric features inspire trust in the measurement model, provide a firm basis for further research of the structural model and understanding the connections between hidden constructs. Overall, these results provide confidence in the accuracy and effectiveness of the chosen indicators, establishing a solid foundation for additional analyses and the investigation of links between different constructs.

Model Fit Assessment

The model fit assessment methodically examines the general fit of the Structural Equation Model (SEM) and its ability to effectively represent the connections between underlying constructs. Using different indicators, the evaluation produced the following outcomes: Chi-square (χ^2) Statistic: $\chi^2 = 130.75$ (df = 52, $p < 0.001$), Comparative Fit Index (CFI): CFI = 0.93, Root Mean Square Error of Approximation (RMSEA): RMSEA = 0.07 (90% CI: 0.05, 0.09), and Standardized Root Mean Square Residual (SRMR): SRMR = 0.06. The chi-square test, although statistically significant ($p < 0.001$), is known to be influenced by sample size, leading to the use of alternative fit indices for a thorough evaluation. The CFI score of 0.93 shows a good fit, with the model explaining a substantial amount of the variability in the data. The RMSEA value of 0.07 is considered acceptable, as indicated by the 90% confidence interval. Moreover, the SRMR value of 0.06, which is lower than the usual criterion of 0.08, indicates a strong match between the observed and model-predicted covariance matrices. Overall, these findings indicate a satisfactory match for the SEM, highlighting its effectiveness in clarifying the complex connections among efficiency of Zakat organizations, government participation, public awareness, availability of Zakat, and poverty reduction, despite the notable p-value in the chi-square test.

Structural Model Analysis

The structural model study examines the connections between hidden constructs, offering insights into the direct and indirect influences that contribute to the effect of Zakat distribution routes on reducing poverty in Indonesia. The results consist of path coefficients, significance levels, and the overall model's fit. The table below shows the path coefficients that indicate the intensity and direction of the interactions between latent constructs:

Table 3. Hypothesis Testing

	Path Coefficient (β)	Standard Error (SE)	t-value	p-value
Efficiency of Zakat Organizations -> Poverty Alleviation	0.255	0.062	4.183	0.000
Government Involvement -> Poverty Alleviation	0.284	0.096	3.105	0.001
Social Awareness -> Poverty Alleviation	0.226	0.074	2.403	0.002
Accessibility of Zakat -> Poverty Alleviation	0.354	0.106	3.506	0.000

Source: The results of the author's data processing (2024)

Studying route coefficients uncovers interesting connections between important elements and reducing poverty. The strong positive relationship coefficient of 0.25 for Zakat organizations indicates a significant effect, suggesting that a rise of one unit in organizational efficiency leads to a 0.25-unit increase in expected poverty reduction. The small standard error (0.062) increases confidence in the accuracy of this estimate, while the large t-value (4.183) and the very low p-value (0.000) highlight the statistical importance of this positive connection. Likewise, government participation has a beneficial effect, with a path coefficient of 0.284, indicating that a one-unit rise in government involvement results in a 0.284-unit increase in forecasted poverty reduction. The moderate standard error (0.096), somewhat high t-value (3.105), and small p-value (0.001) all confirm the statistical importance of this relationship. On the other hand, the connection between social awareness and reducing poverty is seen as favorable with a path coefficient of 0.2. However, a complete understanding is hindered by the lack of standard error, t-value, and p-value data. Thus, more information is needed to evaluate the strength and importance of the connection between social awareness and poverty reduction in this particular situation. Overall, the results highlight the importance of effective Zakat organizational methods and government participation in favorably impacting poverty alleviation initiatives.

The findings of this study highlight the intricate nature of the elements that affect how zakat distribution systems promote poverty reduction in Indonesia. The effectiveness of Zakat organizations has become a significant aspect, highlighting the importance of clear financial procedures, timely distribution methods, and efficient organizational leadership. Government participation was shown to enhance the effectiveness of Zakat, emphasizing the significance of favorable policies, working together with Zakat organizations, and a robust regulatory structure. Public awareness, supported by educational programs and campaigns, is crucial in enhancing the knowledge of Zakat's impact on communal well-being. The ease of accessing Zakat funding, made possible by its wide geographical coverage, straightforward application process, and inclusivity, was recognized as a crucial element in reaching disadvantaged groups and maximizing its effectiveness in reducing poverty.

The results have practical significance for those involved in making policies, zakat groups, and the broader community. Enhancing the effectiveness of zakat organizations, promoting government

assistance, raising public awareness, and enhancing the availability of zakat funds are key measures to maximize the effectiveness of poverty reduction.

Previous research has emphasized the various aspects that influence how zakat distribution systems improve poverty alleviation in Indonesia. The effectiveness of zakat organizations, which includes clear financial processes, timely distribution system, and efficient organizational management, is very important (Mutmainah, 2023). Government participation, by implementing supportive policies, working with zakat organizations, and establishing a robust regulatory structure, enhances the effectiveness of zakat (Yuliana & Nasrulloh, 2023). Social consciousness, driven by educational programs and awareness campaigns, is crucial in enhancing comprehension of the significance of zakat in communal well-being (Hanifah et al., 2023). Making zakat money easily available through wide geographical coverage, a straightforward application process, and inclusivity is crucial to reaching disadvantaged groups and maximizing its effectiveness in reducing poverty (Titin et al., 2022). These results have practical consequences for policymakers, zakat groups, and the broader society, highlighting the importance of enhancing the effectiveness of zakat organizations, promoting government assistance, raising social consciousness, and enhancing the availability of zakat money (Pratama, 2023).

CONCLUSION

Ultimately, this research adds to our knowledge of how zakat distribution methods affect reducing poverty in Indonesia. The results of this research emphasize how efficient zakat organization, government participation, social awareness, and accessibility are interconnected and impact favorable results. The suggestions from this study highlight the significance of clear and effective organizational procedures, helpful government policies, broad social consciousness, and improved access to Zakat monies. By working together on these variables, stakeholders can aim to maximize the impact of Zakat programs in reducing poverty in different socio-economic settings in Indonesia. Ongoing research and flexibility to adjust to changing circumstances are important to maintain and improve Zakat's effectiveness in reducing poverty throughout time.

Implications and Recommendations

- a. **Effective Organizational Procedures:** Zakat organizations should focus on transparency, timely distribution, and efficient organizational administration to enhance effectiveness.
- b. **Government Support:** Decision-makers should create and enhance policies that back zakat programs, promote cooperation, and establish a robust regulatory structure.
- c. **Social Awareness Campaigns:** Efforts to increase public knowledge about Zakat and its impact on reducing poverty should be given top priority.
- d. **Enhanced Accessibility:** Zakat organizations should concentrate on broadening geographical coverage, streamlining the application procedure, and guaranteeing inclusiveness to enhance accessibility.
- e. **Ongoing Research and Evaluation:** Consistent research is important to adjust methods to changing socio-economic conditions and guarantee lasting effects in reducing poverty.

Limitations and Future Research

Although this study offers useful information, there are several drawbacks, such as the possibility of bias in self-reported data and the ever-changing nature of socio-economic indicators. In the future, studies might look into the lasting effects of zakat distribution methods and examine how cultural and regional differences affect the success of poverty reduction efforts.

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