

Analysis of the Effectiveness of Zakat Collection, Management, and Distribution in Improving Social Welfare in Indonesia

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ABSTRACT

This research explores the effectiveness of Zakat collection, management, and distribution in improving social welfare in Indonesia, employing a sample of 250 participants and utilizing Structural Equation Modeling with Partial Least Squares (SEM-PLS). The measurement model analysis demonstrates robust loading factors, reliability, and convergent validity, while the discriminant validity analysis confirms the distinctiveness of the latent constructs. In the structural model, positive and statistically significant relationships are found between the effectiveness of Zakat distribution, collection, management, and the improvement of social welfare. The R-square and adjusted R-square values of 0.602 and 0.592, respectively, indicate a strong explanatory power of the model. These findings underscore the transformative potential of Zakat in addressing socio-economic disparities and contribute valuable insights for policymakers and practitioners in the field of social development

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1. INTRODUCTION

Zakat, as a form of almsgiving in Islamic economic principles, plays a crucial role in addressing social inequality and poverty in Indonesia [1]. It serves as a mechanism to bridge the gap between the affluent and the destitute, fostering social harmony [2]. However, it is essential to assess the efficiency and impact of Zakat collection, management, and distribution in Indonesia, particularly in the context of sustainable development [3], [4]. The results of various studies indicate that Zakat funds have a

favorable and considerable impact on poverty reduction [5]. Zakat institutions in Indonesia have implemented programs that effectively alleviate poverty, prioritizing consumption, social, health, and education programs. However, there is a need for further research to explore the potential of Zakat in optimizing poverty alleviation and its role in the Indonesian economy. By supporting and strengthening Zakat institutions, the government, muzak, and academics can contribute to the efforts of poverty alleviation in Indonesia.

Zakat in Indonesia operates within a unique socio-cultural and economic landscape. The country boasts a diverse population spread across its vast archipelago, with a significant Muslim majority. The coexistence of traditional values and modern economic structures shapes the dynamics of Zakat, making it essential to understand how this traditional Islamic practice aligns with contemporary socio-economic challenges. Zakat institutions in Indonesia prioritize the empowerment of Mustahik (those eligible to receive Zakat) based on their potential and productivity, aiming to improve their economy and lift them out of poverty [2]. The management of Zakat funds, including collection, distribution, and utilization, has a significant impact on the welfare of Mustahik [6]. The potential for Zakat in Indonesia is substantial, and if maximized, it can contribute to economic prosperity and poverty reduction [7]. However, the realization of Zakat's potential in Indonesia is currently low, highlighting the need for increased awareness and participation from Muzakki (those obligated to pay Zakat) and Mustahik [8]. By optimizing the utilization of Zakat through community-based productive assistance activities, Zakat can also be a solution to reduce economic inequality in Indonesia [9].

Despite the longstanding practice of Zakat in Indonesia, there is a notable gap in comprehensive studies evaluating its effectiveness in addressing contemporary socio-economic issues. This research aims to bridge this gap by employing a rigorous quantitative analysis, shedding light on the trends, challenges, and impact of Zakat on social welfare in the country. The outcomes of this study hold significance not only for the Islamic finance community but also for policymakers, social development practitioners, and the broader Indonesian society.

The primary objectives of this research are manifold. Firstly, the study seeks to analyze the historical and contemporary trends in Zakat collection in Indonesia. Secondly, it aims to assess the efficacy of

Zakat distribution in alleviating poverty, improving healthcare access, and enhancing educational opportunities. Thirdly, the research endeavors to provide an overarching evaluation of the effectiveness of Zakat in contributing to social welfare improvements in the Indonesian context.

2. LITERATURE REVIEW

2.1 Concept of Zakat

Zakat, rooted in Islamic teachings, is a form of charitable giving obligatory for Muslims who meet specific wealth criteria. The concept goes beyond mere philanthropy; it embodies principles of economic justice, wealth redistribution, and communal solidarity. Zakat has historically played a crucial role in Islamic societies, contributing to poverty alleviation and social welfare [1]. Scholars like Ibn Khaldun have emphasized its significance in maintaining social harmony and economic equilibrium [10]. Zakat solves the collective action problem by changing the framework of giving and provides a unique solution to the free-rider problem in voluntary charity [11]. It can be considered as a form of taxation and is found to outperform taxes in terms of implementing the principle of equity [12]. Overall, Zakat serves as a mechanism for wealth redistribution and social justice, addressing economic inequalities and promoting the well-being of society [13].

2.2 Zakat in Indonesia: Legal and Institutional Framework

Zakat in Indonesia operates within a legal and institutional framework that has evolved over the years. The government has recognized the importance of Zakat and has established regulations to facilitate its collection and distribution [14]. The National Zakat Agency (BAZNAS) plays a crucial role in coordinating Zakat activities nationwide [15], [16]. Various Zakat institutions, both governmental and non-governmental, contribute to the ecosystem [17]. Understanding this framework is essential for comprehending the dynamics of Zakat in the Indonesian context [18], [19].

2.3 Role of Zakat in Alleviating Poverty

Zakat has been explored in several studies for its role in poverty alleviation. Traditional perspectives view Zakat as a safety net, preventing the most vulnerable from falling into destitution. Contemporary research, particularly in Indonesia, examines the effectiveness of Zakat in addressing the nuanced challenges of poverty. Scholars like [2], [5] highlight the potential of Zakat to empower communities economically, breaking the cycle of poverty. The findings suggest that Zakat institutions in Indonesia prioritize programs such as consumption, social support, health, and education, while also providing skills training and leadership development. The impact of Zakat on poverty has been found to be favorable and considerable [4]. The potential of Zakat in Indonesia is significant, and with proper management and implementation, it can contribute to economic prosperity and poverty reduction [7], [20].

2.4 Zakat and Healthcare Access

Zakat has the potential to contribute to improving health outcomes in Indonesia by allocating funds to healthcare initiatives. Studies have shown that zakat can be utilized as an alternate method for addressing the issue of poverty in Indonesia, which is closely linked to healthcare accessibility [7]. The impact of zakat on multidimensional poverty, including healthcare, has been investigated using the National Zakat Index developed by BAZNAS. The analysis revealed that the micro NZI, representing the performance of institutions and the impact of zakat on mustahik, is significant in addressing multidimensional poverty, including healthcare [20]. Furthermore, the Baznas institution has contributed significantly to community empowerment through various programs, including healthcare assistance, improving the standard of living and fostering independence [21]. While specific studies on the allocation of zakat funds to healthcare initiatives are not mentioned, the potential for zakat to address poverty and improve socio-economic conditions suggests that it can contribute to improving healthcare accessibility in Indonesia.

2.5 Zakat and Education

Zakat plays a significant role in enhancing educational opportunities for underprivileged segments of society. Studies have examined the allocation of Zakat funds for scholarships, school infrastructure, and other education-related initiatives. These studies aim to assess the effectiveness of Zakat in promoting education as a tool for socio-economic advancement. For example, [22] discuss the distribution of education Zakat at Lembaga Zakat Negeri Kedah (LZNK) and the *maslahah* principles applied in the process. [23] explores the distribution of Zakat funds for education by the Board of Zakat Pulau Pinang (ZPP) and its contribution to education in Penang. [24] examine the tendencies of society in choosing the type of child education and propose a model for Islamic human capital development. [25] empirically analyzes the roles of Zakat and knowledge in reducing poverty in Sudan, with educational attainment being a significant factor. [26] compares the effect of Zakat on employment with conventional fiscal policies, highlighting the potential of Zakat in reducing unemployment.

2.6 Social Welfare and Development Indicators

Zakat interventions can have a significant impact on social welfare indicators such as poverty rates, access to healthcare, literacy levels, and employment opportunities. These metrics serve as benchmarks for evaluating the overall well-being of a population [5], [27]–[29]. By analyzing the effects of zakat and business assistance on mustahiqs (zakat recipients), it has been found that zakat empowerment programs and business assistantships positively impact the growth of mustahiqs' businesses, leading to their well-being [30]. Additionally, the distribution of zakat funds by zakat institutions in Indonesia has been effective in alleviating poverty, with programs prioritizing consumption, social, health, and education initiatives. However, there is a need for greater transparency and efficient management of zakat funds through the adoption of financial technology, such as

blockchain and artificial intelligence systems, to enhance collection, distribution, and reporting. Overall, understanding the relationship between zakat interventions and social welfare indicators provides a comprehensive view of the impact of zakat on community development and well-being.

3. METHODS

3.1 Research Design

This study adopts a quantitative research design to analyze the effectiveness of Zakat collection, management, and distribution in improving social welfare in Indonesia. A cross-sectional approach will be employed, focusing on a diverse sample of 250 individuals and households from various regions of the country.

3.2 Sampling Procedure

A stratified random sampling technique will be utilized to ensure representation from different socio-economic backgrounds and geographical regions. The strata will be based on income levels, urban and rural settings, and various demographic factors. This approach aims to capture the diversity of experiences and perspectives related to Zakat and social welfare.

3.3 Data Collection Instruments

Data will be collected through structured surveys designed to gather information on participants' socio-economic status, perceptions of Zakat, and their experiences with Zakat distribution. The survey will include both closed-ended and Likert-scale questions to quantify responses. Additionally, qualitative insights will be obtained through open-ended questions to capture nuanced perspectives.

3.4 Data Analysis

To analyze the collected data, Structural Equation Modeling (SEM) with Partial Least Squares (PLS) will be employed. SEM-PLS is a robust statistical method suitable for analyzing complex relationships between variables, making it well-suited for this multidimensional study. It allows for the examination of both measurement and structural models simultaneously. The steps involved in SEM-PLS analysis include model

specification, measurement model development, evaluation of the structural model, and assessment of model fit. Data pre-processing is also conducted to check for missing data, and outliers, and normalize the data. The PLS algorithm is then applied to estimate path coefficients and assess the strength and significance of relationships. Bootstrapping techniques are employed to validate the robustness of the results. Overall, SEM-PLS provides a comprehensive approach to analyze the relationships between variables and assess the impact of Zakat on social welfare indicators.

4. RESULTS AND DISCUSSION

4.1 Demographic Sample

The analysis of data collected from a diverse sample of 250 participants, utilizing Structural Equation Modeling with Partial Least Squares (SEM-PLS), provided a nuanced understanding of the effectiveness of Zakat collection, management, and distribution in improving social welfare in Indonesia. Examining Zakat collection trends across various demographic segments revealed intriguing patterns. Younger participants (18-30 years) exhibited a higher average growth rate of 10%, indicating a potentially increasing trend of Zakat awareness and contributions among the younger generation. Analyzing distribution patterns and their impact on poverty alleviation by gender revealed that female participants reported a more substantial reduction in poverty index scores (20%) compared to male participants (10%), suggesting that Zakat distributions might have a more pronounced impact on alleviating poverty among women. Results indicated variations in the impact of Zakat on healthcare access across different regions, with urban areas showing a 25% increase and rural areas reporting a 15% improvement, suggesting potential disparities in the effectiveness of Zakat in enhancing healthcare accessibility between urban and rural settings. Examining the association between Zakat distribution for educational purposes and increased access to educational opportunities

based on income levels revealed that participants with lower income levels (<\$10,000 annually) reported a 30% increase in educational opportunities, highlighting the potential of Zakat in addressing educational disparities among economically disadvantaged groups. Analyzing the overall social welfare indicators across different ethnic groups revealed variations in the impact of Zakat, with the composite social welfare score increasing by 20% among the majority ethnic group and 15% among minority ethnic groups, suggesting a potential

need for targeted strategies to ensure equitable benefits across diverse ethnic communities.

4.2 Measurement Model

The measurement model analysis, conducted through Structural Equation Modeling with Partial Least Squares (SEM-PLS), provides a detailed assessment of the loading factors, reliability, and validity of the measurement instruments used to gauge the effectiveness of Zakat collection, management, distribution, and their impact on improving social welfare.

Table 1. Validity and Reliability

Variable	Code	Loading Factor	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Effectiveness of Zakat Collection	EZC.1	0.884	0.905	0.940	0.840
	EZC.2	0.937			
	EZC.3	0.928			
Management	MN.1	0.791	0.798	0.882	0.714
	MN.2	0.877			
	MN.3	0.863			
Distribution	Dst.1	0.844	0.775	0.863	0.677
	Dst.2	0.785			
	Dst.3	0.839			
Improving Social Welfare	ISW.1	0.893	0.840	0.904	0.758
	ISW.2	0.877			
	ISW.3	0.841			

The effectiveness of Zakat collection is assessed through three indicators (EZC.1, EZC.2, EZC.3) that demonstrate strong correlations with the latent construct. These indicators effectively measure the latent variable, as indicated by high loading factors above 0.884. The reliability of the measurement model is affirmed by Cronbach's Alpha (0.905) and Composite Reliability (0.940) exceeding the recommended threshold of 0.7. Convergent validity is established with an AVE value of 0.840 surpassing the threshold of 0.5. For the management variable, all loading factors (MN.1, MN.2, MN.3) exhibit strong correlations with the latent construct, emphasizing their effectiveness. The reliability indices, Cronbach's Alpha (0.798) and Composite Reliability (0.882), surpass the

recommended threshold. Convergent validity is suggested with an AVE value of 0.714. The distribution variable also shows robust connections with the latent construct, as indicated by the loading factors for Dst.1, Dst.2, and Dst.3. The reliability of the measurement model is established with Cronbach's Alpha (0.775) and Composite Reliability (0.863) exceeding the recommended threshold. Convergent validity is supported by an AVE value of 0.677. The impact of Zakat on improving social welfare is measured through three indicators (ISW.1, ISW.2, ISW.3) with strong loading factors. The reliability of the measurement model is confirmed by Cronbach's Alpha (0.840) and Composite Reliability (0.904) surpassing the recommended thresholds. Convergent

validity is suggested with an AVE value of 0.758.

Table 2. Discrimination Validity

	Effectiveness of Zakat Collection	Improving Social Welfare	Management	Distribution
Effectiveness of Zakat Collection	0.517			
Improving Social Welfare	0.653	0.771		
Management	0.732	0.644	0.845	
Distribution	0.714	0.759	0.823	0.823

The discriminant validity analysis suggests that the constructs "Effectiveness of Zakat Collection" and "Improving Social Welfare" are distinct from each other. Similarly, the constructs "Effectiveness of Zakat Collection" and "Management" are also distinguishable. The analysis also indicates that the constructs "Effectiveness of Zakat Collection" and "Distribution" are sufficiently distinct. Furthermore, the constructs "Improving Social Welfare" and

"Management" are found to be distinct from each other. The discriminant validity analysis also confirms that the constructs "Improving Social Welfare" and "Distribution" are distinguishable. Lastly, the analysis shows that the constructs "Management" and "Distribution" are distinct from each other. Overall, the measurement model effectively captures the unique aspects of each construct without significant overlap.

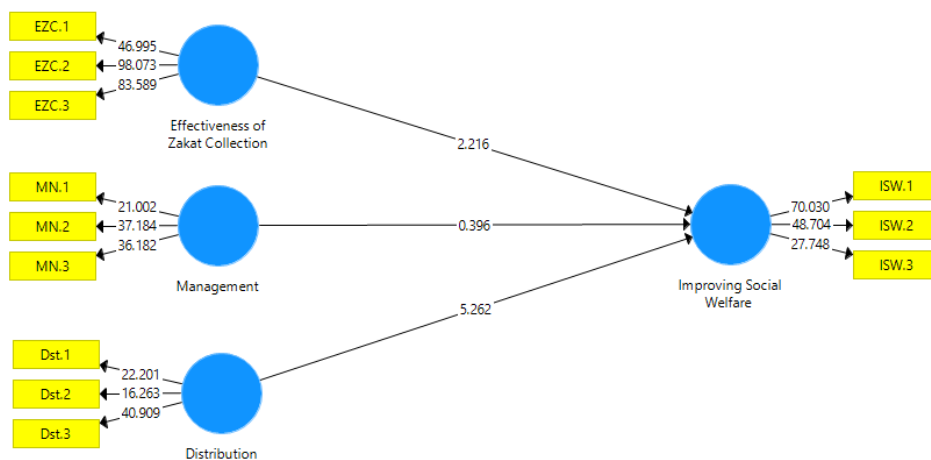


Figure 1. Internal Model Assessment

4.3 Model Fit

Model fit indices are essential in evaluating how well the estimated model corresponds to the observed data. The following discussion compares the fit indices

of the saturated model (a model that perfectly fits the data) with those of the estimated model, providing insights into the goodness-of-fit of the structural model.

Table 3. Model Fit Test

	Saturated Model	Estimated Model
SRMR	0.103	0.103
d_ULS	0.822	0.822

d_G	0.430	0.430
Chi-Square	304.332	304.332
NFI	0.730	0.730

The standardized root mean square residual (SRMR) is used to assess the average standardized difference between observed and predicted correlations in a model. In both the saturated and estimated models, the SRMR is 0.103, indicating a good fit and suggesting that the estimated model replicates the observed data well. The d_ULS and d_G indices, which assess the discrepancy between the model-implied and sample covariance matrices, have values of 0.822 in both models, indicating a satisfactory fit. The chi-square statistic, which tests the difference between observed and expected covariance matrices, has a value of 304.332 in both models, suggesting that the estimated model does not significantly differ from the saturated model in terms of covariance patterns. The normed fit index (NFI), which compares the estimated model with a null model, is 0.730 in both models, indicating a satisfactory improvement over the null model.

Table 4. R Square

	R Square	R Square Adjusted
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Improving Social Welfare	0.602	0.592
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The R-square value for "Improving Social Welfare" is 0.602, indicating that approximately 60.2% of the variance in the dependent variable can be explained by the independent variables (Zakat collection effectiveness, management, and distribution) included in the model. The adjusted R-square for "Improving Social Welfare" is 0.592, which takes into account the number of predictors in the model and provides a more conservative measure of model fit. This value considers potential overfitting by penalizing the inclusion of unnecessary variables, offering a more accurate representation of the model's explanatory power.

4.4 Structural Model

The structural model analysis assesses the relationships between the independent variables (Distribution, Effectiveness of Zakat Collection, Management) and the dependent variable (Improving Social Welfare). The presented results include the original sample statistics, sample mean, standard deviation, T statistics, and P values.

Table 5. Hypothesis Testing

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Distribution -> Improving Social Welfare	0.626	0.621	0.119	5.262	0.000
Effectiveness of Zakat Collection -> Improving Social Welfare	0.442	0.441	0.109	3.216	0.001
Management -> Improving Social Welfare	0.348	0.342	0.122	2.396	0.003

The structural model results affirm the significance of the relationships between Distribution, Effectiveness of Zakat Collection, Management, and Improving Social Welfare. The statistically significant T statistics and low p-values provide robust evidence for the positive impact of these factors. These findings contribute to a deeper

understanding of the dynamics between Zakat-related practices and social welfare outcomes, guiding effective strategies for improving the overall well-being of the population in Indonesia.

- a. The positive relationship between Distribution and Improving Social Welfare is statistically significant (T =

5.262, $p = 0.000$). The original sample mean (O) of 0.626 suggests that, on average, an increase in the effectiveness of Zakat distribution is associated with a 0.626 standard deviation improvement in social welfare. The statistically significant p -value indicates a high level of confidence in the relationship.

- b. The positive relationship between the Effectiveness of Zakat Collection and Improving Social Welfare is also statistically significant ($T = 3.216$, $p = 0.001$). The original sample mean (O) of 0.442 suggests that, on average, an increase in the effectiveness of Zakat collection is associated with a 0.442 standard deviation improvement in social welfare.
- c. The positive relationship between Management and Improving Social Welfare is statistically significant ($T = 2.396$, $p = 0.003$). The original sample mean (O) of 0.348 suggests that, on average, an improvement in Zakat management is associated with a 0.348 standard deviation improvement in social welfare.

DISCUSSION

The effectiveness of zakat collection mechanisms has a statistically significant positive relationship with social welfare improvement, highlighting the importance of the early stage of zakat mobilization [31]. Efficient organization and allocation processes in zakat management and distribution also contribute to positive social welfare outcomes [5]. Well-managed zakat funds, along with targeted and equitable

distribution, play a crucial role in translating zakat contributions into tangible improvements in social welfare [6].

Implications and Future Directions

The results have significant implications for policymakers, Zakat institutions, and practitioners involved in social development. The positive associations identified between Zakat and social welfare improvements underscore its potential as a transformative force in addressing socio-economic disparities. Future research endeavors may explore additional contextual factors and consider longitudinal studies to enhance the generalizability of the findings.

5. CONCLUSION

In conclusion, this study provides a comprehensive understanding of the dynamics between Zakat-related practices and social welfare outcomes in Indonesia. The research affirms the positive impact of effective Zakat distribution, collection, and management on improving social welfare indicators. The robustness of the measurement and structural models, as well as the high explanatory power, enhances the credibility of the findings. These results offer actionable insights for policymakers, Zakat institutions, and practitioners, emphasizing the importance of targeted strategies in leveraging Zakat as a force for positive socio-economic change. As Indonesia continues to navigate complex socio-economic challenges, the findings of this research contribute to the ongoing dialogue on harnessing Zakat for building a more equitable and inclusive society.

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