THE ROLE OF ZAKAT IN POVERTY ALLEVIATION: FACTORS INFLUENCING MUSTAHIK TO RISE ABOVE THE POVERTY LINE

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Abstract

This study is motivated by the issue of poverty, which remains a major challenge in Indonesia. Rumah Zakat is one of the institutions that contributes to poverty alleviation through the utilization of zakat, infaq, and sadaqah funds. Therefore, this study aims to analyze and describe the factors that influence mustahik in escaping poverty. This research is descriptive in nature and employs a quantitative approach. The data used are primary data obtained through the distribution of questionnaires to mustahik who have successfully risen above the poverty line. Data analysis was conducted using the SEM-PLS model (Structural Equation Modeling–Partial Least Squares) with the assistance of SmartPLS software version 4.1.0.9. The results of the study indicate that the expertise of facilitators has a positive and significant effect on poverty reduction, both directly and through increased accessibility. Increased knowledge also has a positive effect on improving skills and accessibility, which ultimately encourages mustahik to escape poverty. Accessibility is proven to be a key factor with a significant positive effect on enabling mustahik to move out of poverty. Meanwhile, changes in habits have a positive effect on attitudes; however, changes in attitudes do not have a significant effect on poverty reduction. Overall, this study emphasizes the importance of quality mentoring, skills development, and improved accessibility as dominant factors in mustahik empowerment. It also highlights that behavior-based interventions alone are insufficient to alleviate poverty.

Keywords: Mustahik, Poverty line, Utilization of Zakat, SEM-PLS

INTRODUCTION

Poverty is one of the complex and multidimensional social issues that continues to be faced by many countries, including Indonesia. According to data from the Central Statistics Agency (BPS) in March 2025, the national poverty rate reached 8.47 percent, equivalent to 23.85 million people (BPS, 2025). Although this figure shows a decline compared to the previous year, it still reflects the significant challenges in poverty alleviation efforts. The government has even set a target to reduce the poverty rate to 4.5 percent by 2029. However, achieving this target cannot be separated from the contributions of various stakeholders, including the government, the private sector, and Islamic philanthropic institutions. In this context, Rumah Zakat plays a role as one of the philanthropic organizations engaged in the fair and comprehensive distribution of zakat, infaq, and sadaqah (ZIS), with the aim of improving the welfare of mustahik so that they can rise above the poverty line (Rosadi & Athoillah, 2016).

Bhinadi in Saribulan et al., (2023) classifies poverty into three types. First, natural poverty, which occurs due to the low quality of natural and human resources. Second, cultural poverty, which is caused by the community's reluctance to change their living conditions, even when assistance is provided. Third, structural poverty, which arises as a result of institutional arrangements and government policies that trap communities in poverty, thereby perpetuating it across generations. One of the efforts that can be undertaken to address and resolve these causes of poverty is through the fair and comprehensive distribution of zakat funds (Rosadi & Athoillah, 2016).

Several previous studies have shown that zakat plays an important role in reducing poverty. Suryani & Fitriani, (2022) emphasized that zakat functions as an instrument of economic redistribution that can reduce social inequality and improve the welfare of its beneficiaries. Rini et al., (2018) concluded that the presence of zakat is able to alleviate poverty and reduce income inequality among mustahik. Selanjutnya Dasangga & Cahyono, (2020) evealed that productive zakat programs can increase the income of mustahik and reduce both material poverty and absolute poverty. Meanwhile, Kholid, (2019) asserted that the distribution of ZIS (Zakat, Infaq, and Sadaqah) has a significant and positive impact on the income of mustahik households. The distribution of ZIS can reduce the incidence, depth, and severity of poverty, meaning that ZIS is capable of accelerating poverty alleviation.

Rumah Zakat plays an important role in poverty alleviation efforts in Indonesia through the utilization of zakat, infaq, and sadaqah funds. To this end, Rumah Zakat implements community economic empowerment programs by providing various forms of support, including entrepreneurship assistance and the development of Community-Owned Enterprises (BUMMas) in the agribusiness, micro-business, and micro-finance sectors. These programs aim to serve mustahik (beneficiaries) by helping them increase their income, thereby enabling them to rise above the poverty line. To measure the success of these economic empowerment programs, Rumah Zakat conducts annual evaluations of participating mustahik. In 2024, 24% of program participants successfully moved out of poverty. This achievement represents both a success and a challenge for Rumah Zakat to continue improving the quality of its empowerment programs. In doing so, the number of mustahik who are able to escape poverty is expected to grow, making a tangible contribution to national poverty alleviation efforts.

Based on the empirical and theoretical issues discussed above, this study aims to identify and analyze the factors that influence mustahik in overcoming poverty.

Theoretically, this research contributes to enriching the literature on the relationship between zakat, empowerment, and social mobility, while also providing empirical evidence that strengthens theories on empowerment-based poverty alleviation strategies. Practically, the findings of this study can serve as a reference for zakat institutions in designing more effective programs, for the government in synergizing social policies, and for mustahik as motivation to enhance their self-reliance and quality of life.

LITERATURE REVIEW

Theory of Companion

Facilitators are agents of change who are actively involved in helping to address the problems faced by communities during the empowerment process. Referring to Ife (1995) in Nugraha, (2009), the role of companion generally encompasses four main functions: facilitator, educator, community representative, and technical role for the disadvantaged communities they accompany.

1. Facilitator, This role is related to providing motivation, opportunities, and support to the community through the utilization of local potential.
2. Educator, Facilitators actively serve as agents who provide positive input and guidance to the community based on their knowledge and experience. Tasks associated with the role of an educator include raising awareness, delivering information, conducting confrontation, and organizing training for the community.
3. Community Representative, This role is carried out in relation to interactions between facilitators and external institutions, on behalf of and in the interest of the community they accompany.
4. Technical Role, Facilitators are required not only to act as agents of change who organize community groups but also to carry out technical tasks according to various basic skills. These include conducting social analysis, managing group dynamics, building relationships, negotiating, communicating, providing consultation, as well as sourcing and managing funding.

Theory of Accessibility

Accessibility can be defined as the degree of ease in reaching or obtaining the goods and services needed (Farida, 2013). Accessibility in a particular area is also closely related to the transportation system. As stated by Ellis, (1997) the elements of accessibility include infrastructure such as transportation road networks and the facilities used to utilize them, in this case the availability of transportation means. In addition, accessibility is also strongly associated with the ease of people in obtaining information, as well as access to services such as business capital or other services that can meet their needs. Accessibility is also related to equality of opportunity for all members of society not only for those who are well-off, but also for the underprivileged so that everyone may have equal opportunities in various aspects of life.

Theory of Increased Knowledge

The enhancement of human knowledge is one of the fundamental aspects in the process of community empowerment. Empowerment is not only oriented toward improving economic skills, but also toward transforming ways of thinking, attitudes, and intellectual capacity or knowledge in shaping their future (Rakib & Syam, 2016). This process enables

communities to become more critical, independent, participatory, and innovative in facing life's challenges. Thus, empowerment that is oriented toward the advancement of knowledge will lead to more sustainable social change.

Theory of Skills Enhancement

In the process of community empowerment, human capital is often associated with skilled and competent human resources that support the achievement of an organization's goals Susanto et al., (2019). Meanwhile, according to Todaro & Smith (2015) in Arifin, (2023) there is a distinction between the concept of human capital and human resources. Human capital refers to skills, abilities, aspirations, health, and so on, which are the result of expenditures or investments in education, the provision and development of job training programs, healthcare programs, and the like. On the other hand, human resources refer to the quantity and quality of the labor force in a country.

Theory of Changes in Habits and Attitudes

Changes in people's habits and attitudes are part of the objectives in the empowerment process. Empowerment is carried out to build a community that is resilient and capable, with habits shifting toward positive directions, such as worship practices, interactions within the family, and relationships with neighbors or fellow community members. Furthermore, changes in attitudes also occur, for instance in responding to problems and in the way such problems are perceived. These changes begin with an intervention process through the enhancement of knowledge. Once knowledge increases, attitudes and behaviors will consequently undergo transformation (Rustika et al., 2018).

Theory of Poverty

Etymologically, the term "poverty" comes from the word "miskin" in Indonesian, which means having no possessions and living in deprivation. The Central Bureau of Statistics (Badan Pusat Statistik/BPS) defines poverty as the inability of an individual to meet the minimum basic needs for a decent life. Furthermore, it is stated that poverty is a condition in which a person lives below the standard minimum requirement, both for food and non-food consumption, known as the poverty line or poverty threshold (Ferezagia, 2018). In March 2025, BPS released data showing that the national poverty line was set at IDR 609,160 per capita per month, or approximately IDR 20,305 per day. This means that a person is categorized as poor if their expenditures fall below that level.

An alternative perspective on poverty was conveyed by Gunawan Sumodiningrat, who formulated a profile of poverty as cited in J. Arifin, (2020) He emphasized that the emergence of poverty is not merely a matter of welfare, but encompasses various dimensions, namely: first, poverty is a problem of vulnerability. Second, poverty means the lack of access to employment opportunities. Third, poverty is an issue of mistrust. Fourth, poverty implies that the poor spend all or most of their income on food consumption, with limited quantity and quality. Fifth, poverty is characterized by a high dependency ratio. Sixth, poverty is reflected in a culture of poverty, which is passed down from one generation to the next.

RESEARCH METHOD

This study employs a descriptive quantitative approach with a conclusive research design, which tests specific hypotheses and explains the relationships between variables

through a formal and structured research process (Malhotra, 2010). The type and source of data used is primary data, obtained through an online survey using a structured questionnaire with closed-ended questions. The population for sample selection consists of participants in Rumah Zakat's economic empowerment program who have successfully risen above the poverty line. The sampling technique applied is simple random sampling, a probability sampling method in which every member of the population has an equal chance of being selected as a sample (Sugiyono, 2019)

Data analysis was conducted using the SEM-PLS (Structural Equation Modeling–Partial Least Squares) approach with the SmartPLS software version 4.1.0.9. The analysis covered the outer model, which identifies relationships among variables, and the inner model, which examines the relationships between indicators and latent variables. The criteria for evaluating the outer model include consistency, internal reliability, convergent validity, and discriminant validity. Meanwhile, considerations in the inner model involve testing for multicollinearity, assessing path coefficients, conducting mediation tests, and evaluating the R-square values

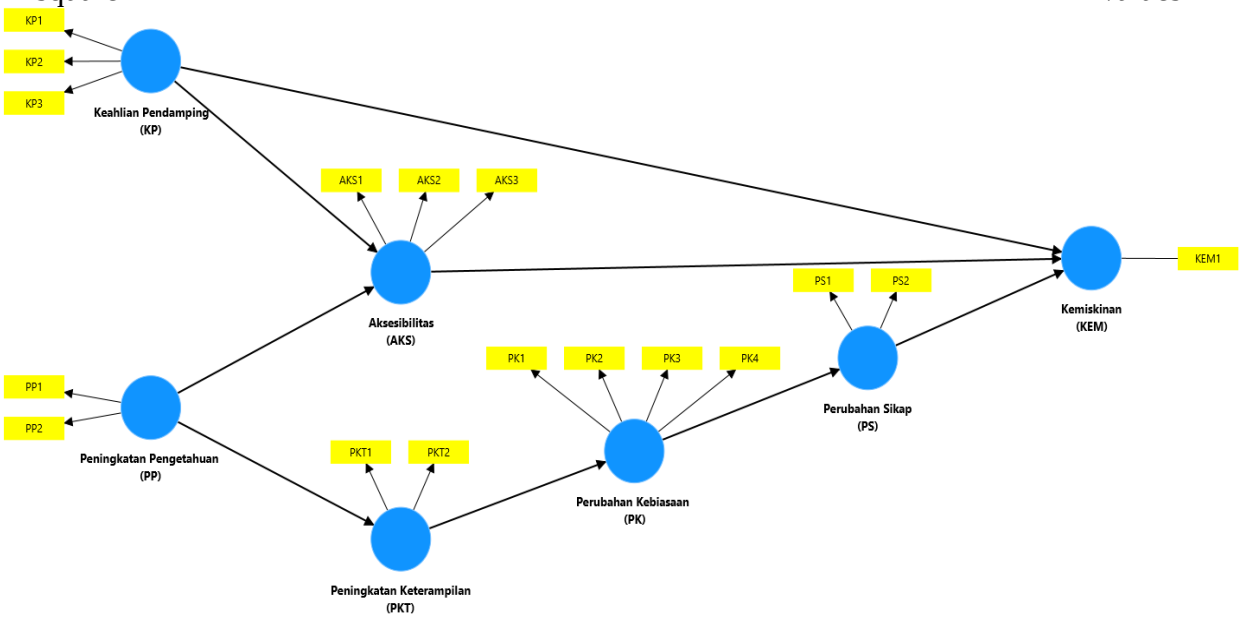

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Figure 1. The Research Framework

H1 : The facilitator's expertise has a positive effect on poverty
H2 : The facilitator's expertise has a positive effect on accessibility.
H3 : Knowledge enhancement has a positive effect on accessibility.
H4 : Knowledge enhancement has a positive effect on skill improvement.
H5 : Accessibility has a positive effect on poverty.
H6 : Skill improvement has a positive effect on behavioral change.
H7 : Behavioral change has a positive effect on attitudinal change.
H8 : Attitudinal change has a positive effect on poverty.
H9 : The facilitator's expertise has a positive effect on poverty through accessibility.
H10 : Knowledge enhancement has a positive effect on poverty through accessibility.

H11 : Knowledge enhancement has a positive effect through skill improvement, behavioral change, and attitudinal change.

RESULTS AND DISCUSSION

Respondent Characteristics

Based on the research findings, there are 50 respondents who are mustahik and have successfully risen above the poverty line through the economic empowerment programs of Rumah Zakat, with the following characteristics.

Table 1. Respondent Characteristics

Respondent Characteristics	Number	Percentage
Gender		
Male	18	36%
Female	32	64%
Age		
21 - 30	9	18%
31 - 40	11	22%
41 - 50	16	32%
51 - 76	14	28%
Programs Participated		
Entrepreneurship Assistance	12	24%
BUMMas Agribusiness	16	32%
BUMMas Microbusiness	8	16%
BUMMas Microfinance	14	28%

Source: Author's Data Processing, 2025

Table 1 shows that, based on gender, the majority of respondents are female, totaling 32 individuals (64%), while male respondents account for 18 individuals (36%). In terms of age, most respondents fall within the 41–50 years age group (32%). This indicates that the majority of program participants are in their mature productive years, still actively working, and possessing relevant experience. Among participants who have successfully risen above the poverty line, the majority were involved in the BUMMas Agribusiness program (32%), followed by the BUMMas Microfinance program (28%).

Measurement Model (Outer Model)

The measurement model is used to test the model through convergent validity, composite reliability, and discriminant validity assessments. Convergent validity is determined based on the validity of the loading factor, where a loading factor is considered valid if it has a value of ≥ 0.6 (Gozali & Latan, 2015). In addition, convergent validity can also be tested using the Average Variance Extracted (AVE), with an acceptable threshold of 0.50 or higher (Sarstedt et al., 2017). Reliability testing is measured through composite reliability, which is considered adequate if the composite reliability value reaches ≥ 0.7 (Hair et al., 2014). Meanwhile, discriminant validity testing is carried out using the Fornell-Larcker Criterion. Discriminant validity is deemed satisfied if the square root of AVE is greater than the correlations between constructs (Hair et al., 2014).

Table 2. Construct Reliability and Validity

Construct	Code	Loading Factor	AVE	Composite Reliability
Mentor Expertise	KP1	0.795	0.768	0.908
	KP2	0.796		
	KP3	0.819		
Increased Knowledge	PP1	1.000	0.609	0.747
	PP2	0.941		
Accessibility	AKS1	0.941	0.645	0.845
	AKS2	0.731		
	AKS3	0.805		
Skill Enhancement	PKT1	0.618	0.727	0.842
	PKT2	0.728		
Behavioral Change	PK1	0.736	0.525	0.814
	PK2	0.829		
	PK3	0.876		
	PK4	0.936		
Attitude Change	PS1	0.584	0.615	0.751
	PS2	0.947		
Poverty Line	KEM1	0.577	1.000	1.000

Source: Author's Data Processing, 2025

Based on the analysis in Table 2, all constructs in this study have a loading factor value of ≥ 0.6 and an AVE value of ≥ 0.5, indicating that all indicators meet the requirements of the convergent validity test and demonstrate that, on average, the constructs are able to explain more than 50% of the variance of their items. Furthermore, all variables in this study have a composite reliability value of ≥ 0.7, which means that all variables are declared reliable.

Table 3. Discriminat Validity: Fornell-Larcker Criterion

Contracts	AKS	KP	KEM	PKT	PP	PK	PS
Accessibility	0.803						
Poverty Line	0.913	0.877					
Mentor Expertise	0.711	0.470	1.000				
Behavioral Change	0.931	0.969	0.475	0.853			
Skill Enhancement	0.818	0.732	0.454	0.854	0.780		
Attitude Change	0.770	0.817	0.462	0.765	0.604	0.725	
Increased Knowledge	0.360	0.384	0.164	0.397	0.367	0.503	0.784

Source: Author's Data Processing, 2025

Table 3 shows that the square root value of the Average Variance Extracted (AVE) is higher than the correlation values among the constructs. This condition confirms that the main requirement for testing discriminant validity has been fulfilled.

Structural Model (Inner Model)

The structural model is used to explain the relationships among the designed constructs (Hair et al., 2014). In this model, hypothesis testing is conducted to determine the level of

significance using T-statistics or P-values, as well as the coefficient of determination (R Square).

Hypothesis Testing

Hypothesis testing in this study employs two criteria: the path coefficient, to determine whether the effect is positive (direct or indirect) or negative (opposite), as well as the T-statistic and P-value. A hypothesis is accepted if the calculated t-value (T-statistic) is greater than the critical t-table value of 1.676 at a 5% significance level, and if the P-value ≤ 0.05 (Hair et al., 2016). The results of the hypothesis testing can be explained as follows.

Table 4. Hypothesis Testing

Hypothesis	Path Coefficient	Original sample (O)	T statistics	P values	Conclution
Direct Effect					
H1	Mentor Expertise -> Poverty	1.058	4.905	0.000	Accepted
H2	Mentor Expertise -> Accessibility	0.677	6.743	0.000	Accepted
H3	Increased Knowledge -> Accessibility	0.322	2.801	0.005	Accepted
H4	Increased Knowledge -> Skill Enhancement	0.854	38.180	0.000	Accepted
H5	Accessibility -> Poverty	1.691	6.549	0.000	Accepted
H6	Skill Enhancement -> Behavioral Change	0.765	13.663	0.000	Accepted
H7	Behavioral Change -> Attitude Change	0.503	5.050	0.000	Accepted
H8	Attitude Change -> Poverty	-0.039	0.407	0.684	Rejected
Indirect Effect					
H9	Mentor Expertise -> Accessibility -> Poverty	1.144	3.538	0.000	Accepted
H10	Increased Knowledge -> Accessibility -> Poverty	0.545	3.156	0.002	Accepted
H11	Increased Knowledge -> Skill Enhancement -> Behavioral Change -> Attitude Change -> Poverty	-0.013	0.344	0.731	Rejected

Source: SPSS Data Processing, 2025

Based on Table 4 above, the results of hypothesis testing indicate a significant direct effect of the mentor's expertise on poverty reduction. This is evidenced by the t-statistic value (4.905) > t-table (1.676) and a P-value of 0.000 ≤ 0.05. The obtained coefficient is also positive at 1.058, which means that the higher the mentor's expertise, the greater the influence on mustahik to move out of poverty. Thus, hypothesis H1 is accepted. Furthermore, the mentor's expertise also has a significant direct effect on accessibility. This is evidenced by the t-statistic value (6.743) > t-table (1.676) and a P-value of 0.000 ≤ 0.05. The coefficient obtained is positive at 0.677, meaning that the higher the mentor's expertise, the greater the influence on accessibility. Therefore, hypothesis H2 is accepted.

The test results show that increased knowledge has a significant effect on accessibility. The t-statistic value (2.801) > t-table (1.676) with a P-value of 0.005 ≤ 0.05. The coefficient of 0.322 indicates a positive relationship, meaning that the higher the mustahik's knowledge improvement, the greater their level of accessibility. Thus, hypothesis H3 is accepted. The test also shows a significant effect of increased knowledge on improved skills. The t-statistic value (38.180) > t-table (1.676) and a P-value of 0.000 ≤ 0.05. The positive coefficient of 0.854 indicates that the higher the knowledge, the greater the effect on improving mustahik's skills. Therefore, hypothesis H4 is accepted.

The test results indicate that accessibility has a significant effect on poverty reduction. The t-statistic value (6.549) > t-table (1.676) with a P-value of 0.000 ≤ 0.05. The positive coefficient of 1.691 means that the higher the accessibility of mustahik, the greater their opportunity to escape poverty. Thus, hypothesis H5 is accepted. Furthermore, improved skills also have a significant effect on behavioral changes. The t-statistic value (13.663) > t-table (1.676) and a P-value of 0.000 ≤ 0.05. The positive coefficient of 0.765 indicates that the higher the skills possessed, the greater their influence on mustahik's behavioral changes. Therefore, hypothesis H6 is accepted.

The hypothesis testing results show that behavioral changes have a significant effect on attitudinal changes. The t-statistic value (5.050) > t-table (1.676) and a P-value of 0.000 ≤ 0.05. The positive coefficient of 0.503 means that the better the mustahik's behavior, the better the attitudinal changes that occur. Thus, hypothesis H7 is accepted. Furthermore, the test shows that attitudinal changes have no significant effect on poverty reduction. This is shown by the t-statistic value (0.407) < t-table (1.676) and a P-value of 0.684 > 0.05. The resulting coefficient is negative at -0.039, indicating that attitudinal changes do not have a meaningful effect on poverty reduction. Therefore, hypothesis H8 is rejected.

The results of hypothesis testing demonstrate a significant positive indirect effect of mentor expertise on mustahik escaping poverty through accessibility. The t-statistic value (3.538) > t-table (1.676) and a P-value of 0.000 ≤ 0.05. The coefficient of 1.144 indicates a positive effect, meaning that the better the mentor's expertise, the higher the accessibility, which in turn can reduce poverty. Thus, hypothesis H9 is accepted. The test also shows a significant positive indirect effect of increased knowledge on mustahik escaping poverty through accessibility. The t-statistic value (3.156) > t-table (1.676) and a P-value of 0.002 ≤ 0.05. The positive coefficient of 0.545 means that the higher the increase in knowledge, the higher the accessibility, which in turn affects poverty reduction. Therefore, hypothesis H10 is accepted.

The test results show a negative and insignificant indirect effect of increased knowledge on mustahik escaping poverty through improved skills, behavioral changes, and attitudinal changes. The t-statistic value (0.344) < t-table (1.676) and a P-value of 0.731 > 0.05. The coefficient of -0.013 indicates a negative and very weak effect. Thus, hypothesis H11 is rejected.

Coefficient of Determination

The analysis of the coefficient of determination is used to determine the extent to which independent variables contribute to the dependent variable. The value of the coefficient of determination can be seen in the R-Square and Adjusted R-Square values, and it is expressed in percentage form. According to Chin, (1998) there are three classifications

of R-Square values: an R-Square of 0.67 indicates a substantial (strong) level, 0.33 indicates a moderate level, and 0.19 indicates a weak level.

Table 5. R-Square and Adjusted R-Square Values

Variabel	R-square	R-square adjusted
Accessibility	0.714	0.707
Skill Enhancement	0.729	0.723
Behavioral Change	0.586	0.577
Attitude Change	0.253	0.237
Poverty	0.699	0.679

Source: SPSS Data Processing, 2025

Based on Table 5, the adjusted R-squared value for the accessibility variable is 0.707. This indicates that mentoring expertise and knowledge improvement are able to explain accessibility by 70.7%. Furthermore, the adjusted R-squared value for skill improvement is 0.723, which means that knowledge improvement can explain skill enhancement by 72.3%. Meanwhile, the adjusted R-squared value for behavioral change is 0.577. This shows that knowledge improvement and skill enhancement can explain behavioral change by 57.7%. In contrast, the adjusted R-squared value for attitude change is 0.237, meaning that knowledge improvement, skill enhancement, and behavioral change together can explain attitude change by 23.7%. Finally, the poverty variable has an adjusted R-squared value of 0.679. Thus, mentoring expertise, knowledge improvement, accessibility, skill enhancement, behavioral change, and attitude change collectively can explain poverty by 67.9%, which falls into the strong category.

DISCUSSION

The skills of facilitators have a significant positive influence on enabling mustahik to rise above the poverty line. This indicates that the higher the competence of facilitators in providing support to mustahik, the greater their chances of escaping poverty. This finding is consistent with the study by Siddik & Sihombing, (2024) which emphasizes that the role of facilitators is crucial in monitoring and motivating beneficiaries, while low facilitator competence becomes a barrier to program success. Conversely, improving the quality of facilitators can strengthen the program's impact on family welfare. In addition, the study by Ma'rufin, (2021) also confirms that the role of facilitators has a significant influence on family welfare. Therefore, in the process of community empowerment, the role and quality of program facilitators must be continuously enhanced to ensure impactful and sustainable program implementation.

The skills of a companion have a significant influence on the accessibility of beneficiaries (*mustahik*). This accessibility includes the ease of obtaining information, access to services, and equal opportunities. As mediators, facilitators, educators, and community representatives (Ma'rufin, 2021), companions play a crucial role in bridging the various needs of beneficiaries. Through these roles, they are able to enhance beneficiaries' accessibility by engaging in various community economic empowerment programs. Consequently, beneficiaries can obtain support in the form of business capital, business facilities, and guidance in running their enterprises.

The increase in knowledge has a significantly positive impact on accessibility. This indicates that better understanding enables mustahik to recognize, utilize, and maximize opportunities in obtaining services or other facilities. The finding that the improvement of

mustahik's knowledge is directly proportional to the rise in accessibility shows that knowledge functions as an "enabler," allowing individuals to know where to access services, how the procedures work, and when to make use of them. This finding is consistent with studies in the fields of Islamic finance as well as information systems.

The increase in knowledge has a significant positive effect on the improvement of skills. The positive coefficient indicates that the higher the knowledge possessed by mustahik, the greater the ability or skills that develop. This finding is in line with the research results of Sahabudin, (2024) which emphasize that assistance through various education and training programs encourages improvements in management skills, business development, and strengthened collaboration. This illustrates that education or training can enhance the practical abilities of mustahik, which in turn has a positive impact on capacity development.

Accessibility has a significant influence on mustahik in their efforts to rise above the poverty line. The higher the level of accessibility they have, the greater the opportunity for mustahik to escape such conditions. This finding is consistent with Wulandari, (2019) research, which concluded that accessibility has a significant effect on poverty, while other variables such as dependency ratio and disparity do not show a significant positive effect. This further strengthens the argument that accessibility is a key variable in poverty alleviation efforts.

Skills enhancement has a significant influence on changes in mustahik habits. Subsequently, changes in mustahik habits have a significant influence on changes in attitudes. However, the research findings show that changes in mustahik attitudes do not have a significant effect on lifting mustahik out of poverty. This study reveals that skills drive changes in habits, changed habits contribute to changes in attitudes, but changes in attitudes alone do not automatically enable mustahik to rise above the poverty line. As highlighted in the study by Hosen et al., (2024) the factors that influence the welfare of mustahik are input factors such as zakat funds and mentoring.

The expertise of a facilitator indirectly provides a significant positive impact on the ability of *mustahik* (beneficiaries) to rise above the poverty line through improved accessibility. The empowerment process, which aims to enhance community welfare and help them break free from poverty, certainly requires the role of local heroes or field facilitators as the frontline agents. Facilitators play a crucial role in increasing *mustahik* accessibility through business assistance advocacy, the provision of business facilities, and guidance in business management. With intensive facilitation, the quality of life of empowered communities will improve, both in terms of income and overall living standards. The findings of this study support those of Utami, (2018) which emphasized that facilitation has a significant positive effect on increasing *mustahik* income.

He increase of knowledge indirectly has a significant positive influence on enabling mustahik to rise above the poverty line through improved accessibility. Individuals who possess sufficient knowledge tend to have relatively easier access to various information, services, and equal opportunities. This finding is in line with Farida, (2013) research, which emphasized that, in general, accessibility tends to affect the socio-economic conditions of society; communities with better accessibility show more developed socio-economic conditions compared to those with limited access. Thus, knowledge serves as an important factor which, through enhanced accessibility, can facilitate mustahik in improving their well-being and reducing the severity of their poverty.

An increase in knowledge indirectly has an insignificant negative effect on helping mustahik escape poverty through improvements in skills, habit changes, and attitude shifts. In other words, although theoretically knowledge is expected to shape skills, trigger behavioral changes, and influence attitudes that contribute to poverty alleviation, the empirical evidence does not support this assumption. Overall, these findings indicate that interventions focused solely on increasing knowledge are insufficient to drive the structural changes required for mustahik to break free from poverty. This calls for a more holistic empowerment approach one that not only emphasizes cognitive aspects but also strengthens practical skills, fosters productive habits, and promotes attitude changes that support economic resilience.

CONCLUSION

Based on the research findings, the main factors driving mustahik (beneficiaries) out of poverty are the role of facilitators, skills enhancement, and accessibility to capital and services. The expertise of facilitators has been proven to directly and indirectly influence mustahik's access, which ultimately contributes to improved well-being and helps them move above the poverty line. In addition, increased knowledge has a positive impact on both skills and accessibility, although the pathway of skill development through habits and attitudes has not been found to significantly reduce poverty. This highlights that knowledge alone is not sufficient; it must be supported by practical skills and tangible access to resources.

Overall, the study finds that quality facilitation, skills enhancement, and accessibility are the dominant factors in the success of mustahik empowerment. Meanwhile, changes in attitude do not have a significant impact on poverty reduction, indicating that empowerment programs cannot solely focus on behavioral aspects. These findings emphasize the need for a more holistic empowerment strategy, with a strong emphasis on strengthening facilitator capacity, providing practical skills, and facilitating access to capital and information as the main pillars of poverty alleviation.

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