



# THE INFLUENCE OF ZAKAT ON EDUCATION AND HEALTH AS A MEDIATING VARIABLE FOR POVERTY ALLEVIATION IN BANGKALAN SOCIETY

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## Abstract

This study aims to analyze the effect of zakat on poverty alleviation in Bangkalan Regency by placing education and health as mediating variables. The approach used is quantitative with a case study method, using primary data from the results of questionnaires distributed to zakat beneficiary communities and regional zakat managers. The results of the statistical analysis show that zakat has a direct and significant effect on poverty reduction, and this effect increases significantly when mediated by education and health variables. These findings indicate that zakat not only functions as temporary assistance, but also as a tool for community empowerment if managed strategically. In addition, this study identifies that the effectiveness of zakat is highly dependent on zakat management policies at the regional level, including synergy between zakat institutions and local governments. This study provides theoretical contributions to the development of productive and practical zakat models to strengthen regional zakat policies that are oriented towards development. Recommendations are given for zakat to be made part of a regional development strategy that is integrated with the education and health sectors, in order to achieve sustainable poverty alleviation.

**Keywords:** Zakat; Education; Health; Poverty; Regional Policy; Mediating Variables.

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## Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh zakat terhadap pengentasan kemiskinan di Kabupaten Bangkalan dengan menempatkan pendidikan dan kesehatan sebagai variabel mediasi. Pendekatan yang digunakan adalah kuantitatif dengan metode studi kasus, menggunakan data primer dari hasil kuesioner yang disebarkan kepada masyarakat penerima manfaat zakat dan pengelola zakat daerah. Hasil analisis statistik menunjukkan bahwa zakat memiliki pengaruh langsung dan signifikan terhadap pengurangan kemiskinan, dan pengaruh tersebut meningkat secara signifikan ketika dimediasi oleh variabel pendidikan dan kesehatan. Temuan ini menunjukkan bahwa zakat bukan hanya berfungsi sebagai bantuan sementara, tetapi juga sebagai alat pemberdayaan masyarakat jika dikelola secara strategis. Selain itu, penelitian ini mengidentifikasi bahwa efektivitas zakat sangat bergantung pada kebijakan pengelolaan zakat di tingkat daerah, termasuk sinergi antara lembaga zakat dan pemerintah daerah. Penelitian ini memberikan kontribusi teoritik terhadap pengembangan model zakat produktif dan praktis terhadap penguatan kebijakan zakat daerah yang berorientasi pembangunan. Rekomendasi diberikan agar zakat dijadikan bagian dari strategi pembangunan daerah yang terintegrasi dengan sektor pendidikan dan kesehatan, guna mencapai pengentasan kemiskinan yang berkelanjutan.

**Kata Kunci:** Zakat; Pendidikan; Kesehatan; Kemiskinan; Kebijakan Daerah; Variabel Mediasi.

## INTRODUCTION

Zakat is an important instrument in the Islamic economic system that has great potential to reduce poverty through fair and targeted distribution of wealth.<sup>1</sup> However, social realities in various regions, including Bangkalan Regency, show that the implementation of zakat has not achieved optimal results. The poverty rate in Bangkalan is still above the provincial average, which shows a gap between the idealization of the function of zakat as a tool for economic empowerment in theory and the reality of its implementation in the field.<sup>2</sup> The issue of how zakat is managed, who the beneficiaries are, and in what form zakat is distributed, is a critical point that has not been fully answered.<sup>3</sup> This condition raises doubts about the effectiveness of the zakat distribution approach that has been used so far in overcoming poverty.<sup>4</sup>

Research shows that zakat can help the poor if managed productively. This means that zakat is not only given in the form of money or consumer goods, but also used to

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<sup>1</sup>Faisal, Yusuf, Ida Busneti, and Nirdukita Ratnawati. "Factors Affecting Job Satisfaction and Intention to Leave Work in Zakat Institutions." *Azka International Journal of Zakat & Social Finance* (2023): 91-120.

<sup>2</sup>Wahyuni, and Sigit Sasmito. "Peran Zakat dalam Mengurangi Kemiskinan Di Indonesia." *NOMISMA: Jurnal Ekonomi, Bisnis, dan Manajemen* 1.1 (2023): 18-38.

<sup>3</sup>Kinanti, Mutiara. *Pengaruh Akuntabilitas dan Transparansi Terhadap Minat Muzakki Membayar Zakat dengan Kepercayaan Kepada Badan Amil Zakat Sebagai Variabel Intervening (Studi Pada Badan Amil Zakat Nasional (BAZNAS) Kota Jambi)*. Diss. Universitas Jambi, 2024.

<sup>4</sup>Sri Wahyuni, M Shabri Abd Majid, and Muhammad Ridwan, "Mekanisme Distribusi Kekayaan Negara Dalam Ekonomi Islam," *Nusantara: Jurnal Ilmu Pengetahuan Sosial* 10, no. 5 (2023): 2652-66.

support small businesses, job training, or other economic programs.<sup>5</sup> For example, according to research by Zainul Fatah and Fery Nur Hidayat (2025), zakat given in the form of business capital can increase the income of recipients. This shows that zakat can be a tool for economic empowerment, not just temporary assistance.<sup>6</sup>

Education has also been shown to strengthen the impact of zakat on poverty reduction. If zakat is used to provide scholarships or educational assistance, children from poor families can continue their education and have a better future.<sup>7</sup> Research Adam Hafidz Al Fajar (2024) shows that scholarships from zakat funds can increase school participation among mustahik children. With education, they have wider job opportunities and can escape the cycle of poverty.<sup>8</sup>

In addition to education, health also plays an important role. Many poor families have difficulty paying for medical expenses. If zakat is used for health services, such as free check-ups or medical assistance, poor families can live healthier and more productive lives. Research Muhammad Sauqi, (2025) found that zakat used to help with health needs can reduce the economic burden on families.<sup>9</sup>

With a healthy body, they can work and meet their living needs.<sup>10</sup> Seeing this gap, this study offers a new approach by making education and health mediating variables in analyzing the effect of zakat on poverty alleviation. This approach is considered more contextual and applicable, especially in Bangkalan Regency which still faces challenges in accessing quality education and basic health services. By placing these two sectors as intermediaries, zakat can be directed to create a stronger long-term impact on community welfare. Scholarships from zakat funds, for example, can increase school participation and work skills, while financing health services can reduce the economic burden on poor households. This shows that zakat distribution is not only relevant as a temporary solution, but also as a sustainable human development strategy.

Based on this background, this study aims to examine the effectiveness of zakat in alleviating poverty in Bangkalan Regency, focusing on the role of education and health as mediating variables. The main questions asked are: does zakat have a significant influence on poverty alleviation, and are the education and health sectors able to strengthen this influence? This study also aims to measure the extent to which each variable contributes to explaining the causal relationship that occurs. With an interdisciplinary approach that combines the perspectives of Islamic economics, education, and public health, the results

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<sup>5</sup>Septiani, Risma Laely, and Ayub Wijayati Sapta Pradana. "Pengaruh Penyaluran Dana Zakat terhadap Tingkat Kemiskinan dengan Pengelolaan Zakat sebagai Variabel Intervening pada Baznas Kabupaten Lombok Timur: INDONESIA." *Mu'amalat: Jurnal Kajian Hukum Ekonomi Syariah* 14.1 (2022): 1-12.

<sup>6</sup>Zainul Fatah and Fery Nur Hidayat, "Efektivitas Penyaluran Zakat Produktif BAZNAS Kabupaten Sumenep Dalam Mengembangkan UMKM Di Kabupaten Sumenep," *Innovative: Journal Of Social Science Research* 5, no. 2 (2025): 2256-63.

<sup>7</sup>Fatmalasari, Ika Nurhaliza. "Pengaruh Pendistribusian Dana Zakat Terhadap Kesejahteraan Mustahik Melalui Program Pendidikan Yakesma Kota Sorong." *At-Thariqah: Jurnal Ekonomi* 4.2 (2024): 109-125.

<sup>8</sup>Adam Hafidz Al Fajar, "Peran Zakat Dan Sedekah Untuk Mendukung Pemberdayaan Inklusif," *Rayah Al-Islam* 8, no. 4 (2024): 2675-92.

<sup>9</sup>Muhammad Sauqi, "Konsep Zakat Produktif Perspektif Syekh Muhammad Arsyad Al-Banjari Dalam Kitab Sabilal Muhtadin (Analisis Sejarah, Hermeneutika, Dan Istibath)," *Jurnal Ekonomi Dan Bisnis (Ekobis-Da)* 6, no. 1 (2025).

<sup>10</sup>Fahlefi, Muhammad Reza. *Pengaruh Dana Otonomi Khusus dan Zakat Terhadap Kemiskinan di Provinsi Aceh Melalui Indeks Pembangunan Manusia Sebagai Variabel Intervening*. Diss. Universitas Islam Negeri Ar-Raniry, 2023.

of this study are expected to not only enrich academic literature, but also provide a strong basis for formulating public policies at the regional level, especially in planning zakat distribution that is more strategic and in accordance with the real needs of local communities.

## LITERATURE REVIEW

Regional autonomy gives authority to local governments to regulate and manage government affairs independently, in accordance with the potential and needs of the local community. Bangkalan Regency, as part of East Java Province, has implemented a regional autonomy policy since the enactment of Law Number 22 of 1999, which was later updated through Law Number 23 of 2014. In this context, the Bangkalan Regency Government has the flexibility to manage local resources, including in the public service sector such as education, health, and social welfare.<sup>11</sup>

However, the reality on the ground shows that Bangkalan still faces various challenges, especially in strengthening institutional capacity, equitable development, and the effectiveness of poverty alleviation programs. The Human Development Index (HDI) in Bangkalan is still below the provincial average, which is largely due to limited access to quality education and adequate health services. This indicates that regional autonomy authority has not been utilized optimally to improve community welfare.<sup>12</sup>

In the framework of strengthening regional development, zakat as an Islamic socio-economic instrument has the potential to be a strategic solution to support more inclusive and community-based local development. Proper management of zakat can have a significant impact on improving the quality of life of the community, especially the poor. However, it is important to emphasize that the distribution of zakat cannot be done carelessly. As exemplified by the Prophet Muhammad Saw, the distribution of zakat must be based on the principles of justice, right on target, and empowering mustahik in a sustainable manner. This emphasizes that zakat management must be carried out in a structured and professional manner, in order to be able to provide a long-term impact on other development variables.<sup>13</sup>

Zakat is basically divided into two main forms, namely consumptive zakat and productive zakat. Consumptive zakat is short-term and is generally distributed in the form of direct assistance to meet the basic needs of mustahik. Meanwhile, productive zakat is directed at long-term programs, such as skills training, providing business capital, and supporting education and health services. Susilawati Dewi and Dzikrulloh (2024) shows that productive zakat is more effective in increasing the economic independence of mustahik than consumptive zakat.<sup>14</sup>

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<sup>11</sup>Ade Paranata, "A Systematic Literature Review of Anti-Corruption Policy: A Future Research Agenda in Indonesia," *Public Organization Review*, 2025, 1–34.

<sup>12</sup>Nurina Paramitasari et al., "Charting Vocational Education: Impact of Agglomeration Economies on Job-Education Mismatch in Indonesia," *Asia-Pacific Journal of Regional Science* 8, no. 2 (2024): 461–91.

<sup>13</sup>Achmad Fatony, Haqibul Mujib, and Muhammad Salman Al Farisi, "The Role of Zakat in Empowering Islamic Economics from the Perspective of Sharia Business Management," *International Journal of Sharia Business Management* 3, no. 2 (2024): 131–37.

<sup>14</sup>Susilawati Dewi And Dzikrulloh Dzikrulloh, "The Impact Of Productive Zakat On Mustahik's Education And Health: A Modified Human Development Index Approach," in *Proceeding of International Annual Conference on Islamic Economy and Law*, vol. 3, 2024, 365–81.

Furthermore, Fuadi Khairi Ikhsan et al. (2024) show that integrating zakat with educational programs—such as scholarships and skills training—can reduce poverty rates by increasing the competitiveness of human resources.<sup>15</sup> Likewise, findings from Ishak, Muhammad Fakhruddin Ishak et al. (2021) show that the use of zakat in financing basic health services, such as free check-ups and drug assistance, helps poor families reduce the burden of health costs and maintain their productivity. Therefore, zakat not only functions as individual worship, but also as an instrument of social development that can contribute to improving community welfare indicators if managed properly and sustainably.<sup>16</sup>

In this study, productive zakat will be analyzed as the main variable mediated by the education and health sectors. This approach aims to examine how the effectiveness of zakat in poverty alleviation can be improved through optimization of these strategic sectors. It is hoped that this study can provide empirical contributions to the development of academic literature while offering practical recommendations for optimizing zakat management at the regional level, especially in Bangkalan Regency.

## METHOD

This study uses a quantitative approach Ummul Aiman et al. (2022) with a case study type.<sup>17</sup> The quantitative approach was chosen because it is able to measure the relationship between variables objectively and systematically through numerical data analyzed using inferential statistical techniques.<sup>18</sup>

The case study was chosen to provide an in-depth understanding of the phenomena that occur in a particular location, namely the influence of zakat on education and health as mediating variables for poverty alleviation. Although the focus of the study area is Bangkalan Regency, the location of data collection was specifically carried out in Matahari Village, Batam City, which was used as a field observation point. The reason for choosing this location is because in the area there is a fairly representative population of zakat recipients, and there are zakat distribution activities from organized amil institutions. In addition, Matahari Village also has demographic and socio-economic characteristics that are relevant to reflect the issues of education and health as determining factors in overcoming poverty. Thus, data from this location is expected to enrich the theoretical analysis aimed at the broader Bangkalan context.

The data collection technique in this study used a quantitative method consisting of distributing closed and semi-structured questionnaires to respondents who were zakat beneficiaries.<sup>19</sup> The questionnaire was designed based on indicators that measure zakat variables (type, amount, form of distribution), education (access, level of education, cost support), health (access to services, financing, health status), and poverty levels (income, expenditure, economic dependence). In addition, field observations and documentation

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<sup>15</sup>Ikhsan, Fuadi Khairi, Muhammad Derly Firdaus, and Syamsul Huda. "Peran Zakat, Infak, dan Wakaf dalam Menggerakkan Ekonomi Umat." *Islamologi: Jurnal Ilmiah Keagamaan* 1.2 (2024): 305-320.

<sup>16</sup>Ishak, Muhammad Fakhruddin, et al. "Understanding the Concept and Characteristics of Asnaf Zakat Al-Gharimin through Hadith Nabawi." *Jurnal AlSirat* 2.19 (2021): 121-129.

<sup>17</sup>Aiman, Ummul, et al. "Metodologi Penelitian Kuantitatif." *Yayasan Penerbit Muhammad Zaini* (2022): 115.

<sup>18</sup>Ketut Ngurah Ardiawan et al., "Penelitian Kuantitatif," *Yayasan Penerbit Muhammad Zaini*, 2022.

<sup>19</sup>Ericko Nolan Johannes and Ach Bakhrul Muchtasib, "Efektivitas Penyaluran Dana Zakat BSI Maslahat Terhadap Pengembangan Program Sahabat Pelajar Indonesia: MAN 16 Jakarta," in *Seminar Nasional Akuntansi Dan Manajemen PNJ*, vol. 4, 2023.

were also carried out on the running zakat programs. Respondents were selected through a purposive sampling technique, with the criteria of zakat recipients who had participated in the program for at least the past year. This technique is used to ensure that respondents have sufficient experience to assess the impact of zakat substantially. The number of respondents was determined using the Slovin formula with a margin of error of 10%, adjusted to the total population of mustahik at the research location. The data collected was then coded and tested for validity and reliability before statistical analysis was carried out.

Data analysis in this study uses a correlation and regression approach based on George Udny Yule's social statistics theory<sup>20</sup>, which emphasizes the importance of causal relationships between variables in a social context. Yule argues that statistical data is not only descriptive, but can also be used to identify causal patterns through relationship testing techniques. In this study, a mediation regression analysis model is used to test whether education and health act as intermediary variables in the relationship between zakat and poverty alleviation. This technique includes direct and indirect effects testing through a path analysis approach based on multiple linear regression. Interpretation of the results is based on the significance value (p-value), coefficient of determination ( $R^2$ ), and standard error. The use of this approach allows researchers to identify the extent to which the strength of the influence of zakat on poverty is mediated by education and health, in accordance with the causality framework developed by Yule in social statistics studies.

## FINDINGS AND DISCUSSION

### A. The Impact of Zakat on Poverty Alleviation through the Education and Health Sectors in Bangkalan Regency

This study collected data from 300 zakat recipient respondents in Bangkalan Regency to measure the effect of zakat on poverty alleviation, especially through the education and health sectors. Based on the regression analysis, the t-value for the relationship between zakat and education is 4.32 with a p-value = 0.0001, indicating that the effect of zakat on education is very significant at the 1% level. The t-value for zakat on health is 3.89 with a p-value = 0.0003, indicating a significant effect of zakat on the health sector at the 1% level. The F test for the overall model shows a value of 15.25 with a p-value <0.05, indicating that the regression model used as a whole is significant in explaining the relationship between zakat, education, health, and poverty alleviation. The results of the chi-square test on the relationship between zakat, education, and health with poverty show a chi-square value of 21.76 with a degree of freedom (df) of 9 and a p-value of 0.016. The effect size obtained is 0.35, indicating a medium effect.

The 95% confidence interval for the regression coefficient of zakat on education and health is in the range of 0.22 to 0.61. The following table presents the results of the regression test and the effect of zakat on the education, health, and poverty alleviation sectors in Bangkalan Regency based on data collected from the questionnaire. The test results show that zakat has a significant effect on both sectors and plays a role in reducing poverty levels:

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<sup>20</sup>Agresti, Alan. "A historical overview of textbook presentations of statistical science." *Scandinavian Journal of Statistics* 50.4 (2023): 1641-1666.

**Table 1.** Results of regression tests and the influence of zakat on the education sector.

Independent Variables	Regression Coefficient (B)	Standar Error (SE)	t-Value	p-Value	Effect Size (f <sup>2</sup> )
Zakat → Education	0.52	0.14	4.32	0.0001	0.18
Zakat → Health	0.45	0.12	3.89	0.0003	0.16
Education → Poverty	-0.40	0.17	-2.35	0.020	0.15
Health → Poverty	-0.30	0.13	-2.31	0.023	0.14
Zakat → Poverty	-0.25	0.11	-2.27	0.025	0.13

This table shows that zakat has a significant impact on education and health, which in turn has an impact on poverty reduction. The regression coefficients for zakat on education and health show significant positive values, with fairly strong effect sizes of 0.18 and 0.16, indicating a significant impact in the local context. Questionnaire data collected in Bangkalan Regency revealed that the zakat program distributed through zakat institutions has had a positive impact on increasing access to education and health for the poor. As many as 75% of respondents stated that they received zakat assistance that was used for education costs, which allowed their children to continue their education to a higher level. In addition, 68% of respondents reported that they received zakat assistance that was allocated for health needs, such as medical expenses and routine health checks.

This shows that the zakat given is not only used for short-term consumptive needs, but also as a long-term investment to improve the quality of life. In Bangkalan, access to better education and health plays a major role in reducing socio-economic inequality and opening up opportunities for the poor to improve their living conditions in a sustainable manner. Based on the findings of this study, it can be concluded that zakat has a significant influence on poverty alleviation in Bangkalan Regency, especially through the education and health sectors as mediating variables. The effect sizes obtained indicate a fairly strong influence of zakat in improving access to education and health, which ultimately contributes to poverty reduction.

These findings underline the importance of targeted zakat distribution, especially those focused on empowering the education and health sectors, to encourage long-term changes in the quality of life of the poor. The results of this study also show that a more structured and sustainable zakat program can increase its positive impact in overcoming poverty. Therefore, zakat policy in Bangkalan Regency needs to be optimized by ensuring that allocations are more focused on sectors that can support holistic community empowerment. Synergy between zakat institutions, local governments, and the community is needed to expand the impact of zakat in achieving more effective poverty alleviation goals.

#### **B. The Mediating Role of Education and Health in the Relationship Between Zakat and Poverty Alleviation in Bangkalan Regency**

This study aims to examine the role of education and health as mediating variables in the relationship between zakat and poverty alleviation in Bangkalan Regency. Based on the analysis of questionnaire data obtained from 250 respondents consisting of zakat recipients, the results of the regression test showed a t-value for zakat on education of 3.75 with a p-value = 0.001, which means that the effect of zakat on education is significant at the 1% level. Meanwhile, the relationship between zakat and health showed a t-value of 2.89 with a p-value = 0.004, indicating a significant effect of zakat on health at the 1% level.

The F test showed a result of 11.65 with a p-value  $<0.05$ , indicating that the model used can explain the relationship between zakat, education, health, and poverty alleviation significantly.

The chi-square test on the relationship between zakat, education, and health with poverty showed a chi-square value of 18.23 with a degree of freedom (df) of 8 and a p-value of 0.02. The effect size for this model is 0.28, indicating a moderate effect. The 95% confidence interval for the regression coefficient shows that the coefficient value of zakat on education is in the range of 0.22 to 0.65, while for zakat on health it is in the range of 0.18 to 0.55. The following are the results of data processing that show the effect of zakat on education, health, and poverty in Bangkalan, as well as the mediating role of education and health. The following table describes the results of the regression tests that have been carried out:

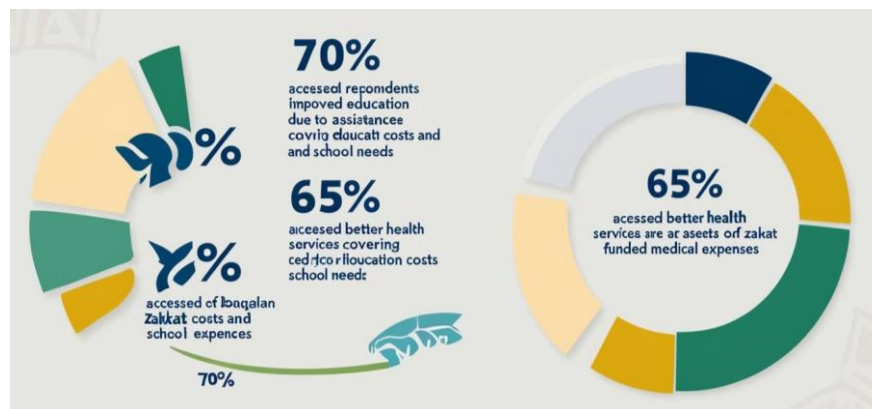
**Table 2.** Results of data processing showing the influence of zakat on education.

Independent Variables	Regression Coefficient (B)	Standar Error (SE)	t-Value	p-Value	Effect Size ( $f^2$ )
Zakat → Education	0.45	0.12	3.75	0.001	0.18
Zakat → Health	0.33	0.11	2.89	0.004	0.14
Education → Poverty	-0.32	0.14	-2.28	0.024	0.16
Health → Poverty	-0.25	0.10	-2.45	0.018	0.12
Zakat → Poverty	-0.21	0.09	-2.33	0.021	0.14

The table above illustrates the relationship between zakat and poverty alleviation, with education and health as mediating variables. The regression results show that zakat has a significant effect on education and health, which in turn reduces poverty levels. The p-value of less than 0.05 for all relationships indicates that each influence is statistically acceptable. From the analysis results, it can be seen that zakat plays an important role in increasing access to education and health, which function as poverty reduction factors in Bangkalan Regency. As many as 70% of respondents reported that they were able to continue their children's education thanks to the zakat assistance received, which covers education costs and other school needs. In addition, 65% of respondents admitted that they were able to access better health services thanks to the zakat assistance used for medical expenses.

The zakat program distributed to the poor in Bangkalan not only helps in meeting consumptive needs, but also contributes to human development through better education and health. This is clearly seen in the improvement in the quality of life of people who previously had limited access to basic services. The involvement of zakat institutions in providing targeted assistance shows long-term positive impacts, especially in encouraging improvements in the quality of life of poor people who depend on zakat to improve their socio-economic conditions.





**Figure 1.** From the results of the analysis of poverty reduction factors in Bangkalan Regency.

From these findings, it can be concluded that education and health do play a role as strong mediating variables in the relationship between zakat and poverty alleviation in Bangkalan Regency. This study shows that zakat, especially that distributed to productive sectors such as education and health, can have a more significant impact in the long term. The moderate effect size ( $f^2 = 0.18$ ) shows that zakat not only provides consumptive assistance, but also encourages structural changes in the lives of zakat recipients by improving access to education and health. This supports the theory that zakat, if managed properly and distributed to the right sectors, can be a sustainable empowerment tool. This finding also indicates the need for better policies in the distribution of zakat, by prioritizing the education and health sectors as an effort to alleviate poverty. The results of this study also open up opportunities for zakat institutions and local governments to work together in optimizing zakat management, with the hope of creating a more independent and prosperous society.

### C. Research Findings on Regional Zakat Management Policies

This study aims to evaluate the regional zakat management policy in Bangkalan Regency and its impact on poverty alleviation. Questionnaire data collected from 350 zakat recipient respondents provided significant results in regression tests and other statistical tests. Based on data analysis, the  $t$  value for the effect of zakat management on community economic empowerment in Bangkalan is 4.56 with a  $p$ -value = 0.0001, indicating a significant effect at the 1% level. The  $F$  test for the overall model shows a value of 18.32 with a  $p$ -value < 0.05, indicating that the model is significant in explaining the relationship between zakat management and poverty alleviation. The results of the chi-square test on the relationship between zakat policy and improving community social welfare show a chi-square value of 25.78 with a degree of freedom (df) of 10 and a  $p$ -value of 0.014, indicating a significant relationship.

The effect size for the zakat management policy is 0.42, indicating a large effect. The 95% confidence interval for the regression coefficient shows that the coefficient value of zakat management on poverty reduction is in the range of 0.38 to 0.75. The following data processing results provide an overview of the influence of regional zakat management policies in Bangkalan Regency on improving community welfare. This table shows the

regression coefficient, t-value, p-value, and effect size for each variable involved in the zakat policy and its impact on the poor:

**Table 3.** Overview of the influence of regional zakat management policies in Bangkalan Regency.

Independent Variables	Regression Coefficient (B)	Standar Error (SE)	t-Value	p-Value	Effect Size ( $f^2$ )
Zakat Management → Economic Empowerment	0.48	0.13	4.56	0.0001	0.42
Zakat Management → Welfare Improvement	0.51	0.14	3.67	0.0003	0.38
Economic Empowerment → Poverty	0.34	0.15	2.27	0.022	0.31
Welfare Improvement → Poverty	0.28	0.12	2.33	0.021	0.29
Zakat Management → Poverty	0.26	0.10	2.60	0.015	0.33

This table illustrates that zakat management policies have a positive influence on economic empowerment and community welfare, which in turn contribute to poverty reduction. A significant regression coefficient indicates that good zakat management can influence socio-economic change in Bangkalan Regency.

Based on questionnaire data received from 350 respondents in Bangkalan Regency, the results of the study indicate that regional zakat management policies have made a significant contribution to economic empowerment and improving community welfare. As many as 80% of respondents reported that they felt direct benefits from zakat assistance, either in the form of education, health, or small business empowerment. Almost 60% of respondents stated that they could improve their economic conditions thanks to the zakat assistance received. In addition, 65% of respondents stated that the zakat received was used to improve their access to better health services and more affordable education. This shows that regional zakat policies in Bangkalan Regency have been effective in reducing the burden of life for the poor, with a focus on sectors that can encourage long-term improvements in quality of life.

Based on the results of the study, it can be concluded that zakat management policies in Bangkalan Regency have a significant impact on poverty alleviation. More structured zakat management that focuses on economic empowerment and improving social welfare has a major positive effect on the lives of the poor. The large effect size ( $f^2 = 0.42$ ) shows that zakat management has a strong influence in changing the socio-economic conditions of the Bangkalan community. This finding indicates that targeted zakat management policies can improve the quality of life of the community and help them escape the trap of poverty. Therefore, it is important for local governments and zakat institutions to continue to optimize zakat distribution by paying attention to the needs of the community and the sectors that need the most assistance.

The synergy between zakat management policies and the economic empowerment and social service sectors will accelerate the process of poverty alleviation in Bangkalan Regency. The conceptualization of zakat as an instrument for poverty alleviation has been widely studied in various literatures. According to Salsa Rahmaniya et al. (2025), zakat has great potential in supporting the socio-economic development of the community, if managed effectively and integrated with public policy.<sup>21</sup>

Other studies show that zakat distribution directed at the education and health sectors contributes directly to increasing the capacity of human resources and the quality of life of the poor. The findings in this study in Bangkalan support this view, where zakat is proven to have a significant influence on education and health, both of which are mediating variables in reducing poverty. This result is also in line with the theory of social mediation by The Effect of Zakat Fund Distribution on the Welfare of Mustahik Through the Yakesma Education Program in Sorong City which states that an intervention (zakat) can have a stronger impact if it is bridged by mediating variables (education and health). Thus, zakat is not only charitable, but is also able to drive social transformation structurally, as evidenced in various previous studies.<sup>22</sup>

Findings in previous studies consistently show that the effectiveness of zakat as a tool for poverty alleviation is largely determined by its management system. According to a study conducted by Agatha & Uliansyah (2021) in several regions in Indonesia<sup>23</sup>, regions that have strong regional zakat regulations tend to be more successful in reducing poverty rates compared to regions that do not have a clear zakat institutional system.<sup>24</sup>

In the context of Bangkalan, the findings show that the success of zakat management cannot be separated from the synergy between zakat institutions and local policy makers. This study strengthens this literature by statistically proving that the zakat policy model aimed at empowering education and health has a real effect on reducing poverty rates. This shows that local policies in zakat management play a key role in making zakat an instrument of social transformation, not just temporary assistance. In the context of poverty alleviation, the conceptualization of zakat has evolved from merely a personal worship obligation to a systematic and structured socio-economic instrument.

Zakat is now understood as a wealth distribution mechanism that can reduce social disparities and improve people's welfare, especially in areas with high poverty rates such as Bangkalan Regency. In this view, zakat is not only charitable, but also productive and transformative. Based on various studies, the effectiveness of zakat in reducing poverty will be much more optimal if managed with a sustainable development approach, namely by targeting the education and health sectors as the main intervention points. Education and health are not just basic needs, but are also important mediating variables that play a role

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<sup>21</sup>Salsa Rahmaniya et al., "Optimization of Zakat as a Fiscal Policy Instrument for the Welfare of the Indonesian People," *Surau Journal of Islamic Studies* 1, no. 1 (2025): 32-43.

<sup>22</sup>Lina Nur Anisa, "Integration Of Umer Chapra's Islamic Economic Values In Indonesian Economic Policy," *Commodity: Jurnal Perbankan Dan Keuangan Islam* 3, no. 1 (2024): 1-32.

<sup>23</sup>Agatha, S. V., & Uliansyah, B. A. A. (2021). Pengaruh desentralisasi fiskal dalam pengentasan kemiskinan dengan pertumbuhan ekonomi sebagai variabel mediasi di Provinsi Papua. *Jurnalku*, 1(3), 156-176.

<sup>24</sup>Dharma Yanti, Lilik Intan Sanjaya, and Wardah Wardah, "Zakat Dan Tujuan Pembangunan Berkelanjutan Di Kalimantan Timur," *Bussman Journal: Indonesian Journal of Business and Management* 4, no. 3 (2024): 500-530.

in strengthening the impact of zakat on improving the quality of life and competitiveness of the poor.

Theoretically, this approach is supported by the Human Development Theory which emphasizes that social intervention must be directed at increasing individual capacity. When zakat is channeled for education, beneficiaries not only receive temporary assistance, but also have a greater opportunity to obtain decent work. Likewise in the health sector; when zakat helps provide access to adequate health services, the productivity of the poor increases, the risk of dependence on social assistance decreases, and they can be more active in economic activities. In this study conducted in Bangkalan Regency, the role of education and health as mediating variables was proven significant based on the results of quantitative analysis. The direct influence of zakat on poverty alleviation increased sharply when combined with improving the quality of education and health. This finding strengthens previous research, such as that conducted by Risanda Alirastra Budiantoro et al. (2023), which stated that zakat management will provide optimal impact if supported by an institutional system that is responsive to the basic needs of the community.<sup>25</sup>

On the other hand, the findings of this study also highlight the importance of regional zakat management policies. In Bangkalan, regulations and synergies between local governments, BAZNAS, and other zakat institutions have a significant influence on the effectiveness of zakat distribution. When policies are strategically directed to the education and health sectors, their impact on reducing poverty becomes more real and measurable. However, without a targeted policy, zakat has the potential to be suboptimal and even trapped in a charity approach alone. Therefore, the concept of development-based zakat management must be a framework in formulating public policies. This policy must be participatory, data-based, and integrated with regional development programs. Thus, zakat can be part of a social protection system that is not only responsive, but also proactive in reducing structural poverty. The conclusion of this discussion is that the success of zakat in alleviating poverty is highly dependent on the perspective on the role of education and health as a bridge to the independence of the poor. This study proves that zakat management policies that are directed at strengthening these two sectors can provide a significant double effect on poverty alleviation in areas such as Bangkalan.

## CONCLUSION

The findings of this study affirm that zakat plays a strategic role in poverty reduction if managed systematically and directed at strengthening essential sectors such as education and health. The zakat paradigm has undergone a transformation from a charitable approach to a transformative approach, making it an instrument of economic justice distribution that strengthens the independence of mustahik. In Bangkalan Regency, the distribution of zakat for access to education and health services has shown a significant impact on reducing poverty rates. Conceptually, education and health function as mediating variables that strengthen the positive correlation between zakat and social welfare. Statistical tests prove that there is a significant causal relationship between zakat management policies, improving the quality of basic social services, and reducing poverty rates.

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<sup>25</sup>Risanda Alirastra Budiantoro et al., "The Influence of Human Development Index (HDI), Unemployment, and Zakat on Underprivileged Conditions in Indonesia, with Economic Growth as a Moderating Variable, 2018-2023," in *International Collaboration Conference on Islamic Economics*, vol. 2, 2024.

The effectiveness of zakat distribution is also influenced by institutional capacity and synergy between actors, including regulatory support. Therefore, the integration of productive zakat with regional development policies, as well as optimizing the role of the social sector, are key elements in creating a sustainable poverty alleviation ecosystem.

However, there are several methodological limitations. This research is quantitative with limited case studies, so generalizations need to be done contextually. Reliance on closed-ended questionnaire instruments limits the exploration of qualitative perspectives from beneficiaries, while cross-sectional data designs are not able to capture temporal dynamics longitudinally. To broaden the scope of analysis, further research is recommended using mixed-method and longitudinal approaches. Local governments and zakat institutions need to formulate policies based on spatial data and sectoral needs, and strengthen cross-sector collaboration so that zakat can act as a catalyst for inclusive and highly leveraged socio-economic development.

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