

Zakat and Youth Empowerment: A Case Study of Al Azhar Zakat Institution, Indonesia

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Zakat and Youth Empowerment: 24
A Case Study of Al Azhar Zakat Institution, Indonesia

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35
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ABSTRACT

Young people currently dominate unemployment in Indonesia. Zakat is one of the Islamic social finance instruments which has a crucial impact on the socioeconomic development of a country. This research explores the relationship between zakat institution support, the success of youth empowerment programs, and individual welfare by Al Azhar Zakat Institution. This paper also develops a model for the youth empowerment program that will have an impact on the individual welfare mustahik based on maqashid Sharia indicators and mustahik social welfare. This study uses primary data with purposive sampling and uses a quantitative approach of a path model. The main finding of this research shows that the success of the youth empowerment program entirely significantly mediated the relationship between zakat institution support and individual welfare. The study contributes to the existing literature and managerial implications for zakat institution in developing a youth empowerment model to increase social prosperity.

Keywords: Zakat, Youth, Empowerment, Welfare

INTRODUCTION

Indonesia is currently enjoying a demographic bonus period. The population of productive age is more than the unproductive age. The total population of Indonesia in 2018 aged 16-30 years was 63.82 million people or 24.15 percent of the total population of Indonesia (BPS, 2018). Based on Law No. 40 of 2009 concerning Youth Article 1 states that youth are residents aged 16 to 30 years who are of productive age. The potential of a large and qualified productive age population in economies of scale can play an important role in the growth and

economic development of a country. However, the potential number of young people in Indonesia is currently faced with the problem.

The open Unemployment Rate in August 2019 is 5.28 percent of the Labor Force Participation Rate. The target of the Open Unemployment Rate in the National Medium-Term Development Plan in 2020-2024 is expected to decrease, which ranges from 4.0 - 4.6 percent (Bappenas, 2019). The level of education that dominated open unemployment in Indonesia was Senior High School graduates by 27.57 percent and

Vocational High Schools by 24.74 percent in August 2018 (BPS, 2019).

Added to those described above, the Open Unemployment Rate by age group 15-29, classified as youth, has the largest percentage of 50.39 percent (BPS, 2019). This is as according to Ryandono (2018) on the fact the world of work shows that job seekers or the largest open unemployed in Indonesia are youth, as shown in Table 1.

Table 1. Open Unemployment Rate by Age Group 2010-2018 (Percentage)

Age group	2015	2016	2017	2018
15-19	17.71	28.09	27.54	26.67
20-24	12.86	15.80	16.62	16.73
25-29	10.65	7.08	6.76	6.99
30-34	8.86	3.63	3.40	3.47
35-39	7.86	2.21	2.45	2.49
40-44	7.59	2.05	1.86	1.81
45-49	6.97	1.35	1.51	1.58
50-54	5.93	1.66	1.54	1.40
55-59	6.05	1.55	1.73	1.25
60 keatas	4.74	1.51	1.52	0.61

Source: Central Bureau of Statistics (2019)

The problem of unemployment in an Islamic perspective is a condition where a person does not want to utilize his physical and spiritual potential in realizing a benefit that is justified by Sharia. The causes of unemployment occur on two factors, namely individual factors and the socioeconomic system. Individual factors, such as laziness, disability, and low education and skills. While socioeconomic factors such as limited employment opportunities, the dominance of non-real economic sectors, and other things (Syamsuri, 2018: 115).

Zakat, known as one of the Islamic philanthropy instruments, is one of the five pillars in Islam, which has a crucial impact on personal, social, and

economic dimensions. The instrument of zakat can be used as one of the tools in empowering unemployed-young people. The youth empowerment program by zakat institutions in line with one of the points Sustainable Development Goals (SDGs) number 8, namely Decent Work and Economic Growth. As for Maqashid Sharia, it is in the wealth dimension (*hifdzul maal*) and is at the level of *Dharuriyah* needs.

Rumah Gemilang Indonesia (RGI) is one of the empowerment programs by Al Azhar Zakat Institution through the optimization and utilization of Zakat, Infaq, Alms, and other religious social funds. Rumah Gemilang Indonesia has become an empowering and training center for young people of productive age, which is included as one of the zakat recipients (*mustahik*) by providing access to non-formal education and training adopting the *pesantren* model in the form of short courses.

The results of previous empirical studies, according to Baird & Wang (2008) that organizational factors will support in preparing the empowerment program to provide the knowledge and skills they need. This includes the support of zakat institution in supporting the success of the *mustahik* empowerment program. Institutional support factors, as according to Hamzah (2017), include external factors that can be in the form of infrastructure providers, information providers, capital providers, and marketing of business results.

The success of the *mustahik* empowerment program is expected to contribute to the improvement of *mustahik* welfare both individually and socially. Based on empirical results by Zaenal et al. (2018) that economic empowerment through zakat has a

significant impact in reducing poverty and reducing inequality. Furthermore Pailis et al. (2016) state that the empowerment of mustahik will affect individual welfare and community welfare.

Based on the phenomenon of the problem and previous research, then the purpose of this study is to develop of the mustahik youth empowerment models and focus explore the relationship between zakat institution support, the success of youth empowerment program, and individual welfare by Al Azhar Zakat Institution.

LITERATURE REVIEW

Welfare in the Islamic perspective is holistic and balanced welfare, meaning that material sufficiency is supported by the fulfillment of spiritual needs individually and socially as well as world and the hereafter dimensions (P3EI & UII, 2019: 4). Socioeconomic welfare is one of the visions of Islam in community development (Kusuma & Ryandono, 2016). In addition, the purpose of welfare according to Al Ghazali is to maintain *hifdzun diin* (religion), *hifzhun nafs* (soul), *hifdzul 'aql* (intellect), *hifzhun nasl* (descendant) and *hifzhul maal* (wealth) (Adiba & Hijriah, 2015). Welfare measurement based on Islamic perspective according to Beik & Arsyianti (2016) states that welfare must attention to material and spiritual aspects.

Zakat is part of the pillars of Islam, which has essential in the Religious Financial Sector to encourage economic growth through income distribution, poverty alleviation, and financial system stabilization (BAZNAS, 2016). The existence of zakat is not only a religious obligation but also a social

obligation as contained in the QS. At-Taubah: 103 and the provisions of people who receive zakat are contained in the QS. At-Taubah: 60.

Empowerment, according to Jennings et al. (2006: 33) is a process of social action that can occur at various levels, such as individuals, families, organizations, and communities. The empowerment in zakat institution is usually used for the utilization of productive zakat by providing specific business capital accompanied by the companion role to increase the independence of mustahik businesses. Therefore, the character of the empowerment program is sustainable, productive and long-term (Sahroni et al, 2019: 230).

Youth empowerment can be understood as a process of organized activities in growing youth people is confidence by providing motivation and access to knowledge and skills according to their interests and potential. The process of youth empowerment according to Tope (2011) focuses on the attitude, structural and cultural dimensions of an individual in which he obtains the ability, authority and agency to make decisions and implement changes in his own life (Gill et al., 2018: 3).

Mohajer & Earnest's research results (2009: 429) states that one of the things that need to be considered in youth empowerment program is that it must involve skill development. The components of the youth empowerment program according to Lakin & Mahoney (2006: 518) are divided into three phases, namely skill building, planning, and action.

According to Roadess & Eisenberger (2002) organizational support can be in terms of policies,

norms, culture, law, morals and finance. Based on the study of Baird & Wang (2008), other factors that influence empowerment include organizational factors that will support in preparing the empowerment program to provide the knowledge and skills they need. The success of community empowerment programs will certainly provide information on access to a better life (Conger & Kanungo, 1988: 474).

Hamzah (2017) states that institutional support includes external factors that can be in the form of infrastructure providers, information providers, capital providers, and marketing of business results. Meanwhile, research conducted by Muhamat et al. (2013) shows that the capital and knowledge provided by zakat institutions have a positive influence and correlation on the success of Asnaf's business in Malaysia. The results of other empirical studies found by Afzali et al. (2014) that organizational support has a significant influence on empowerment.

3 RESEARCH METHODOLOGY

This section describes the population, data collection, and data analyses of the study. The population of this study is mustahik who has participated in program at Rumah Gemilang Indonesia (RGI) by Al Azhar zakat institution. The type of sampling used was purposive sampling with a judgment sampling technique based on research needs. Therefore, the criteria for respondents needed in this study are:

1. Mustahik who has completed the Rumah Gemilang Indonesia (RGI) program until the end of the program for five months.

2. Mustahik who passed the RGI program for at least the last 1 year.

This study uses primary data obtained through a questionnaire online to Mustahik who completed the Rumah Gemilang Indonesia program by with Google Form and interviews directly with alumni, zakat recipient (mustahik) and Amil Al Azhar zakat institution related to the program mechanism. This study uses a quantitative approach by using data analysis in the form of numbers to develop mathematical models and theories or hypotheses related to phenomena investigated by researchers (Suryani & Hendryadi, 2015).

This study uses a path analysis model which is a statistical technique to test causal relationships using mediating or intervening variables (Ghozali & Fuad, 2012: 107). Hypothesis testing with mediating variables is done through the Sobel Test developed by Sobel (1982) to find out whether the relationship through a mediating variable is significantly able to act as a mediator in that relationship. Sobel test were used to test whether the success of the youth empowerment program mediated the relationship between zakat institution support and individual welfare mustahik.

The following is the Sobel Test calculation formula:

$$z = \frac{ab}{\sqrt{(b^2SE_a^2) + (a^2SE_b^2)}}$$

Where:

- 1
a = The regression coefficient of the independent variable to the mediating variable.
- b** = The regression coefficient of the mediating variable to the dependent variable.

SE_a^2 = Standard Error of estimation of the effect of independent variables on mediating variables.

SE_b^2 = Standard Error of estimation of the effect of mediating variables on the dependent variable.

The variables in this research model are Zakat Institution Support (X) as an independent variable, The Successful of Youth Empowerment Program (Z) as a mediating variable and Individual Welfare (Y) as the dependent variable.

1. Zakat Institution Support is a mustahik assessment of zakat institutions in providing services during the empowerment process, such as infrastructure facilities, knowledge information providers, business capital assistance providers and partnerships between zakat institutions and business fields.
2. The Successful of Youth Empowerment Program is a mustahik assessment of youth on the success of empowerment programs that includes knowledge, expertise, independence and spirituality.
3. Individual Welfare, namely mustahik welfare, which is reflected in the ability of mustahik to meet basic needs, including material and spiritual needs based on the maintenance of Maqashid Sharia.

RESULTS & DISCUSSIONS

Analysis of Research Instruments

This study uses a quantitative approach through Path Analysis with the IBM SPSS 22 software program. Before

testing the model, there are several stages of testing including the validity and reliability of research instruments.

A valid instrument indicates that the measuring instrument used in the study was appropriate to measure what was to be achieved (Sugiyono, 2014). The validity test technique used is the Product Moment correlation and the calculation uses the IBM SPSS 22 software program. This study uses a significant level $\alpha = 5\%$.

Table 2. Variable Validity Test Results

Variable	Item No	Pearson Correlation
<i>Zakat Institution Support (X)</i>	1	0.757**
	2	0.763**
	3	0.830**
	4	0.856**
<i>The Successful of Youth Empowerment Program (Z)</i>	5	0.817**
	6	0.847**
	7	0.827**
<i>Individual Welfare (Y)</i>	8	0.767**
	9	0.728**
	10	0.796**
	11	0.825**
	12	0.814**
	13	0.883**

Source: Computed by Authors (2020)

** . Correlation is significant at the 0.01 level (1-tailed).

* . Correlation is significant at the 0.05 level (1-tailed).

Based on Table 2. That all items of the questionnaire statement on all research variables have a value of r count greater than r table, so that all statement items in the questionnaire are declared valid. The reliability is a test of the degree of stability, consistency and accuracy. This reliability measurement using the Cronbach Alpha approach is a measure of internal consistency. According to Sekaran, Cronbach Alpha figures in the range of 0.70 are

acceptable and above 0.80, including both (Suryani & Hendryadi, 2015).

13
Table 3. Variable Reliability Test Results

Variable	Cronbach's Alpha
Zakat Institution Support (X)	0.809
The Successful of Youth Empowerment Program (Z)	0.827
Individual Welfare (Y)	0.869

Source: Computed by Authors (2020)

Based on Table 3, the results of the reliability test of the research variables show that all of these variables are declared reliable because the Cronbach Alpha value is greater than 0.80. The results of the two tests in Tables 2 and 3 can be concluded that the instrument is declared valid and reliable.

Analysis of Respondent Characteristics

In this section, the characteristics of respondents will be described based on the findings of the study (Table 4).

12
Table 4. Characteristics of Respondents (1)

No	Characteristics of Respondents	Frequency (Person)	Percentage (%)
Gender			
1	Male	47	37%
2	Female	79	63%
Age			
1	16 – 20	60	48%
2	21 – 25	57	45%
3	26 – 30	9	7%
Marital Status			
1	Married	13	10%
2	Single	113	90%
Area Type			
1	Urban	75	60%
2	Rural	51	40%
Level of Education			
1	Primary School	3	3%
2	Junior high school	9	7%
3	Senior/Vocational high school	114	90%
Total		126	100%

Source: Computed by Authors (2020)

Based on Table 4, findings of research results on the Al Azhar RGI program that female respondents have a greater proportion. The age of all respondents included in the age range of youth.

This shows that the Rumah Gemilang Indonesia (RGI) programs by Al Azhar Zakat Institution was designed

as an empowerment program for young people who have various potentials but who have limited access to education and skills. Characteristics of respondents in the Al Azhar RGI program were mostly singles at 90 percent. These findings indicate that at such a young age, respondents are still focused on applying the skills they have acquired by working in

entrepreneurship, continuing studies and other activities.

In addition, 60 percent of respondents came from urban areas and the rest from rural areas. This is because

urban areas are still a magnet for young people as migrating destinations. Urban areas are still considered a promising place for young people, both in studying and looking for work.

Table 5. Characteristics of Respondents (2)

No	Characteristics of Respondents	Frequency (Person)	Percentage (%)
<i>Skill Interest</i>			
1	Videography Photography	5	4%
2	Fashion	42	33%
3	Computer and Network Engineering	18	14%
4	Office Application	33	26%
5	Graphic Design	20	16%
6	Automotive Engineering	8	7%
<i>Activities Before Joining RGI</i>			
1	Student	73	58%
2	Laborers	7	6%
3	Freelence	21	16%
4	No activity	25	20%
<i>Activity After Joining RGI</i>			
1	Continue School	32	25%
2	Freelence	6	5%
3	Employee	63	50%
4	Entrepreneur	13	10%
5	Volunteer of Zakat Institutions	5	4%
6	Teacher	2	2%
7	and others	5	4%
Total		126	100%

Source: Computed by Authors (2020)

Based on Table 5. the research findings show that the majority of respondents have an interest in fashion skills by 42 percent while automotive engineering has the smallest percentage of 8 percent. The RGI program provides skills program class facilities in accordance with the interests of the respondents whose aim is to increase independence through the provision of skills accompanied by spiritual and moral guidance.

In addition, the majority of respondents before joining the RGI

program as students of 58 percent, while respondents who did not have activity 25 percent. This is as the criteria for beneficiaries of the RGI program must be one of the zakat recipients such as young people who drop out of school.

Based on empirical findings, there are more diverse respondent activities after joining the RGI program. Most respondents have work activities as employees, which is 50 percent. This is similar to the general condition of youth in Indonesia working as

employees at 56.70 percent (BPS, 2018). This condition encourages the role of youth in optimizing their productivity in the labor market.

Moreover, 25 percent of respondents continued their studies such as completing a school or continued to a higher level. Based on the facts of the field that education is a means in maintaining one's mind (*hifzhul 'aql*) through formal and informal education. As in the Qur'an and the Hadith of the Prophet Muhammad. "Studying knowledge is compulsory for all

Muslims." (HR. Muslim). As for the respondents who have entrepreneurial activities only by 13 percent. This is because there is encouragement from RGI to graduates to become entrepreneurs.

This condition shows that there are still many young people who depend on their future hopes as laborers. The small percentage of young people who are entrepreneurs shows the lack of innovation, creation, and the courage of youth to take risks (BPS, 2018).

18
Table 6. Summary of Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
Model I: Regression coefficient of Zakat Institution Support to The Successful of Youth Empowerment Program						
R ² (R-Square)	0.299					
(Constant)		7.333	1.431		5.125	0.000***
Zakat Institution Support (X)		0.567	0.078	0.547	7.280	0.000***
Model II: Regression coefficient of Zakat Institution Support and The Successful of Youth Empowerment Program to Individual Welfare						
R ² (R-Square)	0.540					
(Constant)		1.710	1.820		0.939	0.349
Zakat Institution Support (X)		0.087	0.108	0.059	0.812	0.419
The Successful of Youth Empowerment Program (Z)		0.995	0.104	0.701	9.592	0.000***

Source: Computed by Authors (2020)

Note *** p < 0.01

** p < 0.05

* p < 0.10

Analysis of The Relationship Between Zakat Institution Support, Successful of Youth Empowerment Program, and Individual Welfare

Based on Table 6. the regression results show that in first model the regression coefficient value of the Zakat Institution Support to The Successful of Youth Empowerment Program is 0.567 with a significance value of 0.000 meaning that the Zakat Institution Support has a direct influence on The Successful of

4
Youth Empowerment Program. The test results of the coefficient of determination (R²) in first model of 0.299. The R-Square value indicates that the Zakat Institution Support variable is able to explain the Successful of Youth Empowerment Program variable by 29.9%, while the remaining 70.1% is influenced or explained by other variables not included in this research model.

Then in the second model the regression coefficient value of the Zakat Institution Support to Individual Welfare is 0.087 with a significance value of 0.419 meaning that the Zakat Institution Support has not direct effect on Individual Welfare, while the regression coefficient value of The Successful Youth Empowerment Program to Individual Welfare is 0.995 with a significance value of 0.000 it means that The Successful of Youth Empowerment Program has a direct influence on Individual Welfare. The test results of the coefficient of determination (R2) in the second model of 0.540. The R-Square value indicates that the Zakat Institution Support and The Successful Youth Empowerment Program variables are able to explain the Individual Welfare variable by 54%, while the remaining 46% is influenced or explained by other variables not included in this research model. Next to make a path model analysis, it is

necessary to calculate the Sobel Test value as follows:

$$\begin{aligned}
 z &= \frac{ab}{\sqrt{(b^2 SE_a^2) + (a^2 SE_b^2)}} \\
 &= \frac{0.567 \times 0.995}{\sqrt{(0.995^2 \times 0.078^2) + (0.567^2 \times 0.104^2)}} \\
 &= \frac{0.5642}{\sqrt{0.0095}} \\
 &= \frac{0.5642}{0.0975} \\
 z &= 5.787
 \end{aligned}$$

Based on the Sobel Test calculation above, the Z value is 5.787. The Z value of 5.787 > 1.96 with a significance level of 5% proves that The Successful of Youth Empowerment Program is able to mediate the relationship between the influences of Zakat Institution Support on Individual Welfare

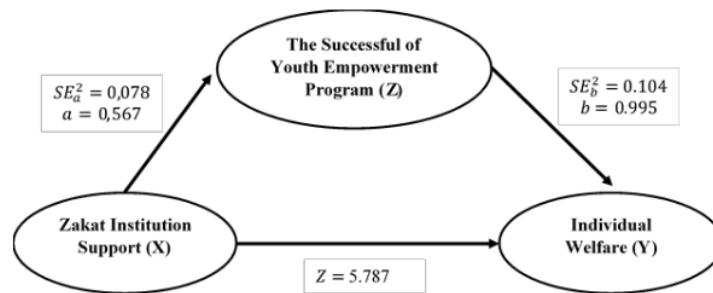


Figure 1. Path Analysis Model

The model on Figure 1 is the result of the first and second regression models, thus forming a path analysis model with the Successful of Youth Empowerment Program variable as its mediator. This is as the result of the second model regression that Zakat Institution Support does not have a direct influence on Individual Welfare, but based on the path analysis model

shows that Zakat Institution Support has an indirect effect on Individual Welfare through The Successful of Youth Empowerment Program.

The influence of Zakat Institution Support on The Successful of Youth Empowerment Program can be interpreted that the zakat institutions support through the provision of

infrastructure facilities such as training classrooms, places of worship, reading materials and training equipment is adequate for the activities of empowerment program. Therefore, the availability of adequate infrastructure facilities in the Al Azhar RGI program will certainly support comfort and provide a conducive feeling during the empowerment process.

The support of zakat institutions in providing information on knowledge in accordance with their skills, leadership and entrepreneurship materials and religious knowledge is sufficient to support the process of mustahik youth empowering. In addition, zakat institutions provide capital assistance to develop mustahik businesses. Skill training in the RGI program by doing internships according to their areas of interest.

This shows that zakat institution provide access to partnership networks with business fields for mustahik.

Based on these empirical findings shows the role of the zakat institution support in optimizing the benefits of zakat through empowerment programs. This is as in QS. Adz-Dzariyat verses 19-20 *“And in their property was a portion due to him who begs and to him who is denied (good). And in the earth there are signs for those who are sure”*.

Based on empirical findings that support several previous research studies related to the support of zakat institutions according to Hamzah (2017) states that institutional support in general is significantly related to mustahik participation in business development, namely as a provider of capital, provider of information and marketing of business results. The research results Riyaldi (2015) found

that one of the factors in the success of mustahik was external factors such as capital assistance from zakat funds.

The influence of the success of youth empowerment program on individual welfare can be interpreted that the success of the mustahik empowerment program will have an impact on increasing the level of welfare both materially and spiritually. Indicators of the successful of youth empowerment program include an increase in skills knowledge, religious knowledge, having skills in accordance with their interests, fostering the nature of independence and improving the spiritual of respondents.

Giving access to education, training or skills accompanied by religious values by zakat institution also includes the utilization of productive zakat. This is because it is seen as a long-term investment that is improving the quality of human resources through education to be more empowered in the long term.

The results of this study indicate a positive and significant effect of the success mustahik empowerment on the individual welfare in accordance with the concept of mustahik empowerment which is able to improve the mustahik living conditions both in material and spiritual aspects. The concept of empowering mustahik is one of the activities of the Amil Zakat Institution as an effort to improve the welfare of mustahik or poor people through optimization of zakat funds.

This study is in accordance with previous research such as Beik & Arsyanti (2016) about the impact of zakat on poverty and well-being as measured in material and spiritual terms. This is supported by research by Nurzaman et al. (2017) found that the

distribution of funds by BAZNAS through the productive zakat program was quite effective in increasing the household welfare index of mustahik both in material and spiritual aspects. Therefore, the success of a community empowerment program will certainly provide information on access to a better life (Conger & Kanungo, 1988: 474).

Previous research findings that support this study are Pailis et al. (2016) states that empowerment mustahik will affect individual welfare which is characterized by an increase in ability to meet the basic needs of life. Therefore, the importance of zakat institution which have a strategic role in utilizing zakat funds as an instrument of Islamic social finance in improving the welfare of mustahik.

DEVELOPING MODEL OF ZAKAT FOR YOUTH EMPOWERMENT PROGRAM

Based on the current analysis practice of mustahik youth empowerment program in Al Azhar zakat institution, then the authors develop and proposes a model for the youth empowerment program scheme at Rumah Gemilang Indonesia on Figure 2. begins with the support of zakat institution. Rumah Gemilang Indonesia is one of the empowerment programs by Al Azhar Zakat Institution that focus on empowering the mustahik of productive age youth.

The RGI program as a model of Sharia entrepreneurship training by the Indonesian Ministry of Manpower. This is in line with the vision of Rumah Gemilang Indonesia, which is "To become a center for education and skills training and community development

that is able to create creative, productive, independent and personality with morality". One mission is to give birth to independent entrepreneurs as agents of change in society.

The skills training provided includes Graphic Design, Fashion, Computer and Network Engineering, Office Applications, Photography and Videography, Automotive, Software Engineering, Electricity and Halal Culinary. In addition to providing training and work motivation, the RGI program also instills the principles of independence and personality with morality. The implementation of youth empowerment programs by zakat institution namely First, providing facilities and infrastructure for youth empowerment programs that are comfortable, conducive and representative to support education and training activities.

Second, the zakat institution provides information on knowledge about training materials in accordance with the interests of skills, leadership and entrepreneurship materials as well as religious knowledge. The availability of good information and knowledge from zakat institutions will improve one's perspective to be better or can increase mustahik knowledge.

Third, zakat institution provide venture capital assistance to mustahik to start and develop their businesses. This is an effort so that mustahik can survive in fulfilling his basic needs independently and to improve the welfare conditions of his family. Provision of venture capital can use the *Qardul Hasan* contract scheme (loan goodness) material and spiritual as well as world and afterlife dimensions (falah)

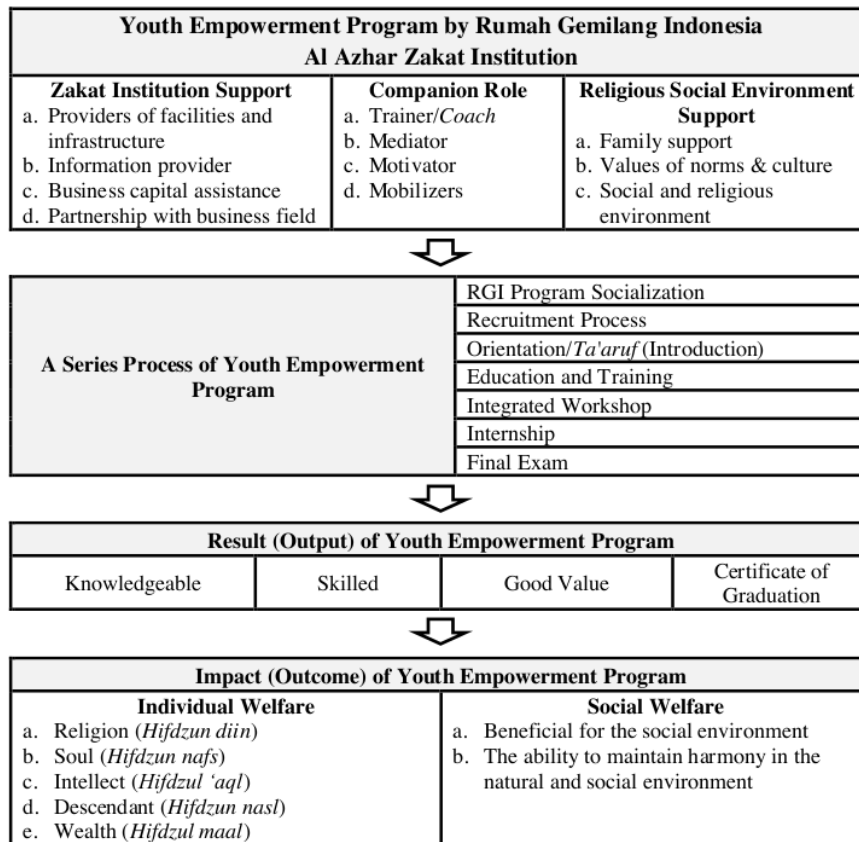


Figure 2. Model of Zakat for Youth Empowerment Program developed by Authors

Fourth, there is a partnership between zakat institution and business fields in an effort to open and facilitate access opportunities to employment for youth mustahik. This effort was motivated because most of the mustahik did not have adequate diplomas as a condition of applying for jobs in the formal sector.

In addition, it takes the companion role who will guide the process of empowerment. The companion role as a mediator, motivator and mobilizer. Therefore, the presence of a companion role during training activities will certainly support the empowerment process that is more

effective and efficient in achieving program goals.

Social and religious environmental support is one of the factors of social capital in the process of empowering mustahik. Related to the conditions of mustahik social relations between one another such as social relations with family, community environment and local cultural values. The support of social and religious environment that will support the success of the empowerment program.

Furthermore, there is a series of empowerment processes that start from the socialization to the final stage of

evaluation. The output of this empowerment program is expected to be able to increase in terms of knowledge, expertise, independence and spiritual as well as morals. Thus, the hope will have an impact on improving better quality of life or increasing individual and social welfare mustahik.

Therefore, the problems faced by young people today require a comprehensive approach to efforts in youth empowerment programs through education and training that will give birth to a superior generation in terms of intellect and morality. This is due to the importance of zakat institution which have a strategic role in utilizing zakat funds as an instrument of Islamic social finance in improving the welfare of mustahik.

The problem of poverty and unemployment in Indonesia requires an inclusive approach. One of which is by optimizing zakat funds which will be a challenge and opportunity for zakat institution primarily in the use of productive zakat. The success of the youth empowerment program by zakat institution is expected to play a role in efforts to reduce poverty and unemployment.

In addition, there is an improvement in the welfare of individual and social mustahik in terms of material and spiritual as well as world and afterlife dimensions (*falah*).

CONCLUSION

The role of zakat in youth empowerment programs as one of the instruments of Islamic social finance that is managed and optimized by zakat institution. The implementation of youth empowerment programs by zakat institution includes providing facilities

and infrastructure, information about skills, leadership, entrepreneurship and religious knowledge, providing business capital assistance and partnerships between zakat institutions and business fields. Thus, the success of youth empowerment program fully significant mediated the relationship between zakat institution support and individual welfare.

RECOMMENDATIONS

The authors recommendation based on the research results are as follows:

1. The problem of poverty and unemployment especially young people must be a concern for the government, Islamic philanthropic institution and stakeholders to develop empowerment program which comprehensive, measurable and sustainable.
2. The implementation of the Al Azhar RGI program has become a trendsetter model and inspiration for other zakat institution in developing youth empowerment models more creative, innovative and comprehensive.
3. The support of zakat institution from the facilities and infrastructure at each RGI Al Azhar campus needs to be improved, adding partnership networks with business fields and forming alumni communities.

FUTURE RESEARCH

The variables used in the research model are still limited, which only focuses on external factors such as the zakat institution support. Therefore, for further research, it can include other

29
research variables that are not yet included in this research model and are considered to have an effect on the success of youth mustahik empowerment and its impact on the individual welfare mustahik.

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PAGE 4

PAGE 5

PAGE 6

PAGE 7

PAGE 8

PAGE 9

PAGE 10

PAGE 11

PAGE 12

PAGE 13

PAGE 14

PAGE 15

PAGE 16
