Al Qodiri: Jurnal Pendidikan, Sosial dan Keagamaan
Volume 24, Issue 1, 84-98.
e_ISSN: 2598-8735
https://al-qodiri.unikhams.ac.id/index.php/alqodiri/index

Facilitator empowerment as a catalyst for entrepreneurial character and economic self-reliance of zakat beneficiaries: Evidence from BAZNAS Republik Indonesia

Husnul Khatimah*
Universitas Ibn Khaldun
Bogor, INDONESIA

Qurroh Ayuniyyah
Universitas Ibn Khaldun
Bogor, INDONESIA

Popy Novita Pasaribu
Universitas Ibn Khaldun
Bogor, INDONESIA

Immas Nurhayati*
Universitas Ibn Khaldun
Bogor, INDONESIA

Article Info

Article history:

Received: Dec 12, 2025
Revised: Jan 12, 2026
Accepted: March 14, 2026

Keywords:

Catalytic Mechanism;
Entrepreneurial Character;
Facilitator Empowerment;
Mustahik Empowerment;
Productive Zakat.

Abstract

Productive zakat programs in Indonesia continue to encounter structural challenges in achieving sustainable mustahik empowerment, as many initiatives remain focused on short-term capital distribution rather than long-term capacity building. This study aims to examine how facilitator empowerment and catalytic roles influence mustahik empowerment by positioning entrepreneurial character as a mediating variable. A quantitative explanatory design was employed using survey data collected from mustahik participating in productive zakat programs, which were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) to assess both direct and indirect relationships among constructs. The findings indicate that facilitator empowerment and catalytic roles significantly enhance the entrepreneurial character of mustahik; however, their direct effects on empowerment outcomes are not statistically significant. Instead, entrepreneurial character emerges as the dominant factor and fully mediates the relationship between facilitation processes and empowerment outcomes. These results highlight that sustainable empowerment is primarily driven by internal transformation reflected in entrepreneurial attitudes and behaviors. In conclusion, zakat-based empowerment strategies should shift from output-oriented approaches toward strengthening entrepreneurial character through structured mentoring and catalytic facilitation, thereby promoting long-term economic self-reliance among mustahik.

To cite this article: Raharjo, N. P., & Rofiuddin, M. (2025). Khatimah, H., Ayuniyyah, Q., Pasaribu, P. N., & Nurhayati, I. (2026). Facilitator empowerment as a catalyst for entrepreneurial character and economic self-reliance of zakat beneficiaries: Evidence from BAZNAS Republik Indonesia. *Al Qodiri: Jurnal Pendidikan, Sosial dan Keagamaan, 24*(1), 84–98.

INTRODUCTION

Poverty remains a persistent structural issue in Indonesia's development trajectory, despite the gradual improvements in key statistical indicators observed in recent years. According to official data from the September 2024 report, 8.57 percent of the population, or approximately 24.06 million people, continue to live below the poverty line. While this reduction reflects progress, it does not necessarily indicate a corresponding strengthening of long-term economic self-reliance among vulnerable groups, particularly those in the productive-age population, who continue to struggle with limited education, inadequate skills, and restricted access to economic opportunities. These conditions underline that poverty is not only about income deprivation, but is closely tied to fragile economic capacity and personal development (Badan Pusat Statistik Indonesia, 2025).

In recent years, the approach to poverty alleviation has shifted from a centralized, consumer-focused model to a community-based economic empowerment approach. This shift emphasizes increasing human capacity, fostering active participation, and strengthening local potential as means to create long-term prosperity. Empowerment, in this context, is understood as a process of socio-economic transformation that enables marginalized populations to control their lives independently.

* **Corresponding author:**
Husnul Khatimah, Universitas Ibn Khaldun Bogor, INDONESIA
desy23husnulkh@gmail.com

In the Islamic economic system, zakat plays a central role as both a tool for redistribution and economic empowerment. Zakat functions not only as a form of obligatory worship (ibadah maliyyah) but also as a social mechanism designed to reduce poverty, inequality, and economic vulnerability (Toni, 2020; Sa'adah & Hasanah, 2021). Studies indicate that productive zakat has the potential to transform mustahik (zakat recipients) into empowered, economically self-sufficient individuals (Wijayanti & Ryandono, 2020; Santoso et al., 2023).

Empirically, the zakat sector in Indonesia has seen significant growth. During the first semester of 2024, the total national collection for ZIS-DSKL (Zakat, Infaq, Sedekah, and Wakaf) amounted to approximately IDR 26.13 trillion, reflecting a 68 percent increase compared to the previous year. Similarly, zakat distribution reached IDR 25.58 trillion, with the majority of the allocation directed toward impoverished and vulnerable groups (Nasional & BAZNAS, 2024). The National Zakat Agency (BAZNAS) plays a pivotal role in the coordination and execution of zakat programs, with its strategic position enabling the promotion of productive zakat initiatives to enhance the long-term economic resilience of mustahik (Ayuniyyah et al., 2022). Furthermore, there is compelling evidence suggesting that zakat programs, when supported by structured facilitation mechanisms, can effectively drive community-based empowerment (Fadilah et al., 2021).

The existing literature consistently documents the positive impact of productive zakat on the welfare of mustahik. Zakat-based interventions are found to contribute to income growth, broader multidimensional well-being, and the alleviation of poverty and inequality. These benefits have been observed across various contexts, including gender-related economic inclusion (Ayuniyyah et al., 2022), economic displacement in communities (Fadilah et al., 2021), recovery in post-disaster settings (Arifin & Anwar, 2021), and alignment with sustainable development goals (Rizal et al., 2023; Sa'adah & Hasanah, 2021). Additionally, the expansion of businesses has been identified as a key pathway through which zakat interventions enhance mustahik welfare, with enterprise performance serving as a practical transmission mechanism linking zakat assistance to long-term empowerment outcomes (Widiastuti et al., 2021).

However, several critical gaps remain in the literature. Much of the research has focused predominantly on measurable welfare improvements or business performance, without delving deeply into the internal processes that enable mentoring interventions to foster sustainable transformation (Fadilah et al., 2021). Facilitators in zakat programs are often regarded merely as operational tools, rather than as empowered agents whose own capacity must be supported by institutional frameworks for them to effectively contribute to the success of these programs (Sudirman et al., 2021). Additionally, there has been limited exploration of how entrepreneurial traits—such as intrinsic motivation, autonomy, creativity, and risk tolerance—function as mediating variables that link mentoring practices to long-term empowerment outcomes (Santoso et al., 2023). This gap in the understanding of how individual characteristics interact with mentoring processes hinders the development of more comprehensive models for zakat-based empowerment.

Furthermore, the existing literature often treats mentoring as a direct input to empowerment, but the psychosocial and entrepreneurial transformation processes experienced by mustahik remain relatively underexplored. Empowerment theory asserts that the sustainability of any impact program is primarily determined by the capacity of facilitators who engage directly with beneficiaries (Rappaport, 1987; Margayaningsih, 2016; Prihatin & Fauziah, 2013). In zakat programs, without facilitators who are both professionally and economically empowered, the risk is that these programs might inadvertently foster dependency, rather than nurturing the independence of mustahik (Wijayanti & Ryandono, 2020). Thus, the literature has yet to fully address the transformative potential of facilitators themselves as central agents in the empowerment process, and how their own development is crucial for the success of empowerment programs.

This study aims to address these significant gaps by examining how strengthening facilitator capacity can act as a catalytic force in nurturing entrepreneurial character and promoting economic self-reliance among mustahik within Indonesia's zakat framework, particularly through BAZNAS's initiatives. By conceptualizing entrepreneurial character as the central mediating mechanism, this research offers a new perspective on how facilitator empowerment directly influences empowerment outcomes. The goal of this research is to extend theoretical discussions of human-capital-driven zakat empowerment models while providing practical insights to enhance zakat policy development and program implementation.

The contribution of this study lies in its exploration of the catalytic role of facilitator empowerment in fostering entrepreneurial character, which, in turn, enhances the economic independence of mustahik. This research contributes valuable insights into how zakat programs can be optimized to achieve more sustainable empowerment outcomes by emphasizing the development of entrepreneurial character as a critical mediator. Moreover, the findings provide policy recommendations for zakat institutions, urging the prioritization of facilitator capacity building to ensure the long-term success and sustainability of community empowerment initiatives.

METHOD

This study adopts a quantitative explanatory survey design to empirically investigate the causal relationships between facilitator empowerment, entrepreneurial character formation, and mustahik empowerment. The quantitative approach was selected as the research focuses on hypothesis verification, the estimation of effect magnitudes, and the empirical validation of a theoretically grounded framework of empowerment based on entrepreneurship and empowerment scholarship. The primary aim is to explore how various dimensions of facilitator empowerment contribute to the development of entrepreneurial character and, consequently, the economic self-reliance of mustahik. Data processing for this study was carried out using Partial Least Squares Structural Equation Modeling (PLS-SEM), a technique chosen for its ability to handle complex structural models and its flexibility with respect to distributional assumptions (Chin, 1998; Hair et al., 2021). PLS-SEM is widely regarded as an appropriate method for theory-building research and for examining causal patterns within dynamic socio-economic contexts such as zakat-based empowerment programs. This approach enables the identification of direct and indirect effects, and its predictive orientation makes it well-suited for assessing relationships between latent constructs in the context of zakat-based empowerment.

The study involves four main constructs: Mentor Empowerment (X1), Role of Facilitator (X2), Entrepreneurial Character (Z), and Mustahik Empowerment (Y). The operational definitions of these constructs, along with their indicators, are outlined in Table 1. The construct of Mentor Empowerment (X1) measures the capacity of facilitators, indicated by their participation in training, involvement in program activities, and access to resources that support entrepreneurial development (Makhloufi et al., 2021; Hamzah, 2017). The Role of Facilitator (X2) refers to the facilitator's multifaceted role as a change agent, motivator, and institutional capacity builder (Peter et al., 2025). Entrepreneurial Character (Z) encompasses traits such as self-confidence, risk-taking, creativity, and future orientation, which are crucial for business success (Meredith et al., 2000; Al-Ghazali et al., 2022). Finally, Mustahik Empowerment (Y) measures the level of independence and economic capacity of mustahik, as indicated by their motivation, skills, and reduced dependence on zakat (Khatimah & Nuradi, 2020).

Table 1. Definition of Operational Variables, Indicators, and Measurement Scales

No	Variables	Operational Definition	Indicator	Scale	Reference
1	**Peer empowerment (X1)**	Programs or activities that aim to increase the capacity of facilitators through the process of assistance, organization, direction, and provision of facilities to support the effectiveness of the mustahik economic empowerment program.	X1.1 Training frequency X1.2 Quality of training materials X1.3 Level of mentor involvement X1.4 Resource support X1.5 Entrepreneurship learning	Ordinal (Likert 4-point)	(Makhloufi et al. 2021; Santos et al. 2019; Khatimah, et al. 2024)
2	**The Role of Co-Catalysts (X2)**	The role of the facilitator is that of an agent of change, whose function is to raise awareness of the need for change, build supportive relationships,	X2.1 Facilitator X2.2 Motivator X2.3 Catalyst for Change	Ordinal (Likert 4-point)	(Peter et al., 2025)

No	Variables	Operational Definition	Indicator	Scale	Reference
		diagnose problems, motivate, update action plans, maintain the continuity of change, and develop institutional capacity.	X2.4 Driver of Change X2.5 Diagnosing Problems X2.6 Updating Action Plans X2.7 Renewing and Preventing Stagnation X2.8 Expanding Institutional Capacity		
3	**Entrepreneurial Character (Z)**	A set of traits, attitudes, and values that reflect an individual's ability to live independently in running a business, including the freedom to design, manage, and control business activities responsibly.	Z.1 Self-confidence Z.2 Task and results-oriented Z.3 Risk-taking Z.4 Leadership Z.5 Originality (creativity and innovation) Z.6 Future orientation	Ordinal (Likert 4-point)	(Al-Ghazali et al. 2022; Schlaegel et al. 2021; Meredith, et al 2000; Fauzia 2019; Kurniawan 2019)
4	**Empowerment of Mustahik (Y)**	The process of increasing the capacity, independence, and participation of mustahik in economic matters through the synergy of mentoring, institutions, and internal strengthening, so that they can escape dependence on aid.	Y.1 Intrinsic Motivation Y.2 Technical Skills Enhancement Training Y.3 Entrepreneurial Development and Empowerment Y.4 Access to Business Capital Loans Y.5 Group Empowerment Y.6 Joint Venture Development Y.7 Joint Venture Empowerment	Ordinal (Likert 4-point)	(Ayyubi et al., 2024; Serpente et al., 2025)

Data for this research were collected using a structured questionnaire developed from the operational indicators for each construct. A total of 260 respondents, selected through purposive sampling, were targeted—specifically, active facilitators in BAZNAS's economic empowerment program. The responses were captured on a four-point Likert-type scale, ranging from strong disagreement to strong agreement. The deliberate omission of a neutral midpoint was intended to reduce central-tendency bias, encouraging respondents to provide more definitive judgments (Douven, 2018). The survey was administered directly and anonymously to ensure confidentiality and minimize response bias.

For data analysis, Partial Least Squares Structural Equation Modeling (PLS-SEM) was employed, utilizing SmartPLS software. The analysis followed two key phases: first, an assessment of the measurement model to ensure indicator quality and reliability, and second, an evaluation of the structural model to test the hypothesized relationships among the constructs (Hair et al., 2021). The Measurement Model Evaluation focused on establishing convergent validity, with indicator loadings exceeding 0.60 and the Average Variance Extracted (AVE) above 0.50, as recommended by Chin (1998) and Sarstedt et al. (2021). Internal consistency was verified using Cronbach's Alpha and Composite Reliability values, both exceeding the 0.70 threshold. Discriminant validity was evaluated

using cross-loading comparisons and the Fornell-Larcker criterion, where the square root of AVE must surpass inter-construct correlations, and the Heterotrait-Monotrait ratio (HTMT) was maintained below 0.90 (Henseler et al., 2016; Hair et al., 2021).

The Structural Model Evaluation was focused on verifying the proposed hypotheses and examining the stability of relationships among constructs. Multicollinearity was assessed using the Variance Inflation Factor (VIF), with acceptable thresholds below 5 indicating no significant collinearity among exogenous constructs (Hair et al., 2019). The significance of the structural paths was determined through bootstrapping resampling procedures, with statistical support indicated by t-values exceeding 1.96 or p-values below 0.05 (Sarstedt et al., 2017). The effect size of each path was interpreted using f^2, with benchmarks categorizing influences as weak, moderate, or substantial. The coefficient of determination (R^2) was used to evaluate the proportion of variance explained by the model (Chin, 1998).

To test the model's predictive power, the Q^2 statistic was calculated, with values above zero indicating meaningful predictive relevance (Hair et al., 2019). The Standardized Root Mean Square Residual (SRMR) was used to assess overall model fit, with values below 0.08 considered an acceptable approximation between empirical and model-implied correlations (Sarstedt et al., 2017). The PLS-Predict procedure was also applied to evaluate the model's out-of-sample predictive performance, comparing its root mean square error (RMSE) with that of a benchmark model to determine predictive superiority (Shmueli et al., 2019).

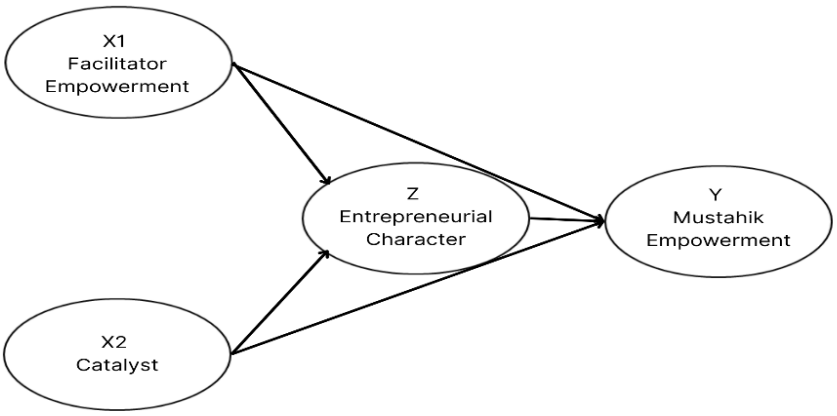

Figure 1. Conceptual Framework

The conceptual framework depicted in Figure 1 illustrates the relationships between facilitator empowerment, entrepreneurial character, and mustahik empowerment. The framework emphasizes how facilitating agents, through their empowerment, act as catalysts to nurture the entrepreneurial character of mustahik, ultimately contributing to their long-term economic self-reliance. This model serves as the foundation for analyzing how mentor capacity impacts mustahik empowerment, while entrepreneurial traits serve as a mediating factor between facilitation efforts and empowerment outcomes.

RESULTS AND DISCUSSION

Results

The results presented in this study reflect the outcomes of a zakat-based economic empowerment program aimed at enhancing the entrepreneurial capacity of mustahik through facilitator-led interventions. The demographic profile of the facilitators, including their gender, age, marital status, employment background, education level, and geographic distribution, plays a significant role in shaping the dynamics of the mentoring process. These results also highlight the varying levels of mentoring intensity and types of programs in which facilitators are involved. The findings indicate that facilitators' personal experiences, combined with their social and economic

backgrounds, influence their effectiveness in fostering entrepreneurial character and promoting mustahik empowerment. In the following sections, we will explore these results in detail, providing insights into the impact of these facilitators on the empowerment outcomes of mustahik and discussing the implications of these findings for future zakat-based initiatives.

Demographic Characteristics of Research Respondents

The table below provides a detailed demographic overview of the respondents who participated as facilitators in the zakat-based economic empowerment program. The table includes key characteristics such as gender, age, marital status, type of work, monthly income, education level, region of origin, types of mentoring programs, and frequency of mentoring. These demographic factors are relevant to understanding the diversity of facilitators and the contexts in which the empowerment programs are being implemented.

Table 2. Demographic Characteristics of Respondents

Characteristics	Category	Number of People	Percentage (%)
Gender	Male	177	48.63
	Female	187	51.37
Age	< 20 years	28	7.69
	20–29 years	176	48.35
	30–39 years	92	25.27
	40–49 years	45	12.36
	50–59 years	21	5.77
	≥ 60 years	2	0.55
Marital status	Unmarried	145	39.84
	Married	197	54.12
	Divorced	16	4.40
	Dead Cherry	6	1.65
Type of work	Civil Servants	8	2.20
	Teachers/Educators	12	3.30
	Private Sector Employees	96	26.37
	Entrepreneurs/MSMEs	111	30.49
	Farmers/Livestock Farmers	26	7.14
	Others	111	30.49
Monthly Income	≤ Rp500.000	35	9.62
	Rp500.000-Rp999.999	32	8.79
	Rp1.000.000-Rp1.999.999	74	20.33
	Rp2.000.000-Rp2.999.999	77	21.15
	≥ Rp3.000.000	146	40.11
Last education	Elementary School/Equivalent	3	0.82
	Junior High School/Equivalent	16	4.40
	High School/Equivalent	126	34.62
	Diploma (D1-D3)	34	9.34
	Bachelor's Degree (S1)	170	46.70
	Postgraduate Degree (S2/S3)	15	4.12
Region of Origin	Jawa	234	64.29
	Sumatera	35	9.62
	Kalimantan	26	7.14
	Sulawesi	87	23.90
	Bali & Nusa Tenggara	12	3.30

Characteristics	Category	Number of People	Percentage (%)
	Maluku & Papua	0	0.00
Types of Mentoring Programs	Ekonomi Perdesaan	152	41.76
	Ekonomi Perkotaan	97	26.65
	Zakat Mikro	90	24.73
	Optimasi & Pemasaran Produk	25	6.87
Frequency of Mentoring	Never	54	14.84
	Rarely (1-2 times/year)	103	28.30
	Sometimes (3-5 times/year)	72	19.78
	Frequently (6-10 times/year)	47	12.91
	Very often (>10 times/year)	88	24.18

Source: Primary Data (processed, 2025)

The demographic data presented in Table 2 shows that the sample includes a relatively balanced gender distribution, with 51.37% female and 48.63% male respondents. The age distribution highlights that the majority of respondents are in their 20s and 30s, a phase of high productivity and adaptability. The data also shows a predominance of married respondents, which suggests a higher level of social stability among the facilitators. Most facilitators are either entrepreneurs/MSMEs or private-sector employees, providing a strong foundation for mentoring based on real-world business experience. Educationally, the majority of facilitators have at least a high school diploma, with many holding a bachelor's degree. Geographically, the respondents are predominantly from Java and Sulawesi, which could influence the focus of zakat empowerment programs in these areas. The distribution of mentoring types and frequencies shows that facilitators are involved in various levels of program intensity, providing a broad base for analyzing mentoring effectiveness.

Evaluation of the Measurement Model (Outer Model)

The measurement model assessment began by evaluating the validity and reliability of the constructs. The analysis focused on four key constructs: mentor empowerment (X1), catalytic function (X2), entrepreneurial character (Z), and mustahik empowerment (Y). The assessment involved examining convergent validity, discriminant validity, and reliability through multiple diagnostic tools.

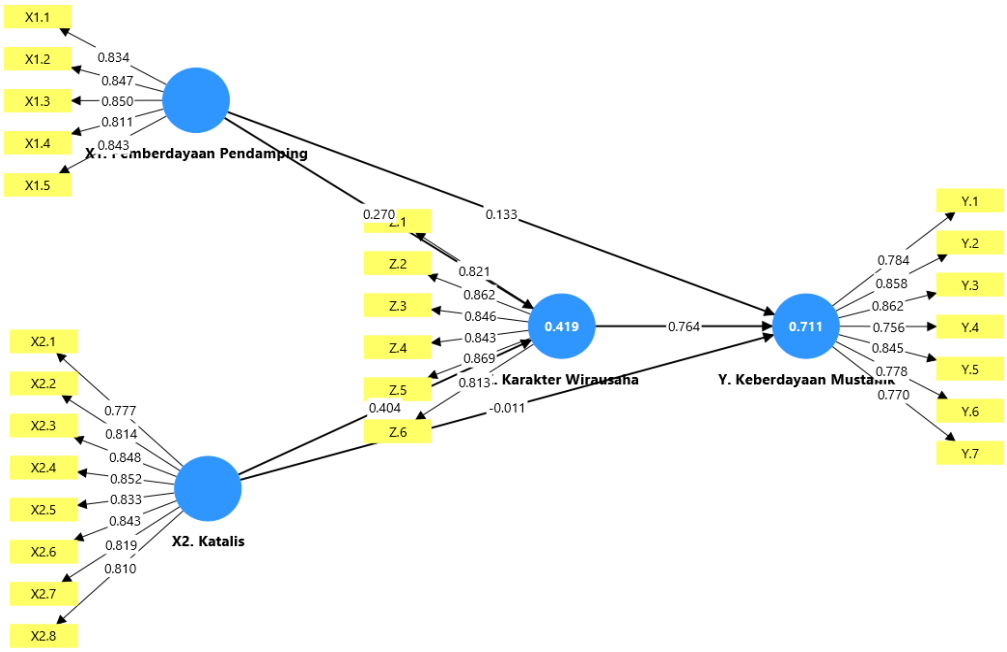

Figure 2. Data Processing Results with Smart PLS 4

This figure displays the results of the data processing performed using Smart PLS 4, which illustrates the relationships between the constructs in the study and provides a visual representation of the structural equation model.

Table 3. Outer Loading and AVE for Research Constructs

Construct	Indicator	Outer Loading	AVE
Empowerment of Companions (X1)	PP1-PP5	0.811-0.850	0.701
Catalyst (X2)	K1-K8	0.777-0.852	0.681
Entrepreneurial Character (Z)	Z1-Z6	0.813-0.869	0.710
Empowerment of Mustahik (Y)	Y1-Y7	0.756-0.862	0.654

Table 3 shows that all indicator loadings for the constructs range from 0.756 to 0.869, which is well above the minimum threshold of 0.70. This confirms that the indicators have strong associations with their respective constructs. The Average Variance Extracted (AVE) values for the constructs range from 0.654 to 0.710, indicating that each construct accounts for a substantial proportion of variance among its indicators, further supporting the convergent validity of the model.

Discriminant Validity and Reliability Testing

Heterotrait-Monotrait Ratio (HTMT)

Discriminant validity was tested using the HTMT approach, with criteria of values <0.90 (strict) or <0.95 (loose) for complex social models

Table 4. Heterotrait-Monotrait Ratio (HTMT)

Construct	X1	X2	Z	Y
X1. Empowerment of Mentors	-			
X2. Catalyst	0.907	-		
Z. Entrepreneurial Character	0.665	0.677	-	
Y. Empowerment of Mustahik	0.646	0.625	0.913	-

All HTMT values were below the 0.95 threshold, indicating that discriminant validity was met. The relatively high HTMT value between X1 and X2 reflects a reasonable degree of contextual overlap, given that the catalyst is an operational function of facilitator empowerment rather than an indication of construct redundancy.

Fornell-Larcker Criterion

Table 5. Fornell-Larcker Criterion

Construct	X1	X2	Z	Y
X1. Empowerment of Facilitators	0.837			
X2. Catalyst	0.831	0.825		
Z. Entrepreneurial Character	0.607	0.629	0.843	
Y. Empowerment of Beneficiaries	0.587	0.580	0.837	0.809

Table 5 confirms that the results of the discriminant validity analysis, as shown in Table 5, indicate that the constructs in the model are clearly distinct from one another. The square root of the Average Variance Extracted (AVE) for each construct exceeds its correlations with other constructs,

confirming that each variable has stronger explanatory power over its own indicators. The HTMT ratios further support this, with values well below the critical threshold, indicating minimal overlap among the constructs. Additionally, the cross-loading inspection revealed that each indicator strongly corresponds with its intended construct, without any competing loadings. These findings collectively confirm that the model maintains adequate discriminant validity, ensuring that the constructs are distinct and well-defined within the framework.

Construct Reliability

Reliability was tested using Cronbach's Alpha and Composite Reliability (CR), with a criterion of ≥ 0.70.

Table 6. Construct Reliability

Construct	Cronbach's Alpha	CR	AVE
X1. Empowerment of Facilitators	0.893	0.921	0.701
X2. Catalyst	0.933	0.945	0.681
Z. Entrepreneurial Character	0.918	0.936	0.710
Y. Empowerment of Beneficiaries	0.911	0.929	0.654

Reliability diagnostics presented in Table 6 indicate a consistently strong level of internal coherence across all constructs. Cronbach's Alpha and Composite Reliability values fall within the high-reliability range, indicating that the indicators are stable and mutually reinforcing. Such magnitudes suggest that measurement error is minimal and that each construct is captured with substantial precision.

The observed reliability coefficients, ranging from approximately 0.89 to 0.95, comfortably exceed accepted methodological benchmarks. This consistency confirms that the instrument provides dependable measurements and that the latent variables are supported by indicators that function harmoniously within their respective constructs.

Structural Model Evaluation (Inner Model)

Multicollinearity Test (Inner VIF)

Table 7. Collinearity Statistics (VIF)

Structural Relationships	VIF
X1. Empowerment of Companions → Z. Entrepreneurial Character	3.231
X1. Empowerment of Companions → Y. Empowerment of Mustahik	3.357
X2. Catalyst → Z. Entrepreneurial Character	3.231
X2. Catalyst → Y. Empowerment of Mustahik	3.512
Z. Entrepreneurial Character → Y. Empowerment of Mustahik	1.720

The collinearity diagnostics, presented in Table 7, show that the predictor constructs fall within acceptable tolerance limits, with VIF values ranging from 1.720 to 3.512, which are well below the critical threshold. This indicates that the exogenous variables provide distinct explanatory information without significant overlap. The lack of excessive collinearity enhances confidence in the accuracy of the path estimates, ensuring that the observed relationships in the model are due to substantive effects and not statistical distortion from redundant predictors.

Path Coefficient Significance Test

Table 8. Path Coefficient Significance Test

Structural Relationships	Coefficient	t-value	p-value
X1. Empowerment of Companions → Z. Entrepreneurial Character	0.270	3.883	0.000

Structural Relationships	Coefficient	t-value	p-value
X1. Empowerment of Companions → Y. Empowerment of Mustahik	0.133	2.515	0.012
X2. Catalyst → Z. Entrepreneurial Character	0.404	6.105	0.000
X2. Catalyst → Y. Empowerment of Mustahik	-0.011	0.187	0.852
Z. Entrepreneurial Character → Y. Empowerment of Mustahik	0.764	22.152	0.000
X1. Empowerment of Companions → Z. Entrepreneurial Character → Y. Empowerment of Mustahik	0.207	3.829	0.000
X2. Catalyst → Z. Entrepreneurial Character → Y. Empowerment of Mustahik	0.309	5.793	0.000

These results indicate that Entrepreneurial Character (Z) acts as a key mediator, with the effect of the catalyst on the empowerment of mustahik (recipients) fully mediated by entrepreneurial character.

Hypothesis evaluation relied on a bootstrapping resampling approach to estimate the stability and significance of the structural paths. The results indicate that both facilitator empowerment and catalytic function contribute meaningfully to the development of entrepreneurial character. In turn, entrepreneurial character exerts a dominant and statistically robust effect on the empowerment outcomes of mustahik. A noteworthy pattern emerges in the relationship between catalytic function and empowerment. While the direct pathway does not reach statistical significance, the mediated pathway operating through entrepreneurial character remains significant. This configuration supports the interpretation that entrepreneurial character fully transmits the influence of catalytic processes, positioning it as the central mechanism through which empowerment effects materialize.

Table 9. Summary of Model Benefits

Indicators	Value
R^2 Z. Entrepreneurial Character	0.419
R^2 Y. Empowerment of Mustahik	0.711
Q^2 Z. Entrepreneurial Character	0.411
Q^2 Y. Empowerment of Mustahik	0.362
SRMR	0.054
GoF	0.623

Table 9 presents key model fit indicators. The R^2 values for both entrepreneurial character and mustahik empowerment indicate that the model explains a substantial proportion of variance in these constructs, with R^2 values of 0.419 and 0.711, respectively. The SRMR and GoF indices suggest that the model provides a good fit, indicating that the proposed relationships are well-supported by the data.

In conclusion, the findings of this study underscore the pivotal role of entrepreneurial character in mediating the relationship between facilitator empowerment and mustahik empowerment. The results highlight the importance of focusing on internal transformations, such as shifts in motivation and entrepreneurial mindset, in driving long-term empowerment outcomes. The study contributes to the growing body of literature on zakat-based empowerment programs and provides valuable insights for improving mentoring practices within such initiatives.

Discussion

Gender diversity among facilitators is an essential factor in enhancing the inclusivity of empowerment programs. The balanced gender distribution between male (48.63%) and female (51.37%) facilitators reflects a commitment to inclusivity in the empowerment process. This balance

supports the notion that diverse communication styles, social sensitivity, and relational approaches can enrich the dynamics of mentoring programs, resulting in more effective economic interventions (Mue & Ogbe, 2025; Ranganathan et al., 2022).

Age distribution analysis highlights that the majority of facilitators fall within the 20-39 years age group, a stage typically associated with peak productive capacity. Facilitators in this age range bring energy, adaptability, and openness to learning, which are critical for driving change and nurturing entrepreneurial qualities among the mustahik. This aligns with Schumpeterian entrepreneurship theory, which emphasizes the importance of the productive age window for initiating innovation and economic transformation (Syed et al., 2024; Zhao et al., 2021). Facilitators' ability to adapt and engage with the training content ensures the sustainability of the empowerment process and the long-term economic growth of mustahik.

The predominance of married facilitators (54.12%) suggests that social stability and economic responsibility may contribute to greater empathy and role modeling in mentoring. This aligns with previous studies that highlight how facilitators with stable personal lives can foster long-term commitment and a stronger sense of responsibility in empowerment processes (Yount et al., 2018; Abera et al., 2020). These facilitators are likely to build stronger emotional connections with the mustahik, enhancing the effectiveness of mentoring efforts.

The diverse employment backgrounds of the respondents, with a significant proportion being entrepreneurs/MSMEs (30.49%) and private-sector workers (26.37%), demonstrate the importance of practical experience in economic activities. Facilitators with direct experience in business activities are more likely to serve as credible entrepreneurial role models, which is crucial in transmitting the values of independence and results-oriented behavior to the beneficiaries. Previous studies have shown that mentors with business experience are particularly effective in empowering others (Nabi et al., 2017; Santoso et al., 2023).

Facilitators' varying income levels also indicate that the mentoring relationship is more egalitarian and grounded in shared lived experiences. With income levels ranging from very low to middle-income levels, the facilitators are likely to better understand the challenges and struggles faced by the mustahik, thus making the empowerment process more authentic and relatable. Experiential learning, which emphasizes learning through real-life experiences, is particularly valuable in such settings, as it allows facilitators and mustahik to engage in more meaningful and impactful exchanges (Santos et al., 2019).

The educational background of facilitators is another important factor in the effectiveness of the zakat-based empowerment programs. The majority of respondents had at least completed secondary education, with a significant portion holding undergraduate qualifications (46.70%). This educational exposure provides facilitators with the cognitive skills and knowledge required to absorb training content, manage business activities, and translate zakat principles into actionable plans for economic empowerment. The importance of education in shaping the success of such programs is well-documented in previous research (Ozawa et al., 2022).

Geographically, the majority of respondents were from Java (64.29%) and Sulawesi (23.90%), areas with varying levels of zakat program intensity. However, the underrepresentation of Eastern Indonesia, particularly Maluku and Papua, suggests that zakat programs may not be equally distributed across all regions. This imbalance in geographical representation is a limitation of the study and highlights the need for more inclusive research that captures the full scope of zakat-based empowerment programs (Fadilah et al., 2021).

The variations in mentoring types and intensity also offer valuable insights. With some facilitators participating in rural economy programs (41.76%) and micro-zakat programs (24.73%), the study emphasizes the different types of guidance available to facilitators. However, the uneven intensity of mentoring raises the question of how the level of facilitation influences the outcomes of zakat-based empowerment programs. The study's findings provide a rich empirical foundation for examining these variations within the PLS-SEM framework, particularly in understanding how facilitators influence entrepreneurial development and empowerment outcomes among mustahik (Rizal et al., 2023).

The results from the PLS-SEM analysis demonstrate that the measurement model is robust, with high values for convergent validity and construct reliability. The strong outer loadings and average variance extracted (AVE) scores indicate that the indicators reliably reflect their respective

constructs, such as mentor empowerment, catalytic function, entrepreneurial character, and mustahik empowerment. The discriminant validity tests show that the constructs are distinct from each other, confirming that each construct measures a unique aspect of the empowerment process.

The path analysis results suggest that entrepreneurial character is a key mediator in the relationship between facilitator empowerment and mustahik empowerment. Facilitator empowerment and catalytic function both significantly contribute to the development of entrepreneurial character, which in turn has a dominant and statistically significant effect on mustahik empowerment. These findings highlight the importance of fostering entrepreneurial traits among facilitators to effectively promote economic self-reliance among mustahik. The catalytic role of facilitators is further confirmed, as their engagement in reflective dialogue and iterative action planning strengthens entrepreneurial character and promotes lasting economic transformation.

In conclusion, the findings suggest that strengthening facilitator capacity is essential for nurturing entrepreneurial character, which, in turn, enhances mustahik empowerment. Facilitators' capacity to inspire and lead through social learning and real-life experience can significantly impact the entrepreneurial growth of mustahik, fostering a sense of confidence, achievement orientation, and resilience. These results underscore the importance of investing in facilitator development as a means to achieve sustainable economic empowerment through zakat-based programs. The study's findings contribute to the existing literature by emphasizing the catalytic role of facilitators in zakat-based economic empowerment and offer valuable insights for improving program implementation and policy development.

CONCLUSION

This study concludes that the empowerment of mustahik in the productive zakat program is fundamentally shaped by entrepreneurial character, with mentoring and catalytic roles playing indirect yet significant roles in fostering this character. The findings indicate that while both mentoring and catalytic actions contribute to the development of entrepreneurial character, their influence on mustahik empowerment is entirely mediated through changes in entrepreneurial attitudes and behaviors. This highlights the importance of internal transformation in achieving sustainable economic empowerment, as entrepreneurial character serves as the key mechanism linking institutional interventions to long-term empowerment. The study's theoretical implications suggest that human-centered development in Islamic economics, particularly in zakat programs, must focus on shaping entrepreneurial character rather than short-term output. In practice, zakat policies, especially within BAZNAS RI, should shift from an output-based to a more strategic approach, focusing on character development as a core goal of mentoring. Moreover, mentor and catalyst performance should be evaluated not only by the activities or funds absorbed but also by their effectiveness in changing the attitudes, mindsets, and entrepreneurial behavior of mustahik. However, the study has some limitations, such as its cross-sectional design, which doesn't capture long-term changes in character and empowerment. Further research with a longitudinal approach and objective indicators like business growth and income stability is recommended to gain a more comprehensive understanding of the transformation process. Additionally, expanding the model to include other variables could provide a more holistic view of the factors influencing mustahik empowerment.

ACKNOWLEDGMENT

The authors would like to express their sincere gratitude to PPID BAZNAS Republic of Indonesia and all assistants who participated as respondents in this study and provided valuable data for analysis. Thanks are also extended to colleagues and institutions who provided constructive input and academic support during the research process. Any errors that remain are entirely the responsibility of the authors.

AUTHOR CONTRIBUTIONS STATEMENT

HK conceptualized the research design, conducted the data analysis, and prepared the original manuscript draft. QA contributed to the theoretical framework development and critical review of

the manuscript. PNH assisted in research design refinement and methodological validation. IN contributed to manuscript editing, interpretation of results, and final review of the article. All authors have read and approved the final version of the manuscript.

REFERENCES

Abera, M., Nega, A., Tefera, Y., & Gelagay, A. A. (2020). Early marriage and women's empowerment: the case of child-brides in Amhara National Regional State, Ethiopia. *BMC international health and human rights*, *20*(1), 30. https://doi.org/10.1186/s12914-020-00249-5

Al-Ghazali, B. M., Shah, S. H. A., & Sohail, M. S. (2022). The role of five big personality traits and entrepreneurial mindset on entrepreneurial intentions among university students in Saudi Arabia. *Frontiers in psychology*, *13*, 964875. https://doi.org/10.3389/fpsyg.2022.964875

Arifin, N., & Anwar, A. Z. (2021). The improvement model of microenterprises of post-disaster through empowerment of productive zakat. *Journal of Governance and Regulation*, *10*(4). https://doi.org/10.22495/jgrv10i4art14

Ayuniyyah, Q., Pramanik, A. H., Md Saad, N., & Ariffin, M. I. (2022). The impact of zakat in poverty alleviation and income inequality reduction from the perspective of gender in West Java, Indonesia. *International Journal of Islamic and Middle Eastern Finance and Management*, *15*(5), 924-942. https://doi.org/10.1108/IMEFM-08-2020-0403

Ayyubi, S. E., Wahyuni, E. S., Muljono, P., & Beik, I. S. (2024). Zakat and women's empowerment in Batik Village; Perspective of'Asabiyyah'Ibn Khaldun. *Pakistan Journal of Life & Social Sciences*, *22*(2). https://doi.org/10.57239/PJLSS-2024-22.2.001143

Badan Pusat Statistik Indonesia. (2022). Profil kemiskinan di Indonesia September 2017. *Berita Resmi Statistik*, *1*(05), 1-8.

Chin, W. W. (1998). The partial least squares approach to structural equation modeling. In *Modern methods for business research* (pp. 295-336). Psychology Press.

Douven, I. (2018). A Bayesian perspective on Likert scales and central tendency. *Psychonomic bulletin & review*, *25*(3), 1203-1211. https://doi.org/10.3758/s13423-017-1344-2

Fadilah, S., Rosidana, Y., Maemunah, M., Hernawati, N., Sukarmanto, E., & Hartanto, R. (2021). Multidimensional scaling (Mds): Sustainability assessment model of community economic empowerment. *Polish Journal of Management Studies*, *24*(2), 119-135. https://doi.org/10.17512/pjms.2021.24.2.08

Fauzia, I. Y. (2019). *Islamic entrepreneurship kewirausahaan berbasis pemberdayaan* (I). Rajawali Pers.

Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. *European business review*, *31*(1), 2-24. https://doi.org/10.1108/EBR-11-2018-0203

Hair, J. F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). *Partial least squares structural equation modeling (PLS-SEM) using R: A workbook*. Springer international publishing. https://doi.org/10.1007/978-3-030-80519-7

Hamzah, H. (2017). Empowerment of mustaḥiq zakat model towards business independency. *International Journal of Nusantara Islam*, *5*(1), 85-96. https://doi.org/10.15575/ijni.v5i1.1546

Henseler, J., Hubona, G., & Ray, P. A. (2016). Using PLS path modeling in new technology research: updated guidelines. *Industrial management & data systems*, *116*(1), 2-20. https://doi.org/10.1108/IMDS-09-2015-0382

Khatimah, H., & NURADI, N. (2020). Pemberdayaan dan peningkatan kemandirian mustahiq menjadi muzakki'. *Laa Maysir*, *7*, 140-55. https://doi.org/10.24252/lamaisyir.v7i2.13303

Khatimah, H., Nuradi, N., & Mubarok, J. (2024). Productive zakat law implementation in mentor empowerment for entrepreneurial character building and mustahiq empowerment. *Indonesian Journal of Islamic Economics and Finance*, *4*(2), 273-288. https://doi.org/10.37680/ijief.v4i2.6213

Kurniawan, G. (2019). *Kewirausahaan di era 4.0* (Cetakan Pe). Sasanti Institute.

Makhloufi, L., Laghouag, A. A., Ali Sahli, A., & Belaid, F. (2021). Impact of entrepreneurial orientation on innovation capability: The mediating role of absorptive capability and organizational learning capabilities. *Sustainability*, *13*(10), 5399. https://doi.org/10.3390/su13105399

Margayaningsih, D. I. (2016). Pemberdayaan masyarakat desa sebagai upaya penanggulangan kemisikinan. *Publiciana*, *9*(1), 158-190. https://doi.org/10.36563/publiciana.v9i1.77

Meredith Geoffrey, G. (2000). *Kewirausahaan Teori dan Praktek*. Jakarta: PT Pustaka Binaman Pressindo.

Mue, B. N. M., & Ogbe, S. J. O. (2025). The impact of sustainable empowerment interventions on women's development in Nigeria. *African Journal of Stability and Development (AJSD)*, *17*(1), 649-682. https://doi.org/10.53982/ajsd.2025.1701.33-j

Nabi, G., Liñán, F., Fayolle, A., Krueger, N., & Walmsley, A. (2017). The impact of entrepreneurship education in higher education: A systematic review and research agenda. *Academy of management learning & education*, *16*(2), 277-299. https://doi.org/10.5465/amle.2015.0026

Nasional, D. K., & BAZNAS. (2024). *Indonesia zakat outlook 2025*.

Ozawa, S., Laing, S. K., Higgins, C. R., Yemeke, T. T., Park, C. C., Carlson, R., Ko, Y. E., Guterman, L. B., & Omer, S. B. (2022). Educational and economic returns to cognitive ability in low-and middle-income countries: A systematic review. *World development*, *149*, 105668. https://doi.org/10.1016/j.worlddev.2021.105668

Peter, K., Klinck, K., Pelser, A. M., & Pelser, F. A. (2025). The social architecture of entrepreneurship: Examining entrepreneurs as catalysts for community development, talent cultivation, and institutional change. *International Journal of Coaching and Organizational Development*, *1*(1). https://doi.org/10.51137/wrp.ijcod.2025.kkte.45804

Prihatin, S. N., & Fauziah, L. (2013). Pemberdayaan ekonomi masyarakat miskin berbasis upku panca usaha di desa mojoruntut kecamatan krembung: Economic empowerment of the poor based on upku panca usaha in Mojoruntut Village, Krembung District. *JKMP (Jurnal Kebijakan dan Manajemen Publik)*, *1*(2), 131-140. https://doi.org/10.21070/jkmp.v1i2.416

Ranganathan, M., Stern, E., Knight, L., Muvhango, L., Molebatsi, M., Polzer-Ngwato, T., ... & Stöckl, H. (2022). Women's economic status, male authority patterns and intimate partner violence: a qualitative study in rural North West Province, South Africa. *Culture, health & sexuality*, *24*(5), 717-734. https://doi.org/10.1080/13691058.2021.1880639

Rappaport, J. (1987). Terms of empowerment/exemplars of prevention: Toward a theory for community psychology. *American journal of community psychology*, *15*(2), 121-148. https://doi.org/10.1007/BF00919275

Rizal, R., Ghofur, R. A., & Utami, P. (2023). The role of Muslim generation community at zakat collection on realizing sustainable development goals (SDGs) in the era of digital society 5.0. *JURIS (Jurnal Ilmiah Syariah)*, *22*(1), 105-118. https://doi.org/10.31958/juris.v22i1.6562

Sa'adah, M., & Hasanah, U. (2021). The common goals of BAZNAS'zakat and sustainable development goals (SDGs) according to Maqasid Al-Sharia perspective. *AL-IHKAM: Jurnal Hukum & Pranata Sosial*, *16*(2), 302-326. https://doi.org/10.19105/al-lhkam.v16i2.4990

Santos, S. C., Neumeyer, X., & Morris, M. H. (2019). Entrepreneurship education in a poverty context: An empowerment perspective. *Journal of small business management*, *57*, 6-32. https://doi.org/10.1111/jsbm.12485

Santoso, I. R., Mallongi, S., Siradjuddin, & Paly, M. B. (2023). The conceptual framework of mustahiq entrepreneurs' welfare in productive zakat empowerment (sharia maqasid approach). In *Islamic sustainable finance, law and innovation: Opportunities and challenges* (pp. 33-43). Cham: Springer Nature Switzerland. https://doi.org/10.1007/978-3-031-27860-0_4

Sarstedt, M., Ringle, C. M., & Hair, J. F. (2021). Partial least squares structural equation modeling. In *Handbook of market research* (pp. 587-632). Cham: Springer International Publishing. https://doi.org/10.1007/978-3-319-57413-4_15

Serpente, G., Bolzani, D., & Grimaldi, R. (2025). Entrepreneurial support organizations as providers of entrepreneurial education and training. *The Journal of Technology Transfer*, *50*(5), 2412-2442. https://doi.org/10.1007/s10961-024-10177-4

Shmueli, G., Sarstedt, M., Hair, J. F., Cheah, J. H., Ting, H., Vaithilingam, S., & Ringle, C. M. (2019). Predictive model assessment in PLS-SEM: guidelines for using PLSpredict. *European journal of marketing*, *53*(11), 2322-2347. https://doi.org/10.1108/EJM-02-2019-0189

Sudirman, S., Ramadhita, R., & Bachri, S. (2021). Revitalizing productive zakat in the Covid-19 pandemic era in East Java. *Jurisdictie: Jurnal Hukum Dan Syariah*, *12*(2), 275-293. https://doi.org/10.18860/j.v12i2.14089

Toni, H. (2020). Zakat institution and maqasid al-shariê»a: A study of a community empowerment-based zakat program run by the BAZNAS Bengkulu Province. *Al-Risalah: Forum Kajian Hukum Dan Sosial Kemasyarakatan*, *20*(2), 277–291. https://doi.org/10.30631/alrisalah.v20i2.644

Widiastuti, T., Auwalin, I., Rani, L. N., & Ubaidillah Al Mustofa, M. (2021). A mediating effect of business growth on zakat empowerment program and mustahiq's welfare. *Cogent Business & Management*, *8*(1), 1882039. https://doi.org/10.1080/23311975.2021.1882039

Wijayanti, I., & Ryandono, M. N. H. (2020). Zakat institutions' mustahiq transformation in developing countries: Comparison study. *Opcion*, *36*(S26), 350-366.

Yount, K. M., Crandall, A., & Cheong, Y. F. (2018). Women's age at first marriage and long-term economic empowerment in Egypt. *World development*, *102*, 124-134. https://doi.org/10.1016/j.worlddev.2017.09.013

Zhao, H., O'Connor, G., Wu, J., & Lumpkin, G. T. (2021). Age and entrepreneurial career success: A review and a meta-analysis. *Journal of Business venturing*, *36*(1), 106007. https://doi.org/10.1016/j.jbusvent.2020.106007