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Baz Mart's Management Model in Improving the Living Standards of the Poor

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Abstract: The BAZ Mart program is a management model designed to improve the lives of people experiencing poverty who cannot manage or develop businesses due to physical disabilities, limited knowledge, or lack of experience. This model enables zakat funds to continue growing and expanding, ensuring their sustainability in meeting the basic needs of beneficiaries. This study aims to determine the improvement in the lives of low-income communities in Pelalawan Regency, Riau, through Baz Mart, a self-service business managed with zakat funds. Buyers are encouraged to shop at Baz Mart through collaboration among the Pelalawan Regency Government, PT Riau Andalan Pulp and Paper (RAPP), and Baznas Pelalawan's outreach program to zakat donors and the wider community under the slogan, "Shopping at Baz Mart means helping to reduce poverty in Pelalawan." This study applies Fred's (2011) strategic management theory, which consists of strategy formulation, implementation, and evaluation. A descriptive qualitative approach was employed using both primary and secondary data. Data were collected through field observations, interviews, and documentation, then analyzed using data reduction, data presentation, and conclusion drawing. The results demonstrate that the empowerment program has had a positive and significant impact on poverty alleviation in Pelalawan Regency. The findings also confirm that poverty alleviation for mustahik aligns with the developed concept. The most important change is the transformation of mustahik into individuals who are more aware, motivated, and committed to improving their economic condition. Furthermore, this study reveals several empirical facts regarding the implementation of the Baznas Mart (Baz Mart) program in Pelalawan Regency, Riau.

Keywords: *Bazmart, Management Model, Pelalawan, Poor*

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INTRODUCTION

Poverty is a fundamental problem that affects people worldwide. This phenomenon seems to exist and is difficult to eliminate from human life. One reason is the complexity of defining poverty itself. The concept of poverty is strongly influenced by the context of space and time; for example, the understanding of poverty during the war is certainly different from that during the era of independence or in modern times today. Likewise, from a geographical perspective, the definition of poverty in developed countries is certainly different from that in developing countries.

In general, poverty can be defined as a situation in which individuals or groups experience material deficiencies relative to the prevailing standard of living in their

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environment. From an economic point of view, poverty reflects limitations in accessing the resources needed to meet basic needs and improve living standards (Amalia, 2012). (Suryawati, 2004) defines poverty as the inability to meet basic needs that threaten survival. Meanwhile, according to BAPPENAS (2004), poverty is a condition in which individuals or groups – both men and women – are unable to fulfill their basic rights to live with dignity.

The definition of poverty also varies between countries. In Europe, a person can be considered poor if they lack access to television, mobile phones, the internet, or health insurance. On the other hand, in poor and developing countries such as the African continent, indicators of poverty are more evident in the form of hunger, malnutrition, homelessness, begging, and inability to access education.

Because it is multidimensional, poverty has many aspects that offer different perspectives. The World Bank generally defines poverty as the inability to meet basic needs such as food, shelter, land, and other essential assets. Poverty can also be categorized into absolute and relative. Absolute poverty refers to a person's inability to earn a minimum income to meet basic needs. Meanwhile, relative poverty refers to inequality between low- and high-income groups.

According to Undang-Undang Nomor 13, 2011, concerning the Handling of the Poor, poverty is defined as a situation in which a person has no source of income or an income that is insufficient to meet the basic needs of himself and his family. Meanwhile, the Badan Kependudukan dan Keluarga Berencana Nasional (BKKBN), 2023, divides the poverty level into the categories of pre-prosperous and prosperous families I, with criteria that include the ability to meet basic needs, psychological needs, self-development, and self-actualization.

One of the characteristics of Islamic teachings is that there is no separation between moral and material aspects, between spiritual and physical, or between worldly affairs and the hereafter. Therefore, in defining poverty from an Islamic perspective, both dimensions must be considered simultaneously. A materially poor person does not necessarily experience poverty in spiritual terms. Materially, people experiencing poverty are those unable to meet basic needs such as food, shelter, clothing, health care, and education. Meanwhile, spiritually, a person is considered poor if he lacks sufficient religious and general knowledge needed to perform worship and draw closer to Allah SWT by upholding noble moral values. Bank Indonesia also distinguishes poverty in Islam into two categories: the poor and the poor. The term "fakir" is used to describe a person who is so burdened that it is as if he "breaks his spine", meaning that his burden of life is very heavy and cannot be carried. Meanwhile, according to l-Maraghi 1(992), people experiencing poverty are individuals who have nothing, lacking food and clothing.

Sadeq (2004) explained that, from an Islamic perspective, poverty is divided into two types: High Poverty Incidence, also known as Hardcore Poverty, and Low Poverty Incidence, also called General Poverty. Hardcore poverty refers to the conditions of people with low incomes. The poor are defined as people who have little or nothing and are unable to meet basic needs such as food, clothing, shelter, health care, and education. Meanwhile, people with low incomes are one level above those with low incomes, namely those who still have something but do not meet all their basic needs. Thus, poverty in the Islamic view is a condition in which a person is unable to meet basic needs as defined by Islamic standards. General Poverty describes the condition of a person who has been able to meet his basic needs but has not reached the level of welfare that obligates him to pay zakat.

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Conceptually, there are four main causes of poverty. First, individual factors related to pathological conditions, both physical and psychological. Second, social factors, namely social environmental conditions that can encourage a person to enter the circle of poverty, such as discrimination based on age, gender, and ethnicity, as well as family influences that can inherit poverty from generation to generation. Third, cultural factors, namely cultures that weaken individual motivation, such as a resignation mentality, reluctance to try, and lack of a spirit of hard work. Fourth, structural factors related to unfair and inequitable systems or policies, such as an economic system that favors the rich and an investment climate that favors the rich or foreign investors.

According to Spicker (2015), poverty can be grouped into four categories: individual, family, subcultural, and structural explanations. The individual explanation concerns the personal character of a poor person—poverty can result from poor life choices, having children at an inopportune time, or failing to get a job. The family's explanation views poverty as a condition inherited from one generation to the next. Subcultural explanations emphasize the culture of poverty that is deeply rooted in certain communities. Meanwhile, structural explanations highlight systemic inequality and injustice in the social and economic order. Other factors that contribute to poverty include low labor quality, limited access to capital, limited mastery of technology, inefficient resource use, and high population growth rates.

From an Islamic perspective, poverty has various causes. According to Siddiqi (2004), the poverty that plagues countries with a majority poor population is caused by several factors, such as colonial exploitation, economic and financial system inequality, market inefficiencies and imperfections, regional gaps, and low productivity of human resources. Colonialism, which lasted almost two centuries, depleted the natural wealth of Muslim countries before they became independent. Inequality in the economic sector can be seen in the imbalance between the traditional and modern sectors, as well as in the development gap between rural and urban areas. Dualism in the financial system, which is both exclusive and non-inclusive, also exacerbates the gap. This has an impact on market inefficiencies and unequal income distribution. In addition, the low quality of human resources, such as a low level of education, exacerbates poverty.

To reduce the percentage of the poor population, an active role is needed from the government and all elements of society. One effort is to empower the underprivileged by adding a "mentoring" function. The addition of the assistance function will help the underprivileged build their businesses and improve their economic welfare. In addition, the government can increase access to education and training for underprivileged people to improve their skills and abilities in business management. Thus, the existence of strong, independent community efforts will help improve people's welfare and the country's prosperity (Syafe'i, 2017).

One of the functions and objectives of establishing a country is to create maximum welfare and prosperity for its people (Disemadi & Roisah, 2019). Poverty is still a major issue that continues to receive attention in developing countries, which used to be often referred to as poor countries or underdeveloped countries. This problem is a big challenge for the government, including Indonesia. In fact, Indonesia is known for its abundant natural resources, yet some people still live below the poverty line (Kuncoro, 2016).

On the other hand, some provinces have experienced only a slight improvement, while others have even seen an increase in poverty rates, such as Nanggroe Aceh Darussalam (NAD) Province. The data also reflects the values of the Poverty Depth Index

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(P1) and the Poverty Severity Index (P2). The P1 index measures the average distance of the poor's expenditure from the national poverty line. In contrast, the P2 index measures the level of expenditure inequality among the poorest population who are well below the poverty line (Tambunan, 2011).

Several factors, including economic growth, inflation rates, openness to investment, and others, influence variations in poverty rates between provinces. Of these many determinants, economic growth is considered the most influential component in reducing poverty. One of the main measures of economic growth is Gross Domestic Product (GDP). In terms of contribution to the national Gross Domestic Product (GDP), Java Island still dominates, accounting for 58.81 percent. Meanwhile, Sumatra Island contributed 22.02 percent, followed by Kalimantan Island at 7.61 percent, Sulawesi Island at 6.08 percent, and the remaining 5.48 percent from other archipelago areas.

Economic inequality is also closely related to unequal income distribution. Facts show that high economic growth is not always accompanied by a fair distribution of wealth, even though the gap between rich and poor groups remains large (Badan Pusat Statistik, 2019). One factor contributing to this is the investment pattern in an area. If the investment developed is labor-intensive, more jobs will be created, which can ultimately encourage a more equitable distribution of income. On the other hand, if investment is capital-intensive, then wealth will be more concentrated in the hands of a handful of individual capital owners, thus creating income inequality in society. This situation is one of the main obstacles to reducing the poverty rate.

This is supported by the findings of the research by Arif & Wicaksani (2017), entitled "Income Inequality in East Java Province and Factors Affecting It", which aims to describe the condition of income inequality in East Java and analyze the factors that affect it during 2011–2015. This study uses four independent variables: the Human Development Index (HDI), economic growth, the number of workers, and the population.

The problem of income distribution is a crucial factor in poverty alleviation. Fairness in revenue sharing is a key to improving society's overall well-being, and the key lies in how revenue is distributed. From the perspective of Islamic Economics, the issue of income distribution is a central topic that has attracted significant attention among Muslim economists. This is in line with the words of Allah SWT in Surah Al-Hasyr verse 7, which means: "*What are the spoils (fai') that Allah has given...*" (translation continued according to the context of the discussion).

The Qur'anic verse explaining the command to the Messenger to take property from the people of the city shows that the property is reserved for Allah, His Messenger, relatives, orphans, the poor, and travelers. The goal is that wealth does not only revolve among the rich. Whatever the Apostle commanded was to be accepted, and what he forbade was to be abandoned. Although there is no explicit term in the Qur'an that directly refers to the concept of distribution, several instruments can be used to distribute income fairly, namely zakat, infaq, waqf, and alms. The four instruments serve as means of income distribution and social security in Muslim society. Therefore, zakat, infaq, waqf, and alms play a strategic role in social and state order, especially in efforts to overcome poverty.

Explicitly, Allah SWT commanded the Prophet to take zakat from the rich, as explained in Surah At-Taubah, verse 103, which serves as a cleanser and a soothing for the soul. In the period after the death of the Prophet, some Bedouin Arabs refused to pay zakat because the order was only valid during the time of the Prophet. As a result, the companions fought them as a form of enforcement. This event is a lesson that zakat must be collected, even forcibly if necessary, to ensure that the poor and other underprivileged

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groups can obtain their rights to meet basic needs. The discussion of zakat, infaq, waqf, and alms cannot be separated from the existence of zakat institutions. This institution is responsible for managing the collection and distribution of assets appropriately and professionally to the right parties. Its role is very important in distributing wealth from well-to-do individuals to people living in poverty.

According to Badan Pusat Statistik (2024), Indonesia's economic growth is driven by sustained domestic demand, including increased public mobility, strengthened investment realization, sustained public production and consumption, and economic policies conducive to growth. When viewed by Gross Domestic Product (GDP) sector, all sectors recorded positive growth in the third quarter of 2024, as shown in the figure below. From the picture, it can be seen that the business field with the highest growth is Transportation and Warehousing, up 8.64 percent, which aligns with increases in passenger traffic across all modes of transportation and in freight deliveries. Then followed the Provision of Accommodation & Food and Beverage by 8.33 percent, driven by increases in foreign tourist visits, MICE activities, and national and international events, such as MotoGP Mandalika, PON XXI, and the International Sustainability Forum. On the other hand, in Q3-2024 (y-on-y), the Processing Industry was the highest contributor to growth, at 0.96%, driven by domestic and foreign demand.

As noted by Ardianto (2011), active community involvement is a key aspect of empowerment and independence. This process takes place gradually (cumulatively), with the higher the individual's skills and competencies, the greater his contribution to the success of the empowerment program. According to Burgess (1949), the ideal empowerment model is an integrative approach that combines various sources of funding, such as zakat, infaq, alms, waqf, and corporate social responsibility (CSR) funds.

In zakat management, the empowerment program run by BAZNAS (National Amil Zakat Agency) in Riau Province and Pelalawan Regency generally adopts a productive zakat scheme, in which funds are given to mustahik without the obligation to return. Some institutions also implement interest-free loan schemes that allow mustahik to access business financing without interest or a profit-sharing system, and that require only the return of the loan principal.

The use of information technology is an important factor in strengthening the zakat collection and distribution system. (Dulkiah, 2017) stated that the application of technology can increase the efficiency of zakat institutions, especially in managing accurate data on mustahik, muzakki, and distribution target areas. Strengthening this system will also enhance transparency and effectiveness in zakat management going forward.

However, the implementation of this program is not spared from various challenges. One of the main obstacles is the limited number of assistants tasked with fostering and monitoring the program's intensive implementation. As a result, many mustahik run their businesses without adequate guidance, even though a companion is crucial to the empowerment process. Efforts to overcome this are carried out, among others, through business development training, as the government has done in the village community empowerment program. The level of community participation in the training was considered quite successful, because it was attended by people who had previously been officially invited. The government also continues to strive to motivate community involvement through various media, such as loudspeakers in villages, social community activities, and other forums that attract citizens widely (Femmy M.G. Tulusan & Very Y. Londa, 2014).

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The problem of mentoring is not only about the number of available personnel but also about their competence in understanding and managing the type of business run by Mustahik. Most of the companions lack adequate understanding and expertise in the entrepreneurial domain. In terms of performance, the assistants' work quantity is not optimal, partly due to the high workload—for example, one Village Local Assistant has to handle three villages at once. As a solution, tasks are delegated to other companions who are assigned to replace those unable to attend. In terms of expertise, cooperation between companions is still less than optimal because some companions do not actively go to the field. To overcome this, steps were taken so that the companions could gocould assess the community's real conditions and needs directly. Meanwhile, from the perspective of work behavior, the companions in general have shown a sense of responsibility, honesty, and discipline in carrying out their duties (Abdurohim, 2011).

According to the Chairman of the National Amil Zakat Agency (BAZNAS), during the three months since its operation, the Baznas Mart program, the only initiative of its kind in Indonesia and located in Pelalawan Regency, has recorded a turnover of IDR 1.2 billion. According to the program, 60 mustahik who served as shareholders received a distribution of IDR 572,000 per person. The value of this income could continue to increase as public participation in shopping at Bazmart grows. The increase in the number of consumers will directly contribute to higher turnover and greater profits distributed to shareholders.

Seeing the positive trends and significant developments of the BazMart program, the researcher was interested in exploring and further analyzing its implementation in the Pelalawan and Kampar Regencies. Therefore, based on the background presentation, the author decided to make this issue the focus of a scientific paper entitled "Baz Mart Management Model in Improving the Living Standards of the Poor".

RESEARCH METHODS

Types of Research and Approaches Used

This research uses a mixed-methods approach, strategically combining qualitative methods to provide a comprehensive, in-depth understanding of the BAZ Mart management model for improving the welfare of people with low incomes. The qualitative approach is used to explore in depth the processes, experiences, perceptions, and meanings contained in the management of BAZ Mart. The focus of this approach lies in understanding the social and operational context, as well as the factors that support and hinder its success. Data collection was conducted through in-depth interviews, participatory observations, document analysis, and focus group discussions (FGDs). Data analysis is inductive, by tracing the patterns and themes of the narratives and descriptions obtained. The advantages of this approach lie in the depth of information obtained, the flexibility in the data collection techniques, and its ability to reveal context and meaning in detail. However, the main limitation of this approach is in the generalization and clarity of the cause-and-effect relationship.

Research Location and Time

This research was carried out in Pelalawan Regency, Riau Province, focusing on the urban poor who have received the Bazmas Mart program operating in the region.

The research will be conducted in 2025, covering population identification and sampling, as well as data collection and analysis.

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Population and Sample

Population in research refers to a set of objects or elements that share similar characteristics and properties, typically individuals, objects, events, or transactions that are the focus of the study. Meanwhile, the sample is part of the population and is intended to represent it.

In this study, the population consisted of 31 urban poor individuals who had participated in an empowerment program conducted by Baznas Mart in Pelalawan Regency. The sample was randomly selected using probability sampling, which provides equal opportunity for each member of the population to be selected.

Qualitative Data Collection Techniques

Qualitative techniques are used to obtain rich, contextually descriptive data. The methods used include:

1. In-depth interviews, which allow for a hands-on exploration of the subject's views and experiences through unstructured or semi-structured conversations.
2. Participatory observation, in which researchers engage directly in social situations to understand behaviors and dynamics that occur in the field.
3. Document analysis, which aims to examine archives or written data to obtain historical and complementary information to field findings.
4. Focus Group Discussion (FGD), which is a directed group discussion that explores various perspectives interactively to enrich research data.

Data Analysis Techniques

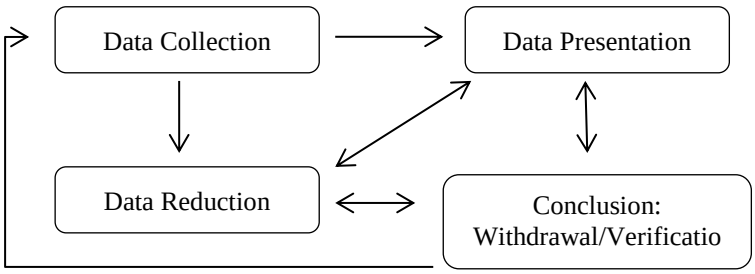

Figure 1. Data Analysis Techniques

Figure 1 illustrates the interactive model of qualitative data analysis, in which data analysis is conducted continuously throughout the research process. The process begins with data collection, which involves gathering information through methods such as interviews, observations, and document analysis. The collected data are then subjected to data reduction, a process of selecting, organizing, simplifying, and focusing on information that is relevant to the research objectives. Afterward, the reduced data are presented in the data presentation (or data display) stage, where the information is organized into narratives, tables, charts, matrices, or diagrams to facilitate understanding and interpretation. Based on the displayed data, the researcher proceeds to draw and verify conclusions, identifying patterns, meanings, and findings that emerge from the analysis. However, the conclusions are not considered final until they have been verified against the available data. The arrows in the model indicate that these stages are interconnected and cyclical, allowing researchers to move back and forth between data collection, reduction, presentation, and conclusion verification as new insights emerge. Therefore, qualitative data analysis is a dynamic, iterative, and ongoing process aimed at producing valid and reliable research findings.

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After researching the income of people experiencing poverty after receiving assistance at BazMart compared to before receiving assistance with the data parameters of the Central Statistics Agency (BPS) as of March 2025 of Rp.758,174,- it will be obtained whether each head of a low-income family has been free from the BPS poverty standard or not, below we present data from Bazmart Pelalawan Regency for 5 months (January 2025 – May 2025).

Baznas Mart (BazMart)

History of Baznas Mart (BAZMART) In 2017, the National Amil Zakat Agency (Baznas) Pelalawan took the initiative to make a breakthrough in productive zakat. Baznas Pelalawan strives to enable mustahiqs to receive zakat benefits continuously and to increase them at certain intervals. With this, Baznas Pelalawan seeks to build a zakat minimarket or shopping store, using zakat funds collected from muzakki who pay zakat. So, a zakat minimarket named Bazmart (Baznas Mart) was built at Akasia Street No. 8, Pangkalan Kerinci, Pangkalan Kerinci District, next to the BRI ATM. For 2 years running, Baznas has not shown a strong profit graph. This meant that the mustahiq who received zakat from Baznas did not receive the results; the mustahiq who should have received zakat benefits from Baznas' profit did not even receive them, because Baznas did not achieve a good profit during the 2 years the zakat minimarket was open.

Normally, a business should be able to run independently. However, not in the case of Baznas, which, during those 2 years, is still receiving subsidies and additional capital from Baznas Pelalawan. This. This makes Baznas look less like a productive zakat. Given these problems, Baznas Pelalawan is unsure whether the Bazmart program will continue. Finally, Baznas Pelalawan decided to invite someone considered competent in business management to present how the development and operational plans would be implemented, and, as a result, Baznas Pelalawan agreed to appoint the person as the new manager of Bazmart.

Furthermore, Bazmart relocated approximately 100 meters from its previous location. In 2019, a new Bazmart was established and named Bazmart 1. In 3 months of running, Bazmart 1 achieved a turnover of 1.2 billion. This considerable turnover has given Bazmart1 a positive trend in the public's eyes. As a result, as time goes by, more and more Muslim people shop at Bazmart 1. Seeing this positive trend, the management took the initiative to add to the Bazmart program, and to date, in 2022, 2 more Bazmarts have opened, namely Bazmart 2 on Jalan Lintas Timur Pangkalan Kerinci and Bazmart 3 in Sorek.

RESULTS AND DISCUSSION

Results

Overview of Research Locations

This research was carried out in Pelalawan Regency, which is administratively part of the Riau Province. Geographically, this district is directly adjacent to several other areas in Riau Province, including Siak Regency, Pekanbaru City, and Kampar Regency to the north. In addition to working as Civil Servants (PNS), people in Pelalawan and Kampar Regencies generally work as private employees and traders. These two districts also have a fairly high level of air humidity, with daytime temperatures reaching 35.6°C and nighttime lows around 22°C.

The geographical condition of Pelalawan Regency is located on the East Coast of Sumatra Island between 1.25' North Latitude to 0.20' South Latitude and between 100.42'

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East Longitude to 103.28' East Longitude. North - Siak Regency (Sungai Apit District and Siak District); - Meranti Islands Regency (Tebing Tinggi District); South - Indragiri Hilir Regency (Kateman District, Mandah District, and Gaung District); - Indragiri Hulu Regency (Rengat District, Pasir Penyu District, Peranap District, and Kuala Cenayu District); - Kuantan Singingi Regency (Kuantan Hilir District, and Singingi District); West - Kampar Regency (Kampar Kiri District, Siak Hulu District); Pekanbaru City (Rumbai and Tenayan Raya Districts); East - Riau Islands Province.

Respondent Characteristics

1. Education Level

Education is one of the main determinants of poverty in a society. Low levels of education are often a barrier to individuals obtaining decent employment.

However, these findings also show that higher education is not necessarily a guarantee to get out of the poverty cycle. This can be seen in the data: four mustahik have studied up to the university level but remain in poor condition. On the other hand, 14 mustahik, or approximately 45.16%, complete their education only at the elementary and junior high school levels. This limited education is an inhibiting factor in their ability to compete in the job market, which impacts their low incomes and their inability to meet daily living needs. More detailed information can be seen in the table below:

Table 1. Education Level

	Education Level	Sum	Percentage
1	Elementary School (SD)	8	25,81 %
2	First Secondary School (SMP)	6	19,35 %
3	Public High School (SMU)	16	51,61 %
4	Higher Education (PT)	1	3,23 %
	Total	**31**	**100%**

Source: Processed Results Data, 2025

Based on Table 1, Education Level, it can be observed that of the total of 31 mustahik, the majority have completed Senior High School (SMU), accounting for 16 individuals (51.61%). Furthermore, 8 individuals (25.81%) have only completed Elementary School (SD), while 6 individuals (19.35%) have completed Junior High School (SMP). Meanwhile, only 1 individual (3.23%) has attained Higher Education (PT). These findings indicate that most mustahik have a secondary level of education, while nearly half of the respondents (45.16%) have only completed elementary and junior high school. This condition suggests that a low level of educational attainment remains one of the factors contributing to poverty. Limited education may reduce an individual's opportunities to secure decent employment, resulting in lower income and difficulties in meeting daily living needs.

2. The Age of Mustahik

In addition to education level, another factor contributing to poverty is the difficulty of obtaining or maintaining a job. This obstacle can arise due to physical conditions, such as advanced age, that no longer allow a person to work for long. Referring to (Undang-Undang Republik Indonesia Nomor 13, 2003) concerning Manpower, labor is defined as individuals who can work in order to produce goods or services, both for personal needs and the wider community. In Indonesia, the

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working-age range is set at 15-64 years.

In the context of the economic empowerment program run by the zakat institution in Pelalawan Regency, the majority of participants with low incomes are working-age. A total of 12 people, or 38.71 percent, were in the 40-49-year age group. In addition, 8 people (32.38 percent) are included in the very productive age category, namely 30-39 years. Meanwhile, as many as 7 people, or 22.58 percent, are included in the less productive age group, namely 50-60 years. A more detailed description can be seen in the following table:

Table 2. The Age of Mustahik

Yes	Age	Sum	Percentage
1	20 years – 29 years old	4	12,90 %
2	30 years – 39 years old	8	25,81 %
3	40 years – 49 years old	12	38,71%
4	50 years – 60 years	7	22,58 %
	Total	31	100%

Processed Results Data Source, 2025

Based on Table 2, Age of Mustahik, the largest age group among the 31 mustahik is 40–49 years old, comprising 12 individuals (38.71%). This is followed by 8 individuals (25.81%) aged 30–39 years, 7 individuals (22.58%) aged 50–60 years, and 4 individuals (12.90%) aged 20–29 years. The data indicate that the majority of mustahik are within the productive age range, particularly those aged 30-49, who account for 64.52% of the respondents. Individuals in this age group are generally expected to have adequate physical capacity and work productivity to earn income and support their families. However, their continued categorization as mustahik suggests economic challenges that prevent them from achieving financial stability and escaping poverty.

3. Gender and Status of Head of House

In the implementation of various programs to empower people with low incomes, women's participation tends to be more dominant. This can also be seen in the empowerment program run by zakat institutions in Pelalawan Regency. Women are the priority group in the program, with 20 participants, or around 64.51%. Meanwhile, only 11 men are involved in this program, or around 35.49%. More detailed information about this data can be found in the following table:

Table 3. Gender

Yes	Gender	Sum	Percentage
1	Man	11	35.49%
2	Woman	20	64.51%
	Total	31	100%

Source: Processed Results Data, 2025

Based on Table 3, Gender, it can be observed that of the 31 mustahik, 20 respondents (64.51%) are women, while 11 respondents (35.49%) are men. This indicates that women represent the majority of the mustahik population in this study. The higher proportion of female mustahik suggests that women may be more vulnerable to poverty and economic hardship. Several factors may contribute to this condition, including limited access to employment opportunities, lower wages, caregiving responsibilities, and dependence on a single source of household income.

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In many cases, women, particularly widows or female heads of households, face greater economic challenges in meeting their families' daily needs.

4. Number of Family Dependents and Line Numbers

One crucial factor in poverty alleviation efforts is the number of dependents in a household. For example, even if the head of a family earns a monthly income of three million rupiah and supports eight family members, this income is most likely insufficient to meet the family's basic daily needs. Based on the results of this study, the majority of mustahik have 4-5 dependents, accounting for 55.16%. Meanwhile, the mustahik with 6 to 8 family members accounted for 10.36%. The group was classified as a small family, with a smaller number of dependents, totaling 3 people, or around 10.36%.

Table 4. Number of Family Dependents and Line Numbers

Yes	Number of Family Members	Sum	Percentage
1	1 – 2 people	4	12,90 %
2	3 people	6	19,35 %
3	4 people	8	25,81 %
4	5 people	10	32,26 %
5	6 – 8 people	3	9,68 %
	Total	31	100 %

Source: Processed Results Data, 2025

Based on Table 4, Number of Family Dependents, it can be observed that out of a total of 31 mustahik, the largest group consists of households with 5 family members, accounting for 10 respondents (32.26%). This is followed by households with 4 family members, totaling 8 respondents (25.81%), and those with 3 family members, totaling 6 respondents (19.35%). Meanwhile, 4 respondents (12.90%) have 1–2 family members, and 3 respondents (9.68%) have 6–8 family members.

The data indicate that most mustahik support relatively large households, with the majority having 4-5 family members. A larger number of dependents generally increases household expenses, including costs for food, education, healthcare, housing, and other daily necessities. Consequently, households with more dependents may face greater financial pressure, particularly when household income is limited or unstable.

Research Result

1. BazMart Empowerment

BazMart provides a variety of necessities, household appliances, school and office supplies, and other essentials. This store does not sell non-halal products such as cigarettes, alcoholic beverages, and contraceptives. The BAZMART initiative is a program launched by BAZNAS with the main goal of empowering MSME products. All goods sold at BazMart have official halal certification from the Indonesian Ulema Council (MUI).

In addition to goods produced by factories on a national scale, sold at Bazmart, many goods produced by MSMEs in Pelalawan Regency are also sold there, such as Sialang Honey-Pelalawan, Banana Chips, and various regional dry foods.

2. Well-being

Welfare is considered achieved when several main elements are met, such as:

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the basic needs of the community as a whole are met, social and economic disparities are not pronounced, the number of unemployed individuals of productive age decreases, and the inflation rate is stable. Welfare is not the exclusive right of a particular individual, but rather the right of all walks of life. Therefore, efforts to overcome poverty must be a shared responsibility between the community and the government.

The term "prosperous" has four meanings: generally, it refers to a good, healthy, and peaceful state. In an economic context, welfare concerns the benefits of owning goods or resources. In the realm of social policy, welfare aims to meet community needs through social services. This term is closely related to the concept of a welfare state.

In particular, social welfare can be understood as an organized system of social services and institutions designed to help individuals and groups achieve a decent standard of living. This includes meeting basic needs, improving health, fostering harmonious social relationships, and empowering individuals to contribute to their families and society at large. According to Dipoyudo (2005), the level of family welfare can be classified into five stages:

a. Pre-Prosperous Families: a group of families who are unable to meet basic needs such as food, clothing, shelter, and health services.
b. Prosperous Families Phase I: families who can meet basic needs but are not yet able to meet socio-psychological needs, such as education, transportation, social interaction, and family planning.
c. Prosperous Family Phase II: a family that has been able to meet basic and socio-psychological needs, and has begun to meet the needs of self-development, but its contribution to society is still limited.
d. Prosperous Family Phase III: a family that has comprehensively met all its needs, but its material and social contribution to society has not been optimal.
e. Prosperous Family Phase III Plus: a family that has been able to meet all aspects of its needs (basic, social, psychological, and developmental), and actively and sustainably contribute to the community through assistance and social activities.

According to (Undang-Undang Nomor 11, 2009), social welfare is a condition when the material, spiritual, and social needs of citizens have been met so that they can live properly, develop their potential, and carry out their social functions optimally.

(Spicker, 2015) defines welfare as the fulfillment of basic needs such as clothing, food, and board. Meanwhile, Midgley (2000) stated that prosperity is achieved when people live in safe conditions, have adequate nutrition, access to adequate health care, education, and income, and are protected from various risks that can interfere with their lives.

The social welfare problems that have arisen today show that many citizens still cannot meet their basic needs because state social services have not reached them. This causes them to experience obstacles in carrying out social functions, thereby affecting the non-fulfillment of the right to live a decent and dignified life.

From these various understandings, it can be concluded that welfare reflects the condition of happiness and security individuals feel in living their lives. A practical indicator of welfare, for example, is an above-average monthly income of IDR 500,000.00 or more, which is considered sufficient to maintain a decent

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standard of living.

3. Organizational Support

Organizational support is a set of actions an organization takes to encourage improved employee performance. According to Rhoades & Eisenberger (2002), this form of support can take the form of policies, norms, organizational culture, legal aspects, moral values, and financial assistance. Organizational support reflects employees' general belief that the company values their contributions and cares about their well-being.

Organizational Support Theory highlights three main aspects. First, good organizational support should be based on reciprocal norms, namely, providing guarantees and attention to employee welfare to achieve common goals.

Second, the presence of attention, recognition, and respect from the organization is seen as a way to fulfill employees' emotional and social needs, encouraging them to feel part of the organization and to make it part of their social identity. Third, organizational support should reinforce the belief that rewards and recognition from the organization will improve individual performance.

4. Analysis of Qualitative Research Variables

Evaluation of the Outer Model for Organizational Support Variables

In this study, the latent construct of organizational support is represented by three manifest indicators: Utilization (X1), Strategy (X2), and Empowerment (X3). The analysis shows that all indicators have loading factors above 0.5. This indicates that the three indicators significantly and strongly reflect the latent construct in question. Details of the test results can be seen in the following table:

Table 5. Evaluation of the Outer Model for Latent Variables of Organizational Support

Variable	Loading			Weight			SMC		
	Estimate	OR	CR	Estimate	OR	CR	Estimate	OR	CR
SUPPORT	**AVE = 0.718, Alpha = 0.852**								
X1	0.555	0.123	4.52*	0.203	0.047	4.28*	0.308	0.124	2.48*
X2	0.923	0.016	57.48*	0.309	0.036	8.5*	0.852	0.029	28.94*
X3	0.925	0.016	59.08*	0.319	0.034	9.51*	0.856	0.029	29.62*

CR = significant at .0.5 level*
Source: Research Results Data, 2025

Based on the table above, the variable indicator X1 has a loading factor of 0.555 and is significant at the 5% level. This is shown by a CR (critical ratio) value of 4.52, which exceeds the t-table value of 1.96. Similarly, the X2 indicator has a loading factor of 0.923 and is also significant at the 5% alpha level. The same applies to the X3 and X4 indicators, which show a loading factor of 0.925 and are significant at the 5% level, respectively. Meanwhile, the Average Variance Extracted (AVE) value, or discriminant validity, for the organizational support construct was 0.718, indicating excellent discriminant validity because it exceeded the 0.5 threshold. The reliability of this construct is 0.852, indicating that the latent variable of organizational support is highly reliable.

Evaluation of the Outer Model for Entrepreneurial Characteristics Variables

In this study, the latent construct of entrepreneurial characteristics was measured through nine manifest indicators, namely drive and energy level (X5), self

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confidence (X6), realistics (X7), long-term involvement (X8), using money as a performance measure (X9), problem solving (X10), and risk taking, X11), initiative (X12), and optimal use of resources (X13). The results of the external model testing of these nine indicators can be reviewed in more depth in the following table:

Table 6. Evaluation of the Outer Model for Latent Variables of Entrepreneurial Characteristics

Variable	Loading			Weight			SMC		
	Estimate	OR	CR	Estimate	OR	CR	Estimate	OR	CR
CHARACTER	**AVE = 0.522, Alpha = 0.883**								
X5	0.789	0.034	23.11*	0.171	0.014	11.99*	0.623	0.054	11.48*
X6	0.753	0.044	17.07*	0.166	0.013	12.61*	0.567	0.066	8.64*
X7	0.732	0.057	12.93*	0.154	0.015	10.24*	0.535	0.083	6.48*
X8	0.811	0.033	24.68*	0.180	0.015	11.64*	0.658	0.053	12.44*
X9	0.658	0.062	10.69*	0.138	0.016	8.42*	0.433	0.080	5.4*
X10	0.685	0.063	10.8*	0.150	0.016	9.44*	0.470	0.084	5.6*
X11	0.753	0.048	15.66*	0.158	0.013	11.94*	0.567	0.070	8.06*
X12	0.701	0.051	13.72*	0.132	0.014	9.11*	0.492	0.071	6.95*
X13	0.593	0.082	7.23*	0.127	0.015	8.74*	0.351	0.093	3.77*

CR = significant at .0.5 level*
Source: Research Results Data, 2025

According to the table, all manifest indicators have loading factors above 0.5, indicating that the nine indicators adequately represent the latent construct of entrepreneurial characteristics. The indicator with the strongest contribution is the X8 variable, with a loading factor of 0.811 and a significance level of 5%. In contrast, the X13 variable has the lowest score (0.593), but it still exceeds the minimum threshold and is significant at the 5% level, so it can still be considered a valid measure of latent constructs. In addition, the Average Variance Extracted (AVE) indicates good discriminant validity because it exceeds 0.5. The reliability of the constructs characteristic of entrepreneurship is also very high, as evidenced by a Cronbach's alpha of 0.883, indicating strong internal consistency.

Evaluation of the Outer Model for Motivation Variables

In this study, the latent construct of motivation is represented by three manifest indicators, namely need for achievement (X14), need for power (X15), and need for affiliation (X16). The three indicators show high loading factor values: 0.840, 0.823, and 0.710, respectively.

All of these values are significant at the 5% confidence level, suggesting that these three indicators are statistically valid reflectors of the latent variables of motivation. In addition, the analysis yielded an Average Variance Extracted (AVE) of 0.629, indicating excellent discriminant validity, as it exceeded the 0.5 threshold. Meanwhile, the construct's reliability is also relatively good, as evidenced by a Cronbach's alpha of 0.703, indicating adequate internal consistency. More information can be found in the following table:

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Table 7. Evaluation of the outer model for latent variables

Variable	Loading			Weight			SMC		
	Estimate	OR	CR	Estimate	OR	CR	Estimate	OR	CR
	AVE = 0.629, Alpha = 0.703								
X14	0.840	0.039	21.54*	0.453	0.048	9.39*	0.706	0.065	10.81*
X15	0.823	0.044	18.71*	0.449	0.055	8.15*	0.677	0.071	9.48*
X16	0.710	0.072	9.89*	0.353	0.034	10.23*	0.504	0.099	5.1*

CR = significant at. 0.5 levels*
Source: Research Results Data, 2025

Evaluation of the Outer Model for Empowerment Variables

In this study, the latent construct of empowerment in the economic field is represented by three manifest indicators, namely impact (X17), output (X18), and outcome (X19). Based on the test results, all indicators have high and significant loading factors at the 5% significance level.

The X17 indicator shows a loading factor of 0.860, indicating that this variable is a strong reflector of the empowerment construct. The same is also shown by X18 (0.829) and X19 (0.888). All three indicators exceed the minimum threshold of 0.5, indicating that they significantly and consistently reflect the latent construct of empowerment in the economic sphere. More details can be seen in the following table:

Table 8. Evaluation of the Outer Model of Latent Variables

Variable	Loading			Weight			SMC		
	Estimate	OR	CR	Estimate	OR	CR	Estimate	OR	CR
EMPOWERED	AVE = 0.738, Alpha = 0.820								
X17	0.860	0.030	28.9*	0.381	0.041	9.32*	0.739	0.051	14.54*
X18	0.829	0.047	17.51*	0.347	0.052	6.68*	0.688	0.077	8.95*
X19	0.888	0.023	38.9*	0.434	0.040	10.98*	0.788	0.040	19.61*

CR = significant at .05 level*
Source: Processed Results Data, 2025

The table also shows that the empowerment construct has excellent discriminant validity, as evidenced by an AVE of 0.738, which exceeds the minimum threshold of 0.50. This indicates that the average variance of the indicators described by the latent construct is quite high. In addition, the reliability of this construct is relatively strong, as reflected in the alpha value of 0.820, indicating a good level of internal consistency among the indicators that form the empowerment variable.

Evaluation of the Outer Model for Poverty Alleviation Variables

In this study, the latent variables of poverty alleviation were formed by two manifest indicators, namely financial (X20) and non-financial (X21), which were used as a measure of the success of poverty alleviation programs. Based on the analysis, the X20 variable has a loading factor of 0.822. It is significant at the 5% level, indicating that X20 is highly representative of the poverty alleviation construct. Similarly, the X21 variable had a loading factor of 0.836. It was also significant at the 5% level, indicating that X21 is a strong indicator of the latent variable. Details of these test results can be seen in the following table:

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Table 9. Evaluation of the Outer Model of Latent Variables

Variable	Loading			Weight			SMC		
	Estimate	OR	CR	Estimate	OR	CR	Estimate	OR	CR
PMISKIN	**AVE = 0.688, Alpha = 0.547**								
X20	0.822	0.030	26.97*	0.591	0.049	12.02*	0.676	0.049	13.69*
X21	0.836	0.041	20.49*	0.614	0.036	17.17*	0.700	0.068	10.34*

CR = significant at .05 level*
Source: Research Results Data, 2025

In addition to the loading factor value, the output displays Average Variance Extracted (AVE) and Cronbach's Alpha values, which indicate the discriminant validity and reliability of the poverty alleviation variables. The AVE value was 0.688, indicating that the discriminator's validity is in the good range. Meanwhile, an alpha value of 0.547 indicates that the variable's internal consistency is quite adequate, as it is close to the threshold of 0.60, which is generally used as the minimum standard.

Model Evaluation

Evaluation of the inner model assesses the quality of the structural relationships in the research model. The number of structural equations produced depends on the complexity of the model—the more complex the model is, the more equations will appear. The assessment of the inner model focused on the magnitude of the path coefficient and the value of the critical region (CR) for each variable relationship. The following are the results of the model structure or inner model formed in this study:

Table 10. Evaluation of the Structural Model or Inner Model

Path Coefficients			
	Estimate	**OR**	**CR**
SUPPORT->MOTIVATION	0.330	0.095	3.47*
SUPPORT->EMPOWERED	0.200	0.134	1.5
CHARACTER->EMPOWERING	0.359	0.164	2.19*
MOTIVATION->EMPOWERING	0.289	0.128	2.26*
MOTIVATION->PMISKIN	0.346	0.124	2.8*
EMPOWERMENT->PMIPOOR	0.374	0.130	2.87*

CR = significant at .05 level*
Source: Research Results Data, 2025

Based on the table, the path coefficient between the support and motivation variables is 0.330, with a standard error of 0.095 and a critical region (CR) of 3.47. This coefficient value indicates a positive and significant influence of the support variable on motivation, as indicated by a CR value exceeding the 1.96 significance threshold (marked with an asterisk). The same is also evident in the relationship between entrepreneurial characteristics and economic empowerment, with a coefficient of 0.359, a standard error of 0.164, and a significance level of 5%.

Similarly, the relationships among motivation and empowerment, motivation and poverty, and empowerment and poverty alleviation all showed significant effects at the alpha 5% level. In contrast, the relationship between support and empowerment was not statistically significant, with a CR value of 1.50—below the 1.96 threshold for a 5% significance level.

The evaluation of the R^2 value for endogenous latent variables assesses how

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much model variability explains the influence on endogenous variables. R^2 is also known as the coefficient of determination. The following shows the results of data processing, including the R^2 value for each endogenous variable. Based on these results, the R^2 for the endogenous latent variable motivation is 0.109. This shows that the organizational support variable, as an exogenous variable, explains only 10.9% of the variation in motivation.

In comparison, the remaining 89.1% is influenced by other variables not included in this study's model. Meanwhile, the enablement variable had an R^2 of 0.494, indicating that organizational support, entrepreneurial characteristics, and motivation together explain 49.4% of the enablement variation, with the remaining 50.6% explained by factors outside the model. The endogenous latent variable of poverty alleviation has an R^2 value of 0.411. This shows that the motivation and empowerment variables explained 41.1% of the variance, while the remaining variance was influenced by other variables not included in this analysis.

Discussion

Based on the analysis of the data, this study shows that the empowerment programs implemented by Mustahik have a positive and significant impact on the success of poverty alleviation efforts in Pelalawan Regency, Riau.

The findings of this study confirm that poverty alleviation strategies aimed at the poor align with the concept of empowerment developed. The most fundamental change lies in the internal transformation of people with low incomes, namely the growth of awareness and motivation to escape the conditions of poverty that have been shackling them.

This study also reveals several empirical findings regarding the implementation of poor empowerment programs by zakat management institutions in Pelalawan Regency.

CONCLUSION

Based on the findings of this study, it can be concluded that the zakat empowerment program needs to be strengthened to support the poor better and improve the effectiveness of poverty alleviation efforts in Pelalawan Regency, Riau. Expanding the scope of poverty alleviation programs is necessary to ensure more underprivileged communities benefit from zakat-based empowerment initiatives. In addition, the empirical evidence on the implementation of empowerment programs for people on low incomes by zakat institutions in Pelalawan Regency should serve as an important basis for zakat managers to evaluate and sustain these programs in the long term. Furthermore, stronger connectivity between poor communities and Sharia Microfinance Institutions (LKMS) is needed to enhance financial inclusion, which has not yet been fully optimized in Bazmart's economic empowerment program. For beneficiaries who have successfully improved their economic condition, it is also expected that they will contribute to helping others who are still living in poverty. In this way, a sustainable empowerment cycle can be created, representing the ideal goal of efforts to empower people on low incomes in Pelalawan, Riau, and Indonesia more broadly.

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