The Effect of Capital Assistance, Financial Literacy, And Entrepreneurial Motivation on The Economic Welfare of Mustahik in The YBM Brilian Ro Pekanbaru

Nanda Ega Rupita[1], Muhammad Albahi,[2]Mulia Sosiady[3]
[123] Graduate School, Sultan Syarif Kasim Riau State Islamic University, Pekanbaru, Indonesia
Email: nandaegarupita1008@gmail.com

	Abstract
***Keywords**:* *capital, financial literacy, entrepreneurial motivation, and mustahik welfare*	*This study examines the effect of capital assistance, financial literacy, and entrepreneurial motivation on the economic welfare of mustahik in the Gerobak Bermakna Program managed by YBM BRILiaN RO Pekanbaru as an implementation of productive zakat. The background of this research is based on the phenomenon that providing capital assistance alone is often insufficient to significantly improve the welfare of mustahik, thus requiring supporting factors such as financial literacy and entrepreneurial motivation. The objective of this study is to analyze both partially and simultaneously the influence of capital assistance, financial literacy, and entrepreneurial motivation on the economic welfare of mustahik beneficiaries. This research uses a quantitative approach with multiple linear regression analysis. The sample consists of 169 respondents, representing all mustahik beneficiaries of the program, selected using a total sampling (census) technique. Data were collected through questionnaires and analyzed using statistical methods, including validity and reliability tests, classical assumption tests, and hypothesis testing through t-tests, F-tests, and the coefficient of determination (R²). The results indicate that capital assistance, financial literacy, and entrepreneurial motivation simultaneously have a positive and significant effect on the economic welfare of mustahik. Partially, each variable also shows a positive and significant influence, with entrepreneurial motivation being the most dominant factor. The coefficient of determination (R²) value of 0.548 suggests that 54.8% of the variation in mustahik welfare can be explained by these variables, while the remaining 45.2% is influenced by other factors outside the model. In conclusion, the success of productive zakat programs is not only determined by the provision of capital assistance but also by the level of financial literacy and entrepreneurial motivation. Therefore, an integrated approach combining financial support, capacity building, and continuous mentoring is essential to achieve sustainable economic welfare in accordance with Islamic economic principles.*

INTRODUCTION

Zakat is a fundamental instrument in the Islamic economic system that carries not only a spiritual dimension but also functions as a socio-economic mechanism to promote justice and social welfare. From a spiritual perspective, zakat reflects the integration between worship and a Muslim's social responsibility (Zainuddin et al., 2020). Zakat is considered a vital instrument that plays a significant role within Islamic economic system (Apriliyah & Fianto, 2022).Meanwhile, in its socio-economic dimension, zakat serves as a mechanism for wealth distribution to maintain economic balance and reduce social inequality (Sutikno et al., 2025). In contemporary developments, zakat is also positioned as part of Islamic social finance, which can synergize with other Islamic philanthropic instruments in promoting collective welfare (Qanita, 2024).This perspective is supported by various studies indicating that zakat contributes significantly to poverty alleviation, the improvement of social welfare, and the effectiveness of fund distribution to those in need (Mukhid, 2024).

The productive zakat approach represents a transformation from consumptive distribution patterns toward sustainable economic empowerment. Productive zakat is directed toward income-generating activities, enabling mustahik not only to receive temporary assistance but also to enhance their economic capacity and achieve self-reliance (Semmawi et al., 2024). Theoretically, zakat that is managed systematically has the potential to become a significant alternative source of financing in supporting the economic development of the Muslim community (Ulhak, 2025). The national zakat potential is estimated to reach hundreds of trillions of rupiah annually; however, the actual collection remains far below its potential level (Puskas Baznas, 2020). This condition indicates that optimizing zakat management, particularly through productive programs, has become a strategic issue in poverty alleviation efforts.

In the context of implementation, Yayasan Baitul Maal BRILiaN (YBM BRILiaN), as a National Zakat Institution (LAZNAS) officially authorized through the Decree of the Minister of Religious Affairs of the Republic of Indonesia Number 458 of 2024 (*YBM BRILiaN* -, 2025) implements the Gerobak Bermakna Program at RO Pekanbaru as a form of productive zakat. This program provides assistance in the form of business carts and initial capital to mustahik to support micro-enterprise activities. Conceptually, capital assistance is believed to strengthen production capacity, increase income, and enhance the economic welfare of mustahik (Efendi, 2025). However, empirical findings in the field indicate that the improvement in welfare has not always been optimal. Some mustahik still face challenges in managing their businesses, including weak financial record-keeping, improper use of capital, and difficulties in separating business and household finances (Aeni, 2025).

Various previous studies have shown that productive zakat has a positive effect on increasing the income and welfare of mustahik (Maskur M Ali, 2025). Other research emphasizes that productive zakat accompanied by mentoring strengthens the economic independence of beneficiaries (Aeni, 2025). On the other hand, financial literacy has been proven to play a crucial role in business sustainability, as it enables individuals to understand and manage financial resources effectively (Rahmawati et al., 2023a). Low levels of financial literacy often contribute to the failure of empowerment programs because mustahik are not yet able to conduct adequate financial planning and control (Muhammad Rifa'i Muhrim, 2023). Conversely, strong financial literacy contributes to household economic stability and improved welfare (Firmansyah et al., 2024). In addition, entrepreneurial motivation is an important determinant of business success. As an internal driving force, motivation influences persistence, risk-taking behavior, and business development orientation (Guntoro Hendro & Mochlain, 2023).

Nevertheless, most previous studies tend to examine capital assistance, financial literacy, and entrepreneurial motivation separately. In fact, from a theoretical perspective, the improvement of economic welfare is a multidimensional process, as explained in economic development theory (Azmi Nur Aisyah & Sishadiyati, 2024). Human Capital Theory emphasizes the importance of investing in individuals' knowledge and motivation to enhance productivity (Santosa et al., 2025), while Resource-Based Theory explains that business success is determined by the ability to optimally utilize available resources (Fauzi et al., 2025). Therefore, capital assistance as a physical resource will not be effective without being supported by human capital in the form of financial literacy and entrepreneurial motivation.

The gap between theoretical assumptions and empirical realities in the Gerobak Bermakna Program at YBM BRILiaN RO Pekanbaru indicates the need for a study that integrates these three variables into a single analytical model. To date, research that simultaneously examines the effects

of capital assistance, financial literacy, and entrepreneurial motivation on the economic welfare of mustahik within the context of productive zakat programs remains limited. Therefore, this study aims to analyze the influence of capital assistance, financial literacy, and entrepreneurial motivation on the economic welfare of mustahik in the Gerobak Bermakna Program at YBM BRILiaN RO Pekanbaru, both partially and simultaneously.

The novelty of this study lies in the integration of physical capital, human capital, and psychological aspects within a single empirical framework of productive zakat empowerment. Through this approach, the research not only evaluates the effectiveness of capital distribution but also positions mustahik as active agents of economic development whose capacity and motivation determine program success. Theoretically, this study enriches the literature on productive zakat from the perspectives of economic development and human capital. Practically, the findings are expected to provide strategic recommendations for optimizing zakat-based economic empowerment programs.

METHODS

This study employed a quantitative approach with an explanatory research design aimed at examining the effects of capital assistance, financial literacy, and entrepreneurial motivation on the economic welfare of mustahik. A quantitative approach was selected because it is appropriate for testing causal relationships between variables through numerical measurement and statistical analysis (sugiyono, 2019). The explanatory design was used to clarify the cause-and-effect relationships between independent and dependent variables as formulated in the research hypotheses This research was conducted within the Gerobak Bermakna Program of Yayasan Baitul Maal BRILiaN (YBM BRILiaN) RO Pekanbaru for the 2022–2024 period.

The population of this study consisted of all mustahik beneficiaries of the Gerobak Bermakna Program at YBM BRILiaN RO Pekanbaru, totaling 169 individuals. Given the relatively limited population size, this research applied a total sampling technique, in which all members of the population were included as research respondents (sugiyono, 2019). This technique was chosen to obtain a comprehensive overview of the conditions of program beneficiaries and to minimize sampling bias.

The data used in this study were primary data collected through the distribution of structured questionnaires to respondents. The instrument was developed based on variable indicators formulated within the study's conceptual framework. The capital assistance variable was measured using indicators such as the amount of assistance received, the utilization of business capital, and business sustainability (Efendi, 2025). Financial literacy was measured based on respondents' understanding of financial management, bookkeeping ability, financial planning, and financial decision-making (Rahmawati et al., 2023) and (Muhammad Rifa'i Muhrim, 2023). Entrepreneurial motivation was assessed through indicators including achievement drive, risk-taking courage, and commitment to running a business (Guntoro Hendro & Mochlain, 2023). Meanwhile, the

economic welfare of mustahik was measured through indicators such as income improvement, the ability to meet basic needs, and household economic stability (Azmi Nur Aisyah & Sishadiyati, 2024) and (Mulyaningsih, 2019) All questionnaire items were measured using a five-point Likert scale to assess respondents' levels of agreement.

Before being used in the study, the instrument was tested for validity and reliability to ensure that each statement item accurately and consistently measured the intended construct. After the data were collected, the analysis was conducted in two stages: descriptive analysis and inferential analysis. Descriptive analysis was used to describe respondents' characteristics and the distribution of responses. Furthermore, multiple linear regression analysis was employed to examine the partial and simultaneous effects of the independent variables on the dependent variable. Prior to hypothesis testing, the data were subjected to classical assumption tests, including normality, multicollinearity, and heteroscedasticity tests, to ensure that the regression model met the required analytical assumptions (Sugiyono, 2022).

The data recorded in this study consisted of numerical scores derived from respondents' perceptions of each research variable indicator. Hypothesis testing was conducted based on the regression coefficient values, the level of significance ($\alpha = 0.05$), and the coefficient of determination to assess the magnitude of the contribution of the independent variables to the dependent variable. With these systematic data collection and analysis procedures, this study can be replicated in similar productive zakat program contexts using the same methodological stages.

RESULTS AND DISCUSSION

Respondent Characteristics

Based on the results of the study, the classification of respondent characteristics is presented in Table 1 below.

Table 1 Respondent Characteristics

Category	Frequency
Age 21–30 Years	17
Age 31–40 Years	49
Age 41–50 Years	57
Age 51–60 Years	37
> 60 Years	9
Total	169

Source: Processed Data, 2026

Based on Table 1, the total number of respondents in this study is 169 mustahik beneficiaries of the Gerobak Bermakna Program, with the majority aged between 41–50 years, predominantly female, and largely engaged in the culinary sector. This condition indicates that

the respondents are within the productive age group, which theoretically, according to Human Capital Theory (Becker), has a high potential to manage businesses effectively due to experience, skills, and maturity in economic decision-making. The dominance of female respondents can be explained through the empowerment perspective in Gender and Development Theory, which emphasizes the strategic role of women in improving household welfare through micro-enterprises. Meanwhile, the dominance of culinary businesses aligns with Resource-Based Theory (Barney) and the Theory of Planned Behavior (Ajzen), which suggest that individuals tend to choose business types that match their available resources, skills, and perceived ease of operation. Therefore, these respondent characteristics indicate that the productive zakat program has targeted groups with the potential to optimally manage assistance and promote sustainable economic welfare improvement.

Validity and Reliability Test

Convergent validity is used to evaluate whether each indicator of a variable is valid. An indicator is considered valid if its correlation value exceeds the r-table value (0.151). Based on the results of the validity test, all statement items for Capital Assistance, Financial Literacy, Entrepreneurial Motivation, and Economic Welfare variables have correlation values greater than 0.151. Therefore, all indicators are declared valid.

Table 2 Construct Reliability

Variable	Cronbach's Alpha
Capital	.862
Financial Literacy	.853
Entrepreneurial Motivation	.864
Economic Welfare	.813

Source: Processed Data, 2026

A Cronbach's Alpha value greater than 0.60 indicates that the research instrument is reliable and demonstrates a satisfactory level of internal consistency among its items (Sugiyono, 2019). In reliability theory, Cronbach's Alpha is used to assess how well a set of indicators measures a single latent construct. The higher the alpha value, the stronger the consistency among the items in representing the same variable. This means that each statement within a variable is interconnected and collectively reflects the concept being measured, such as capital assistance, financial literacy, entrepreneurial motivation, and economic welfare.

Based on Table 2, all variables have alpha values above 0.60, which implies that the measurement instruments used in this study are stable and consistent. This finding is also in line with the measurement theory proposed by Hair et al., which states that an instrument is considered reliable if it produces consistent results when used repeatedly under similar conditions. Therefore, it can be concluded that all constructs in this study are reliable and free from significant measurement error, making them suitable for further statistical analysis, particularly in hypothesis testing using regression analysis.

Classical Assumption Tests

The normality test using Kolmogorov-Smirnov produced a significance value of $p = .002$. The multicollinearity test results are presented in Table 3.

Table 3 Multicollinearity Test

Variable	Tolerance	VIF
Capital	.701	1.427
Financial Literacy	.475	2.105
Entrepreneurial Motivation	.588	1.701

Source: Processed Data, 2026

Based on Table 3, the multicollinearity test results show that all independent variables have tolerance values greater than 0.10 and VIF values less than 10, indicating that there is no multicollinearity problem in the regression model. According to classical regression theory. multicollinearity occurs when independent variables are highly correlated, which can bias coefficient estimates and reduce the accuracy of the model. The absence of multicollinearity means that each variable—Capital, Financial Literacy, and Entrepreneurial Motivation—can independently explain the dependent variable without overlapping effects. In addition, the Durbin-Watson value of 1.916, which is close to 2, indicates that there is no autocorrelation problem, as suggested by regression theory, where a value around 2 reflects uncorrelated residuals. Therefore, it can be concluded that the regression model meets the classical assumptions and is suitable for further hypothesis testing with reliable and unbiased results.

Coefficient of Determination

The analysis results indicate that the dependent variable Economic Welfare has an R^2 value of .548 and an Adjusted R^2 value of .540.

The Adjusted R^2 value of .540 signifies that Capital Assistance, Financial Literacy, and Entrepreneurial Motivation collectively explain 54.0% of the variance in Economic Welfare, while the remaining 46.0% is influenced by other variables outside the model.

The simultaneous test result shows $F(3, 165) = 66.626$; $p = .000$, indicating that the regression model is statistically significant.

The effect size calculated using partial eta squared (η^2) is:

$\eta^2 = .548$

This indicates a large effect size.

Path Coefficient Test Results

Table 4 Hypothesis Testing Results

Hypothesis	Variable	B	t (165)	p	Description
H1	Capital → Economic Welfare	.129	2.217	.028	Significant
H2	Financial Literacy → Economic Welfare	.390	6.406	.000	Significant
H3	Entrepreneurial Motivation → Economic Welfare	.251	3.349	.001	Significant

Source: Processed Data, 2026

The results indicate that all independent variables significantly influence Economic Welfare.

DISCUSSION

Capital and Mustahik Economic Welfare

The results of the study show that Capital has a positive and significant effect on the Economic Welfare of Mustahik (t (165) = 2.217; p = .028). This finding indicates that increased

business capital assistance contributes to the improvement of the economic conditions of mustahik beneficiaries of the Gerobak Bermakna Program. The more optimally the capital received is utilized, the greater the opportunity to increase income and enhance household welfare.

These findings support the theory of productive zakat empowerment, which emphasizes that financial capital functions as a catalyst for economic independence. Empirical studies have also demonstrated that business capital assistance significantly improves the welfare of micro-entrepreneurs (Mulyaningsih, 2019; Azmi Nur Aisyah & Sishadiyati, 2024). Therefore, the results of this study are consistent with established theoretical frameworks and previous empirical evidence.

Financial Literacy and Mustahik Economic Welfare

The findings of the study indicate that Financial Literacy has a positive and significant effect on the Economic Welfare of Mustahik (t (165) = 6.406; p = .000). This suggests that mustahik who possess a strong understanding of financial management, business bookkeeping, and financial planning are more capable of sustaining and developing their businesses over time.

These results are consistent with previous studies stating that financial literacy enhances the quality of economic decision-making and improves individuals' financial stability (Rahmawati et al., 2023; Muhammad Rifa'i Muhrim, 2023). Therefore, this study confirms that financial literacy not only strengthens the effectiveness of capital assistance but also serves as the most dominant factor in improving mustahik economic welfare.

Entrepreneurial Motivation and Mustahik Economic Welfare

The results of the study show that Entrepreneurial Motivation has a positive and significant effect on the Economic Welfare of Mustahik (t (165) = 3.349; p = .001). This finding indicates that individuals with higher levels of motivation, persistence, and a strong achievement drive tend to achieve better economic outcomes.

This result supports entrepreneurial motivation theory, which emphasizes the importance of psychological factors in determining business performance. Previous research has also found that entrepreneurial motivation significantly influences the success of micro-enterprises (Guntoro Hendro & Mochlain, 2023). Therefore, this study strengthens both theoretical and empirical perspectives that highlight the crucial role of individual internal factors in the success of economic empowerment programs.

CONCLUSION

This study examines the influence of capital assistance, financial literacy, and entrepreneurial motivation on the economic welfare of mustahik in the Gerobak Bermakna Program at YBM BRILiaN RO Pekanbaru. Overall, the findings indicate that all three variables have a positive and significant effect on mustahik welfare, both partially and simultaneously. Financial literacy and entrepreneurial motivation, in particular, demonstrate a strong contribution in shaping productive economic behavior, while capital assistance functions as an essential supporting factor in initiating and sustaining micro-business activities. The coefficient of determination (R^2) shows that more than half of the variation in welfare can be explained by these variables, confirming that both material and non-material factors play an important role in the success of productive zakat programs.

These results suggest that improving mustahik welfare cannot rely solely on financial support. Instead, it requires an integrated empowerment approach that combines capital provision with capacity building, especially in financial management and entrepreneurial mindset development. The findings reinforce the perspective that human capital aspects—such as

knowledge, skills, and motivation—are key determinants in transforming zakat assistance into sustainable economic outcomes.

However, this study has several limitations. The research is limited to a single institution and focuses only on one empowerment program, which restricts the generalizability of the findings. In addition, the cross-sectional design does not capture the long-term impact of the program. The remaining unexplained variance also indicates that other important factors—such as mentoring intensity, market access, business experience, and external economic conditions—were not included in this study.

Therefore, future research is recommended to expand the scope by involving multiple zakat institutions and different regions to obtain more comprehensive results. Further studies should also incorporate additional variables, such as business mentoring, digital marketing capability, and institutional support, as well as apply longitudinal or mixed-method approaches to better understand the sustainability of mustahik welfare improvement. By doing so, future research can provide a deeper and more holistic understanding of the effectiveness of productive zakat programs in achieving long-term economic empowerment.

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