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THE EFFECT OF ZAKAT, INFAQ, AND SADAQAH ON THE OPEN UNEMPLOYMENT RATE IN INDONESIA

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Abstract

This study aims to examine the impact of Zakat, Infaq, and Sadaqah on the open unemployment rate in Indonesia. Using a descriptive quantitative method, the study collects secondary data consisting of zakat, infak, and sadaqah distribution from the National Zakat Management Agency's national zakat management report and data on the percentage of open unemployment rates per province in Indonesia from the Regional Profile and Analysis website managed by the National Development Planning Agency over the past five years, specifically the period from 2020 to 2024. This study uses WarpPLS software version 6.0 to analyze the previously collected data. The results of this study indicate that Zakat, Infaq, and Sadaqah have a positive and significant impact on the open unemployment rate. An increase in Zakat, Infaq, and Sadaqah leads to an increase in the open unemployment rate. Based on these findings, all relevant parties—including zakat management bodies, government agencies, and other stakeholders—are encouraged to develop more efficient strategies to reduce unemployment in Indonesia, both through long-term and short-term programs.
Keywords: Zakat, Infak, Almsgiving, Distribution, Unemployment

INTRODUCTION

In 2025 the Central Bureau of Statistics reported that the unemployment rate in 2025 reached 7.28 million people where the labor force in Indonesia increased by 3.67 million people from 2024 (Febiola, 2025). The number of labor force has increased, but the open unemployment rate has decreased, this means that the ratio of the labor force that is ready to work and actively looking for work with unemployment in 2025 is higher than in 2025 so that the open unemployment rate has decreased.

Increased unemployment can be caused by several factors such as imbalances in labor supply and demand, government policies that are less pro-people, increasing population growth, and unrealistic economic sector development (Frisnoiry et al., 2024). There are other factors such as the "culture of poverty". Based on the theory proposed by Oscar Lewis in the 1960s, it can be understood that the culture of poverty emphasizes that a significant minority of the poor (about 20%) are trapped in a repetitive cycle of dysfunctional behaviors and attitudes, for example, by the time slum children are six or seven years old, they usually absorb the basic values and

attitudes of their subculture and are not psychologically prepared to take full advantage of changing conditions or increased opportunities (Tinker, 2001). Based on this, it can be concluded that a mindset or attitude that has been embedded for a long time can cause this attitude to become a habit, where there is no desire to take advantage or change for the better economic conditions.

Unemployment is sometimes not only caused by factors such as lack of jobs, or skills, but sometimes it is also caused by the mindset of the individual himself not to work. An example is the phenomenon of dependence on social assistance. Sometimes recipients of social assistance are considered not to have the same economic burden or pressure to work as before social assistance, so their attitude of independence decreases (Prihatin, 2024).

Unemployment is someone who does not work and is not looking for work, while someone who is not working but is looking for work is called an unemployed member of the labor force, so it is not counted as unemployment (Priyono & Ismail, 2012). Unemployment itself has an impact on a country's economy, the presence of high unemployment causes productivity and community income to decrease so that it can cause poverty and other social problems (Batubara et al., 2018). Based on research conducted previously, it is stated that unemployment has a significant negative impact on Indonesia's social and economic stability, where the existence of unemployment causes a decrease in consumption due to low household income, which in turn reduces consumer spending (Azzahra et al., 2024).

High levels of unemployment will reduce the overall productivity of a country and increase the country's social and economic burden (Ahmad, 2024). In overcoming unemployment, efforts made by the government include the provision of education and skills training, support for the self-employed sector in the community, holding apprenticeship and work practice programs, holding job fairs, and transmigration programs where residents are moved from densely populated areas to sparsely populated areas (Aufiana, 2024). One of the instruments that can help the government in overcoming unemployment is the utilization of social funds zakat, infaq and sadaqah through productive economic empowerment programs that can help create jobs.

Zakat means cleaning property, whether income / business income or crops / agriculture by removing the rights of others contained in the property (Bakhtir et al., 2023). Zakat is also called clean (thaharah), because by paying zakat the property of someone who gives zakat becomes clean from the dirt and sins that accompany it, which is caused by the property owned, the rights of others attached to it (Zulkifli, 2020). Based on this, it can be explained that zakat is an obligation of a Muslim to spend part of his property that is sufficient to be given to the rightful people. Infak comes from the word can be interpreted as the act of spending part of the property or income / income for purposes ordered by Islamic teachings (Harjoni, 2024).

Meanwhile, alms can be interpreted as a person's sincere gift to people who are entitled to receive which is also accompanied by rewards from Allah (Hermanto & Yuhani'ah, 2023).

Zakat is a big part of Islamic finance where the potential of zakat funds alone reaches IDR 327 trillion per year where this potential is equivalent to 75% of the social protection budget of the State Budget in Indonesia (Ditzawa, 2023). Seeing the large potential of Zakat funds, it is hoped that the management and distribution can help improve the welfare of mustahik, including alleviating unemployment through the programs of existing zakat institutions. However, in the distribution of zakat, of course, there are major challenges faced by Indonesia, including the zakat management institutions themselves, including the uneven distribution of zakat, the overlapping distribution of zakat and consumptive distribution which is more when compared to productive zakat, and public distrust of zakat institutions which causes muzaki to choose to pay zakat personally rather than through zakat institutions which causes a lack of efficiency in the collection, management and distribution of zakat (Kiftiyah, 2025).

The use of zakat in terms of distribution or utilization can be divided into two, namely consumptive zakat and productive zakat. Consumptive zakat refers to the use of zakat given to mustahik to meet their daily needs, whose main function is to ensure that the basic needs of mustahik are met, while productive zakat is zakat which is given to the poor in the form of business capital or other assistance that is useful for starting or improving mustahik businesses. Other examples besides the provision of business capital, namely the assistance of production equipment, and business training (Harjoni, 2024). The existence of consumptive and productive zakat programs can help reduce the unemployment rate. Consumptive zakat given can help mustahik to have a better quality of life while they are trying to build economic independence that is still vulnerable. While productive zakat helps mustahik to start their business or increase the income from their business, this has another impact such as increasing income and business causing mustahik to be financially independent and trying to open other jobs so that it can reduce the existing unemployment rate.

Several previous studies on the effect of zakat on unemployment in Indonesia state that zakat has a significant positive impact on unemployment in urban and rural areas in Indonesia in the short term (Fajri et al., 2024). These results are in line with other studies which state that Zakat, Infaq, and Sadaqah as the main variable has a positive and significant effect in the short term on unemployment in Indonesia in 2002-2017 and in the long term, Zakat, Infaq, and Sadaqah has a negative and significant effect on unemployment in Indonesia in 2002-2017 (Azzahra et al., 2024). Another study states that Zakat, Infaq, and Sadaqah has an effect but does not significantly reduce unemployment in Indonesia (Nurherlina & Rusgianto, 2024).

Judging from previous studies, the indicators used are in the form of Zakat, Infaq and Sadaqah funds in the form of funds collected while in this study using Zakat, Infaq and Sadaqah funds distributed to mustahik per province in Indonesia. Where the realization of the distribution of these funds is a concrete manifestation of the utilization and distribution of Zakat, Infaq, and Sadaqah funds in the welfare of mustahik. Based on this difference, it is necessary to conduct this research by using distribution funds to measure the effect of Zakat, Infaq, and Alms on the open unemployment rate, with the research title "The Effect of Zakat, Infaq, and Alms on the Open Unemployment Rate in Indonesia".

RESEARCH METHOD

Type of Research

This research is descriptive quantitative research. Descriptive quantitative is a method that helps describe, show or summarize data in a constructive way that refers to a statistical description that helps understand data details by summarizing and finding patterns from certain data samples (Aziza, 2023). This study explains the effect of the distribution of zakat, infaq, and alms funds by amil zakat institutions on the open unemployment rate in Indonesia. The variables of zakat, infaq, and sadaqah funds use data on the distribution of Zakat, Infaq, and Sadaqah funds, and the percentage of open unemployment rate that has been measured. The data obtained is then processed using WarpPLS 6.0 software and interpreted to provide an overview of the results of research on the effect of Zakat, Infaq, and Sadaqah Funds on the Open Unemployment Rate.

Population and Sample

Population is a generalization area consisting of: objects / subjects that have certain qualities and characteristics set by researchers to study and then draw conclusions (Sugiyono, 2013). The population in this study is all provinces in Indonesia in 2020-2024, totaling 38 provinces. The sample is part of the number and characteristics of the population (Sugiyono, 2013). The sample used in this study is 33 provinces in Indonesia with sample criteria, namely, provinces recorded in 2020-2024, have data on the distribution of zakat, infaq, and alms during 2020-2024, and have information on open unemployment rate data that can be accessed according to the required period. 33 provinces except five other provinces such as East Nusa Tenggara, Central Papua, Papua Mountains, South Papua, and Southwest Papua are not included in the sample category. Central Papua, Papua Mountains, South Papua, and Southwest Papua which are the result of division from other provinces are less than the sample criteria year so that there is a lack of information regarding data on the distribution of zakat infak sadaqah and open unemployment rate, while the province of East Nusa Tenggara in 2020 there is no data on the distribution of zakat infak and sadaqah.

Research Variables

Independent variables or independent variables are variables that affect or cause changes or the emergence of dependent variables (Sugiyono, 2013). In this study, the distributed Zakat, Infaq, Sadaqah funds are used as independent or independent variables (X). Dependent or bound variables are variables that are influenced or that are the result, due to the existence of free or independent variables (Sugiyono, 2013). The independent variable in this study is the Open Unemployment Rate (Y).

Tabel 1 List of variables and data sources

Variable	Description	sources
Independent Variable		
Zakat, Infaq, and Sadaqah (X)	Distributed Zakat, Infaq, and Sadaqah funds (distribution and utilization) for each province in Indonesia	Distributed Zakat Infak Sadaqah Funds in the National Zakat Management Report of the National Amil Zakat Agency for the 2020-2024 Period
Dependen Variable		
Open Unemployment Rate (Y)	A high Open Unemployment Rate indicates that there is a large labor force that is not absorbed in the labor market	Regional Profile and Analysis managed by the National Development Planning Agency data for the 2020-2024 Period

Source: author (2025)

Data Source

The data source in this study is using secondary data. Secondary data is data obtained from other sources, both organizations, institutions, agencies and institutions that are willing to be used in accordance with the needs that require data (Abdullah et al., 2022). Based on this explanation, the data used in this study can be categorized as secondary data. The secondary data used comes from the National Zakat Management Report of the National Amil Zakat Agency to see the amount of Zakat, Infaq, and Sadaqah funds distributed per province in Indonesia, the PrADa Website (Regional Profile and Analysis) to see the percentage of open unemployment rates in each province in Indonesia for the last 5 years, namely the 2020-2024 period.

Data Analysis Technique

Quantitative data analysis techniques are directions for answering problem formulations or testing hypotheses that have been formulated in proposals using available statistical methods (Sugiyono, 2013). Data analysis with statistical methods in this study using the Warppls 6.0 program to analyze the research variables of the independent variable, namely the distribution of zakat, infaq and alms funds on the dependent variable.

RESULT AND DISCUSSION

Findings

Zakat, Infaq, and Sadaqah as an independent variable in this study uses data on the distribution of provincial Zakat, Infaq, and Sadaqah funds. The distribution fund data comes from the national zakat management report by the National Amil Zakat Agency in the 2020-2024 period. Provincial zakat fund distribution data is used to measure the amount of realization of zakat distribution to the community through existing National Amil Zakat Agency programs. The following is data on the distribution of zakat funds per province in Indonesia for the period 2020-2024:

Table 2 Zakat, Infaq, and Sadaqah Distribution per Province

PROVINCE	ZAKAT, INFAQ, AND SADAQAH DISTRIBUTION				
YEAR	2024	2023	2022	2021	2020
Aceh	218.009.238.819	285.407.294.532	201.380.315.240	272.899.792.925	259.189.780.755
Bali	21.161.417.057	13.207.709.758	10.509.929.519	8.748.161.403	5.652.949.701
Banten	154.876.219.128	138.053.705.478	111.029.316.246	237.235.560.094	218.480.139.853
Bengkulu	16.024.729.168	54.524.349.098	11.141.353.108	18.053.450.925	16.178.244.976
DI Yogyakarta	74.894.066.056	64.134.467.762	59.501.035.452	65.462.977.688	51.178.089.675
DKI Jakarta	337.396.157.043	282.865.282.826	220.507.248.640	2.747.230.870.630	2.406.706.592.131
Gorontalo	26.712.716.607	28.425.278.627	22.101.184.573	36.017.725.798	34.174.520.810
Jambi	64.507.878.434	56.848.386.186	43.083.133.946	72.985.370.858	43.560.736.637
West Java	574.823.616.7	505.399.360.	442.843.169.3	1.502.497.291.5	1.461.786.785.7

PROVINCE	ZAKAT, INFAQ, AND SADAQAH DISTRIBUTION				
YEAR	2024	2023	2022	2021	2020
Central Java	18 446.633.501.219	206 401.241.609.092	08 369.403.190.882	24 311.674.519.781	07 265.972.928.955
East Java	410.667.736.418	376.012.418.317	250.148.038.803	616.281.417.970	645.022.215.398
West Kalimantan	13.711.873.017	12.757.907.324	8.891.156.909	24.608.189.089	25.568.096.700
South Kalimantan	56.699.227.906	68.572.652.695	35.581.370.660	48.030.348.057	39.855.055.731
Central Kalimantan	2.639.876.981	5.303.078.331	4.153.283.258	4.426.420.837	3.027.624.246
East Kalimantan	74.000.312.269	63.676.196.749	43.119.366.426	62.819.704.361	53.319.093.171
North Kalimantan	21.292.068.735	18.390.642.228	9.378.033.877	21.677.119.101	21.588.894.031
Bangka Belitung Islands	13.688.686.828	32.789.724.894	25.332.936.688	21.680.850.038	20.874.996.097
Riau Islands	43.251.196.677	39.777.621.736	40.821.876.781	53.450.249.661	53.201.059.530
Lampung	33.461.766.106	28.293.096.462	22.055.713.208	22.641.957.728	15.371.091.056
Maluku	3.115.433.207	8.372.807.359	2.247.268.000	5.944.954.064	3.159.985.000
North Maluku	4.953.117.917	7.861.704.791	2.856.461.042	7.735.976.151	875.863.923
West Nusa Tenggara	145.857.610.961	127.900.397.180	97.138.204.917	135.021.625.969	121.824.781.060
Papua	12.166.511.738	10.470.953.309	6.497.374.061	9.617.141.185	6.876.279.616
West	1.485.785.010	462.367.200	658.192.107	1.895.612.970	6.265.257.100

PROVINCE	ZAKAT, INFAQ, AND SADAQAH DISTRIBUTION				
YEAR	2024	2023	2022	2021	2020
Papua					
Riau	201.538.132.652	187.062.391.710	124.912.647.827	114.055.075.872	156.289.496.933
West Sulawesi	12.438.081.039	11.825.461.096	12.156.019.955	15.034.408.471	8.154.419.240
South Sulawesi	117.674.318.869	112.222.082.903	104.472.991.668	283.766.216.249	241.409.706.975
Central Sulawesi	9.492.732.469	9.574.338.817	8.465.456.376	9.212.390.428	6.909.132.222
Southeast Sulawesi	33.356.095.153	44.876.060.541	13.872.852.542	35.787.413.940	16.954.993.042
North Sulawesi	2.831.826.727	1.461.223.705	1.316.627.326	13.753.273.760	11.517.829.082
West Sumatera	183.144.909.916	160.258.159.055	144.235.401.916	158.430.202.252	132.805.023.022
South Sumatera	47.683.875.270	44.508.619.914	39.658.172.423	50.928.614.786	37.097.359.536
North Sumatera	73.966.589.677	69.354.175.976	47.609.321.584	78.037.161.239	49.849.716.570
MIN					462.367.200
MAX					2.747.230.870.630
MEAN					134.769.794.315

Source: author (2025)

Based on data on the distribution of zakat infaq and sadaqah obtained from the national zakat management report by the Amil Zakat Agency, it was found that the average in the last five years of zakat distribution per province was IDR 134,769,794,315, with the smallest distribution of IDR 462,367,200 in 2023 in the province of West Papua, and the largest zakat distribution was in DKI Jakarta province in 2021 reaching IDR 2,747,230,870,630. The average distribution of zakat in DKI Jakarta is also the largest among other provinces from the data of the last five years. This can be caused by the great potential of Zakat, Infaq, and Sadaqah in urban areas such as DKI Jakarta, besides that there are also priority programs designed by the DKI Jakarta National Amil Zakat Agency to optimize Zakat, Infaq, and Sadaqah, including the Scholarship Program for Underprivileged Students, Repair of Uninhabitable Houses and the National Amil Zakat Agency Emergency Response for emergency situation assistance (Humas BAZNAS RI, 2024). Meanwhile, the low distribution in the

province of West Papua can be caused by the low awareness of wealthy people in paying zakat, even in 2018 in the formation of Zakat Management Units only 11 Zakat Management Units were formed (Toyiban, 2019). In addition, there are several challenges in the distribution of zakat in the island of Papua including western Papua, namely both in terms of social, economic and infrastructure.

The following is the percentage of open unemployment rate per province in Indonesia:

Table 3 Persentage of open unemployment rate per province in Indonesia for the period 2020-2024

PROVINCE	OPEN UNEMPLOYMENT				
TAHUN	2024	2023	2022	2021	2020
Aceh	5,75	6,03	6,17	6,3	6,59
Bali	1,79	2,69	4,8	5,37	5,63
Banten	6,68	7,52	8,09	8,98	10,64
Bengkulu	3,11	3,42	3,59	3,65	4,07
DI Yogyakarta	3,48	3,69	4,06	4,56	4,57
DKI Jakarta	6,21	6,53	7,18	8,5	10,95
Gorontalo	3,13	3,06	2,58	3,01	4,28
Jambi	4,48	4,53	4,59	5,09	5,13
West Java	6,75	7,44	8,31	9,82	10,46
Central Java	4,78	5,23	5,57	5,95	6,48
East Java	4,19	4,88	5,49	5,74	5,84
West Kalimantan	4,86	5,05	5,11	5,82	5,81
South Kalimantan	4,2	4,31	4,74	4,95	4,74
Central Kalimantan	4,01	4,1	4,26	4,53	4,58
East Kalimantan	5,14	5,31	5,71	6,83	6,87
North Kalimantan	3,9	4,01	4,33	4,58	4,97
Bangka Belitung Islands	4,63	4,56	4,77	5,03	5,25
Riau Islands	6,39	6,80	8,23	9,91	10,34
Lampung	4,19	4,23	4,52	4,69	4,67
Maluku	6,11	6,31	6,88	6,93	7,57
North Maluku	4,03	4,31	3,98	4,71	5,15
West Nusa Tenggara	2,73	2,8	2,89	3,01	4,22
Papua	6,48	2,67	2,83	3,33	4,28
West Papua	4,13	5,38	5,37	5,84	6,8
Riau	3,7	4,23	4,37	4,42	6,32

PROVINCE	OPEN UNEMPLOYMENT				
West Sulawesi	2,68	2,27	2,34	3,13	3,32
South Sulawesi	4,19	4,33	4,51	5,72	6,31
Central Sulawesi	2,94	2,95	3	3,75	3,77
Southeast Sulawesi	3,09	3,15	3,36	3,92	4,58
North Sulawesi	5,85	6,1	6,61	7,06	7,37
West Sumatera	5,75	5,94	6,28	6,52	6,88
South Sumatera	3,86	4,11	4,63	4,98	5,51
North Sumatera	5,6	5,89	6,16	6,33	6,91
MIN	1,79				
MAX	10,95				
MEAN	5,11				

Source: author (2025)

In the data obtained from the Open Unemployment Rate data obtained from the Regional Profile and Analysis managed by the National Development Planning Agency, it is found that the average unemployment rate in Indonesia is 5.11%, where the higher the open unemployment rate, the more the labor force cannot be absorbed in the labor market. In the World Economic Outlook 2024 report, unemployment in Indonesia is at 5.2% which is above the Philippines 5.1%, Malaysia 3.5%, Vietnam 2.1%, Singapore 1.9% and Thailand 1.1% (Hannany, 2025).). From the data, it can be seen that Indonesia has the highest unemployment rate in Southeast Asia. The lowest unemployment rate at 1.79% in 2024 is in the province of Bali. Bali is an area that holds the tourism sector which plays an important role in the economy. The rapid growth of the tourism sector in Bali has an impact on other sectors, so that it can have an impact on reducing the unemployment rate (Yasa et al., 2025). The highest open unemployment rate of 10.95% was in DKI Jakarta province in 2020, this could happen because in that year there was a Covid-19 pandemic which caused mass layoffs. In addition, this unemployment can also occur due to the misalignment between the increase in new job creation and migrants to the capital city, the increase in unemployment is also driven by poverty, pandemics, wars, economics, and famine (Novitasari & Kurniawan, 2023). In the five periods 2020-2024, the average open unemployment rate is the least held by the province of West Nusa Tenggara. The impact of a strategic breakthrough from the West Nusa Tenggara Manpower and Transmigration Office, namely the Integrated Workforce Training and Empowerment Plus Innovation Program where this program aims to strengthen employment opportunities, especially for graduates of Vocational High Schools and other vocational education is carried out massive coaching and mentoring through a special job exchange program. The existence of this integrated

plus workforce training and empowerment innovation program has the main objective of reducing unemployment through three strategic approaches, namely increasing workforce competence, opening access to information and labor markets and strengthening partnership with varios industries and educational institutions. Even the integrated plus workforce training and empowerment innovation programs have received national awards and become one of the leading innovations of the Manpower and Transmigration Office (Disnakertrans NTB, 2024). The Highest averge unemployment is in West Java province, Some argue that the highest unemployment rate in West Java Province is due to the lack of economic growth in accelerating the growth of employment opportunities, the low education index and per capita consumption, and the high population growth rate in West Java (Adipromoto et al., 2024).

Based on the number of job seekers data obtained from the Central Bureau of Statistics, it is found that the ratio of the number of registered job seekers to the number of job vacancies is not balanced where the number of job seekers is greater. When viewed based on the total number of job seekers it looks not much different, but when viewed by province it is very clear that the imbalance between the number of job seekers and job vacancies is almost double the number of registered job vacancies. This illustrates that there is still a shortage of jobs in Indonesia. The gap between job seekers and job vacancies is highest in West Java Province. West Java is also the province with the highest average open unemployment rate compared to other provinces, it turns out that the lack of jobs is one of the factors causing unemployment in West Java province.

Analysis/Discussions

Descriptive Statistical Analysis

The following are the results of the descriptive statistical analysis:

Table 4 Descriptive Analysis

Descriptive Statistics

	N	Min	Max	Mean	Std. Deviation
X	165	462.367.200	2.747.230.870.630	134.769.794.315	333.058.198.411
Y	165	1,79	10,95	5,11	1,73

Source: author (2025)

Based on the descriptive statistics table, it can be seen that the highest distribution of Zakat, Infaq and Sadaqah funds is in DKI Jakarta Province, but DKI Jakarta's open unemployment rate is the highest among other provinces, reaching 10.95% while the average open unemployment rate is 5.11%. Jakarta's high unemployment rate has almost doubled the average open unemployment rate in Indonesia in the last 5 years.

Model Fit

Model fit contains general information about model quality and fit indices that aim to determine whether one model has a better fit to the original data than another (Kock 2018).

Table 5 Model Fit

Description	Value	Condition	Sig.	Conclusion
Average path coefficient (APC)	0,414	< 0,05	< 0,001	Fit
Average R Square (ARS)	0,171	< 0,05	0,006	Fit
Average adjusted R-Squared (AARS)	0,166	< 0,05	0,007	Fit
Average block VIF (AVIF)		< 5		
Average full collinearity VIF (AFVIF)	1,154	< 5		Fit
Tenenhaus GoF (GoF)	0,414	> 0,1		Fit
Sympson's Paradoks ratio (SPR)	1,000	> 0,7		Fit
R-Square contribution ratio (RSCR)	1,000	> 0,9		Fit
Statistical suppresion ratio (SSR)	1,000	> 0,7		Fit
Nonlinear bivariate causaliity direction ratio (NLBCDR)	1,000	> 0,7		Fit

Source: WarpPLS

Based on the results in the fit model analysis table, the APC, ARS, and AARS values are 0.414; 0.171; and 0.166, respectively. If the APC, ARS, and AARS values are

equal to or <0.05 of the significance value, the value is fit because it is in accordance with the requirements of this model

Measurement Model (Outer Model)

The combined loading and cross loadings table is used to explain convergent validity, the criteria measurement instrument is to conclude that the P value associated with the loading is equal to or greater than 0.5 (Kock, 2018). At the weight value it is recommended that the weight value with a P value equal to or lower than 0.05, it is considered valid (Kock, 2018). In addition to the values, variance inflation factors (VIFs) are provided for all latent variables, including moderating latent variables, which are used for indicator redundancy assessmen (Kock, 2018). In addition variance inflation factors (VIFs) value for all latent variables including the moderating latent variable which is used for indicator redundancy asessment (Kock, 2018). A VIF limit of up to 2.5 for indicators used in formative measurement results in increased estimation stability (Kock, 2018).

Table 6 Output Combines Loadings And Cross-Loadings & Indicator Weight

Variabel	Indicator	Loadings	P Value	Keterangan	Weight	VIF	Uji Sig.
Zakat, Infaq, and Sadaqah (X)	X.Y	1,000	< 0,001	Valid	1	0,000	Sig.

Source: WarpPLS 6.0

Based on the results of the indicator weight measurement of the Zakat, Infaq, and Alms Fund variable, the Open Unemployment Rate in the indicator results table shows a significant value for measuring the variables used in the study. In the VIF value on the indicators used in the study, the value is less than 2.5, so it can be concluded that there is no multicollinearity.

Structural Model (Inner Model)

Latent variable coefficients are used to assess the reliability of measurement instruments, discriminant and predictive validity, and overall collinearity (Kock, 2018). Composite reliability and Crincbach's alpha's are measuring tools for measuring reliability, Average Variances Extracted (AVE) and Full collinearity inflation factors (VIF) provided for all latent variables, and used in the assessment of discriminant validity and overall collinearity respectively (Kock, 2018). The criteria for the value of composite reliability and Cronbach's alpha coefficients must be equal to or greater

than 0.7, for the AVE assessment in assessing discriminant validity is used in conjunction with the correlation of latent variables, where for each latent variable, the AVE must be higher than any correlation involving that latent variable, while for the VIF collinearity assessment where the maximum VIF collinearity of 3.3 or lower indicates no multicollinearity (Kock, 2018).

Table 7 Results of Structural Model Testing (Inner Model))

	ZISX	TPTY
R-Squared		0,171
Adj. R-Squared		0,166
Composite Reliab	1,000	1,000
Cronbach' Alpha	1,000	1,000
Avg. Var Extrac.	1,000	1,000
Full Collin.VIF	1,154	1,154
Q-Squared		0,176

Source: WarpPLS 6.0

The coefficient of determination uses R (Squared) which shows the percentage of variation in endogenous / criterion constructs that can be explained by the constructs that are hypothesized to affect them (exogenous / predictors). R (Squared) values of 0.75; 0.50; 0.25 for each endogenous latent variable in the structural model can be interpreted as substantial, moderate, and weak. The R (squared) of the Unemployment construct with the Open Unemployment Rate proxy of 0.171 indicates that the variance of economic growth can be explained by 17.1%, by the variance of the Zakat, Infaq, and Sadaqah Fund.

Hypothesis Testing

Hypothesis testing is done by analyzing the path of the previously created model. on the path coefficient to see how the influence that occurs on the variables tested. To conduct a hypothesis test that > 0, at a significance level of 0.05 (i.e., 1-96%), we calculate the one-sided P value associated with the path coefficient. If P ≤ 0.05 the hypothesis is accepted, otherwise the hypothesis is rejected (Kock, 2015).

Table 8 Hypothesis testing of direct effects

Variabel Independen	Variable Dependen	Path Coef.	P.Value	Resultsl

Zakat, Infaq, and Sadaqah (X)	Tingkat Pengangguran Terbuka (Y)	0,414	< 0,001	Signifikan

Source: WarpPLS 6.0

Based on the results of the direct effect hypothesis testing table, it can be explained that the results of the direct effect hypothesis between variables are that there is a significant positive effect between the Zakat, Infaq, and Alms Fund (X) on the Open Unemployment Rate (Y). The test results show a path coefficient of 0.414 (P < 0.001). This means that the Zakat, Infaq, and Alms Fund (X) has an effect on the Open Unemployment Rate (Y). The path coefficient value of 0.414 indicates that the Zakat, Infaq, and Alms Fund (X) has a significant positive effect on the Open Unemployment Rate (Y).

Discussion

The results of research conducted on the effect of zakat infak and sadaqah on the open unemployment rate found that the path coefficient value is 0.414 and the P value <0.05, meaning that there is a significant positive effect between zakat infak and sadaqah on the unemployment rate. The significant positive effect can be interpreted that the increase in Zakat, Infaq, and Sadaqah coincides with the increase in the open unemployment rate in Indonesia. The result of this study is in line with previous research which states that zakat has a significant positive impact on unemployment in urban and rural areas in Indonesia in the short term (Fajri et al., 2024). These results are in line with other research which states that Zakat, Infaq, and Sadaqah as the main variable has a positive and significant effect in the short term on unemployment in Indonesia in 2002-2017 and in the long term, Zakat, Infaq, and Sadaqah has a negative and significant effect on unemployment in Indonesia in 2002-2017 (Zahra & Auwalin, 2020). Factors that cause unemployment are gaps in education and skills. Based on data from the Central Bureau of Statistics in 2024, 30.85% of the population aged 15 years and over are graduates of high school and equivalent, and 10.20% are college graduates, while the rest are mostly elementary and junior high school graduates, and there are even people who have no received education at all (Octavia & Ramadhan, 2025). and there It can be seen from the data that there is an education gap that occurs in Indonesia, where the population of college graduates is still low compared to other graduates. Of the many job qualifications, the level of education is one of the qualifications for finding workers. Not only that, in the digital era like today, digital skills are very important for the sustainability of a business, it is necessary to find workers who have the skills needed by the industry. Not only that, the existence of non-formal education is also influential in controlling unemployment. Another factor is the demographic bonus in Indonesia, where in the period 2020-2024 Indonesia is

predicted to get a demographic bonus, where the productive age of the Indonesian population reaches 66-70% of the total population (Kamelia, 2025). However, the demographic bonus can become a threat if the absorption of the labor market does not go well, causing unemployment to increase rapidly.

CONCLUSION

This research was conducted to see how the distribution of zakat, infaq, and alms funds affects the unemployment rate using the percentage of open unemployment rate in Indonesia using data from 33 provinces in Indonesia as a research sample with the period 2020-2024. The data was analyzed using descriptive quantitative method using WarpPLS 6.0 software. Based on the results and tests that have been carried out in this study, it can be concluded that there is a significant positive effect between Zakat, Infaq, and Sadaqah on the Open Unemployment Rate. Which means that the higher the distribution of Zakat, Infaq, And Sadaqah, the unemployment rate also increases. This can occur due to other factors such as the lack of available jobs, inequality of education and skills, or the mindset of dependence on assistance. Efforts that need to be made in reducing unemployment include increasing employment opportunities, creating a strategy for the distribution of Zakat Infaq and Sadaqah through programs in job creation, conducting more in-depth supervision of distribution and utilization, in order to realize the objectives of the utilization of zakat, infaq and sadaqah funds.

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