

## THE ZAKAT CONDITIONAL CASH TRANSFER MODEL

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### ABSTRACT

*Guided by the integration of Maqasid al-Shariah and the Theory of Change (ToC), this study developed, validated, and empirically tested a CCT model for zakat distribution. The instrument, consisting of 66 items across six constructs, was validated by 16 experts and subsequently empirically tested with 447 respondents using partial least squares structural equation modeling. Content validity was strong, with a Content Validity Index (CVI) of 0.98 and Kappa coefficients ranging from 0.87 to 1.00. The measurement model assessment confirmed excellent reliability and validity, with all factor loadings and Cronbach's alpha values exceeding 0.6, Average Variance Extracted (AVE) above 0.5, and Composite Reliability (CR) above 0.7. The structural model shows that health and employment conditionalities have a positive and significant relationship with poverty reduction and human capital development, while religious and education conditionalities are significantly related to specific human capital impacts. This study develops a comprehensive and empirically validated framework for conditional zakat distribution, contributing new theoretical insights by integrating behavioral and religious conditionalities into faith-based social protection models. The framework highlights that structured conditionalities enhance accountability, guide recipient behavior, and boost zakat program effectiveness, offering policymakers a tool for clearer guidelines, stronger monitoring, and targeted interventions. This study is the first to develop religious conditionality and adapt the Conditional Cash Transfer (CCT) model within zakat distribution.*

**Keywords:** *conditional cash transfer, empirical test, maqasid shariah, religious conditionality, theory of change, zakat.*

### I. INTRODUCTION

Zakat institutions have implemented several initiatives aimed at reducing poverty among asnaf, including empowerment programmes focused on entrepreneurship development (Shiyuti et al., 2021). Nevertheless, participation in such programmes remains low, involving only a small proportion of beneficiaries. Most recipients continue to depend on subsistence assistance, primarily through cash aid (MAIWP, 2022). Presently, the majority of zakat-based financial support operates under the Unconditional Cash Transfer (UCT) model, in which assistance is provided without requiring recipients to fulfil specific obligations or conditions (Hussain, 2021). Despite these ongoing initiatives, poverty among asnaf persists, and income disparities remain a pressing socio-economic concern (Ahmad & Yahaya, 2023). This condition is partly attributed to behavioural factors among certain asnaf, including complacency with their recipient status, low productivity, and unwillingness to pursue employment opportunities (Zahid & Razali, 2020). More concerning are instances where individuals intentionally misrepresent their circumstances to maintain eligibility for zakat aid. Prior research indicates that such behavioural challenges often arise from limited appreciation, understanding, and application of religious principles (Wahid et al., 2010).

Conditional Cash Transfer (CCT) programmes have become a widely adopted global approach to addressing poverty. These initiatives aim to modify beneficiary behaviour by linking financial assistance to specific conditions, thereby fostering human capital development and reducing long-term poverty. Common conditionalities include school attendance in education, regular health check-ups or vaccinations in healthcare, and participation in job training or employment-related activities (Fiszbein & Schady, 2009). Originating in Latin America through pioneering programmes such as Mexico's Progresa and Brazil's Bolsa Família, the CCT model has since been implemented in nearly 70 countries (Lindert & Core, 2014). Evidence shows that CCTs have significantly lowered poverty levels (Nazareno & Galvao, 2023), increased household income and savings (Prajapati & Prajapati, 2023), and improved food security (Mussa et al., 2024). Moreover, they have enhanced school attendance in the Philippines (Quimbo et al., 2021), improved academic performance in Mexico (Ortega-Díaz et al., 2022), reduced child stunting in Indonesia (Cahyadi et al., 2020), and increased agricultural productivity in India (Prajapati & Prajapati, 2023).

Although Conditional Cash Transfer (CCT) programmes have yielded positive outcomes, some have faced limitations in achieving substantial poverty reduction and lasting behavioural transformation (Artuc et al., 2020). For example, Bergolo et al. (2021) found that in Uruguay, CCT participation led to a 13% decrease in formal labour force involvement overall, and a 19% decline among single mothers. Given that behavioural challenges among asnaf are often linked to inadequate religious understanding and practice, and that CCT impacts remain inconsistent, integrating religious dimensions becomes essential. Embedding Islamic ethical and behavioural principles within zakat-based CCT programmes can simultaneously meet short-term financial needs and foster deeper behavioural change, thereby supporting more sustainable poverty alleviation (Shaharuddin et al., 2019).

Recent research indicates that religiosity can strengthen zakat distribution by fostering ethical entrepreneurship, improving financial discipline, and promoting the application of Islamic finance principles among asnaf (Hamid et al., 2024). Other scholars link zakat practices to the objectives of Maqasid al-Shariah, stressing that effective distribution must protect religion, life, intellect, lineage, and wealth (Rahman et al., 2022). Empirical studies also demonstrate the role of religiosity in alleviating poverty (Ali & Hasan, 2019; Qayyum et al., 2020). For instance, Ali and Hasan (2019) found across 52 countries that higher levels of religiosity are associated with lower multidimensional poverty, while Qayyum et al. (2020) showed that religiosity guides the allocation of economic resources toward poverty reduction initiatives.

More recent studies propose that Conditional Cash Transfer (CCT) models can be integrated into zakat systems, where religious behavioural conditionalities function as mechanisms to influence behaviour and support long-term poverty reduction (Esa et al., 2025d). This perspective positions religiosity not merely as a factor of compliance but as a key determinant of distribution effectiveness and a catalyst for the sustainable empowerment of asnaf.

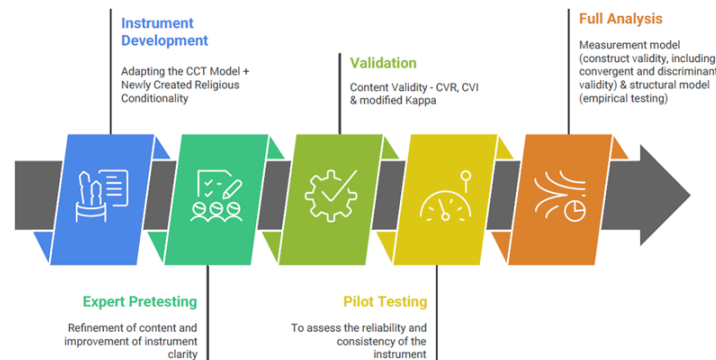
Despite increasing interest in incorporating Conditional Cash Transfer (CCT) principles into zakat distribution, several key research gaps persist. First, existing discussions connecting zakat and CCT such as proposals to fund education and health support during the COVID-19 pandemic (Mirzal, 2021), finance CCT initiatives under the *fitabilillah* category (Zulkhibri, 2016), or address child stunting (Sapitri, 2023), remain primarily conceptual and lack empirical validation. Second, although several Muslim-majority countries, including Indonesia, Nigeria, Pakistan, Morocco, Lebanon, and Egypt, have implemented CCT programmes, none have used zakat as a fiscal source (Esa et al., 2025c). Third, religiosity has yet to be operationalised as a measurable conditionality within zakat-based CCT

frameworks, leaving both theoretical and methodological gaps. Lastly, in Malaysia, zakat cash transfers remain mostly unconditional, constraining their potential to promote behavioural transformation and sustainable livelihood outcomes among asnaf.

Considering all the research gaps, this study develops, validates, and empirically tests a Conditional Cash Transfer instrument for zakat distribution, introducing religiosity as a novel behavioural conditionality aimed at strengthening human capital development and promoting sustainable poverty alleviation.

This study positions religiosity as a transformative conditionality dimension in zakat distribution, aligning spiritual behaviour with socio-economic empowerment. In line with Aithal and Aithal (2020), the research systematically incorporated key empirical stages consists of designing and developing the questionnaire, conducting pre-tests and pilot tests, assessing reliability and validity, and testing hypotheses (Figure 1). These processes were essential to ensure that the instrument effectively measured the intended constructs and that the model was both theoretically robust and practically relevant in explaining real-world zakat distribution outcomes.

The study potentially contributes to the body of knowledge by integrating religiosity into CCT programmes, providing new insights into how faith-based behavioural conditions can enhance the long-term sustainability of poverty reduction and human capital development. For policymakers, it offers a practical and evidence-based model to improve zakat distribution by shifting from traditional unconditional cash transfers (UCT) to innovative conditional cash transfer (CCT) approaches. This shift fosters both economic empowerment and spiritual growth among asnaf, thereby promoting social responsibility and advancing more effective, sustainable poverty alleviation strategies in Muslim-majority contexts.



Source: Aithal & Aithal, 2020

**Figure 1.** Instrument Development and Empirical Validation Process

## II. LITERATURE REVIEW

In discussing the theory of Maqasid al-Shariah, al-Shatibi (2006) emphasized that its primary purpose is to establish the objectives of Shariah for human application, forming the foundation of its existence. This concept aligns with the development of behavioural conditionalities as a key intervention to promote positive behavioural change among asnaf. The theory further highlights that the ultimate goal of Shariah is to ensure human well-being (al-Shatibi, 2006), focusing on outcomes that encompass poverty alleviation and human capital development within the CCT model. Previous studies also support the role of Maqasid al-Shariah in deepening the understanding of poverty (Lamido, 2016) and providing a comprehensive framework for zakat distribution mechanisms (Beik & Arsyianti, 2021). Lamido (2016) further proposed Maqasid al-Shariah as a guiding framework for formulating and implementing effective poverty alleviation and human capital development policies.

The integration of Maqasid al-Shariah and the Theory of Change (ToC), following Ragab's (1999) framework on the Islamisation of social science, bridges Islamic and conventional theoretical perspectives. This integration provides a robust conceptual foundation for the design, implementation, and evaluation of Conditional Cash Transfer (CCT) programs aimed at fostering behavioural transformation and promoting holistic human development among the poor. According to Maqasid al-Shariah, every law or action has an 'illah (underlying cause) that leads to achieving Shariah objectives (Bakar & Rahim, 2021). In this context, behavioural conditionalities in CCT programs serve as the 'illah (cause) that drive the attainment of these objectives, particularly in empowering asnaf through human capital development and poverty alleviation. The ToC complements this by providing a logical and structured framework to explain how specific inputs and interventions such as religious, educational, health, and employment conditionalities can produce the intended outcomes. For instance, the CCT program in Ecuador was designed to encourage poor households to invest in human capital through education and health-related conditions (Fiszbein & Schady, 2009). This mechanism of change operates by promoting positive behavioural shifts in education, health, and financial management, alongside enhancing households' capacity to identify investment opportunities (Jackson, 2013).

### Religious Conditionality

Religious behaviour encompasses various actions and practices driven by faith and religious rituals, often shaped by cultural and social contexts. Such behaviours can occur individually or collectively (Palmer et al., 2009). According to Muhammadong et al. (2024), religious behaviour in Islam is deeply rooted in the teachings of the Qur'an and Hadith, which emphasize justice, mutual respect, and freedom of belief without coercion. These principles influence all aspects of a Muslim's life, including worship (ibadah), socio-economic transactions (muamalat), and core beliefs (aqidah). Key dimensions of Islamic religious behaviour include daily practices such as prayer, fasting, and remembrance of God, which help individuals manage stress and illness. These practices extend beyond personal devotion to include communal support, reflecting the collective identity of Muslims (El-Islam, 2009).

The theory of Maqasid al-Shariah encompasses five core principles: the preservation of faith, life, intellect, lineage, and wealth. The construct of religious behavioural conditionality draws upon the principle of preserving faith within this framework. Numerous studies have highlighted the significant role of religiosity in reducing poverty (Ali & Hasan, 2019; Qayyum et al., 2020; Guveli & Spierings, 2021). Ali and Hasan (2019), in a study across 52 countries, found that higher levels of religiosity were associated with lower multidimensional poverty, demonstrating the vital contribution of faith in poverty reduction. Similarly, Qayyum et al. (2020) emphasized that religiosity encourages the allocation of

economic resources toward poverty alleviation. In addition, Guveli and Spierings (2021) showed that religiosity positively influences women's employment opportunities in Europe compared to non-religious counterparts. Collectively, these findings underscore the crucial role of religious factors in fostering socio-economic empowerment and poverty reduction.

Previous studies have also highlighted the role of religiosity in human capital development. Malik and Mihm (2022) found that in Pakistan, higher levels of religiosity improved educational outcomes among children from low-income families by increasing school success and reducing the likelihood of child labor. In terms of health, holistic religious practices have been shown to protect mental well-being among Muslim communities, while intrinsic and extrinsic religiosity were associated with lower cannabis use among adolescents in the United States (Carra et al., 2023; Umarji & Islam, 2024). Similarly, in Indonesia, religiosity was found to influence individuals toward greater productivity and self-employment through entrepreneurship (Wijaya, 2018). Collectively, these findings underscore the essential role of religious factors in enhancing education, health, and economic productivity as key components of human capital development. Accordingly, based on the discussion and supporting evidence, this study proposes the following hypotheses:

H1: Religious conditionality has a significant positive relationship with poverty reduction.

H2: Religious conditionality has a significant positive relationship with human capital development.

### **Education Conditionality**

Based on existing CCT programs, educational conditionality refers to specific obligations imposed on beneficiaries to ensure participation in education-related activities within their households (Fiszbein & Schady, 2009). Since one of the main objectives of CCT programs is human capital development, this condition is designed on the premise that improving education among poor families can empower them to break the cycle of poverty (Fiszbein & Schady, 2009; Cecchini, 2021). Globally, educational conditionalities are among the most widely implemented CCT requirements. Common conditions include regular school attendance for at least one year (Fiszbein et al., 2009; Colvara et al., 2023; Maciel & Duarte, 2023), mandatory school enrolment (Colvara et al., 2023; Maciel & Duarte, 2023), maintaining passing grades and completing schooling, compulsory preschool attendance (Medgyesi, 2016), and achieving academic performance targets (Miller et al., 2016).

Educational conditionality in CCT programs aligns with the maqasid al-shariah objective of preserving intellect. Previous studies show that educational conditionalities, together with cash assistance, effectively support schooling needs (Atkins et al., 2021). Evidence from the Philippines indicates that CCT programs have reduced child labour among school-aged children (Quimbo et al., 2021), while in India, such programs decreased dropout rates and increased study time among students (Sen & Thamarapani, 2023). Research also highlights the contribution of educational conditionalities to human capital development. In Brazil, students receiving assistance under CCT programs achieved better academic outcomes compared to their older, non-beneficiary siblings (Cepaluni & Driscoll, 2025). Overall, these findings demonstrate that educational conditionalities in CCT programs significantly enhance poverty reduction and human capital development. Accordingly, based on the preceding discussion and justification, this study proposes the following hypotheses:

H3: Educational conditionality has a significant and positive relationship with poverty reduction.

H4: Educational conditionality has a significant and positive relationship with human capital development.

### **Health Conditionality**

Beyond education, health conditionality represents another key dimension in the global implementation of CCT programs. Prior studies define health conditionalities as behavioural requirements that oblige recipients to comply with specific health-related responsibilities within their households. The most common conditions include regular attendance at health check-ups, child immunisation, and antenatal visits for pregnant women (Fiszbein et al., 2009; Colvara et al., 2023; Maciel & Duarte, 2023). Other conditions include maintaining public or private health insurance coverage (Colvara et al., 2023), participation in early breastfeeding programs, and ensuring childbirth occurs in hospitals, as seen in China's MCH CCT program (Zhou et al., 2020).

Health conditionality reflects the preservation of life (*hifz al-nafs*) principle within *Maqasid al-Shariah*. Empirical studies highlight its role in reducing poverty, such as in Tanzania, where health-related CCTs decreased household food insecurity vulnerability by 27% compared to non-beneficiaries (Msuha & Kissoly, 2024). Similarly, Ethiopia's CCT program integrated with Community-Based Health Insurance (CBHI) improved dietary diversity, food consumption scores, and food security.

Evidence also demonstrates the impact of health conditionality on human capital development. For example, CCT programs have increased institutional births in Nigeria (Okeke et al., 2020) and reduced under-five mortality in Brazil, Ecuador, and Mexico (Cavalcanti et al., 2023). Collectively, these findings underscore the significant contribution of health conditionality in enhancing both poverty reduction and human capital development. Accordingly, based on the preceding discussion and justification, this study proposes the following hypotheses:

H5: Health conditionality has a significant and positive relationship with poverty reduction.

H6: Health conditionality has a significant and positive relationship with human capital development.

### **Employment Conditionality**

The employment conditionality concept in CCT programs refers to the obligation imposed on recipients to demonstrate commitment to work or entrepreneurship activities as a requirement for continued assistance. It aims to reduce dependency on aid, enhance human capital through improved skills and knowledge, and enable recipients to secure employment or generate income to sustain their households (Fiszbein & Schady, 2009; Miller et al., 2015). Examples include mandatory participation in full-time employment (Miller et al., 2016), entrepreneurship programs (Kattel & Mohan, 2021; Mookherjee & Nepal, 2021), and career preparation or business planning courses (Fiszbein & Schady, 2009).

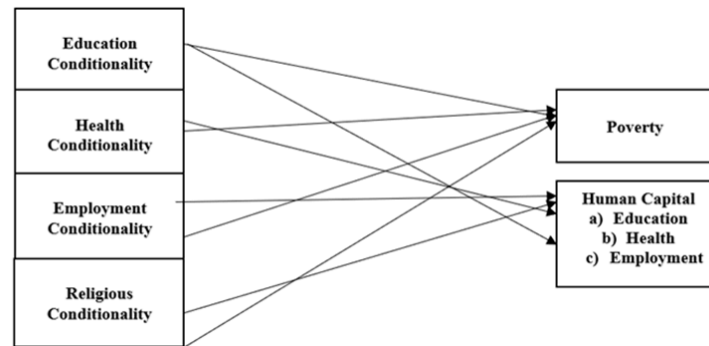
Employment conditionality aligns with the *Maqasid al-Shariah* principles of preserving wealth and lineage (Astutik et al., 2022). Empirical studies have demonstrated its positive impact on poverty alleviation. For instance, CCTs have improved farmers' income and productivity in India (Prajapati & Prajapati, 2023). Similarly, in Nepal, CCTs enhanced livestock ownership, technical skills, and investment motivation among beneficiaries (Kattel & Mohan, 2021). Collectively, these findings affirm that employment-based conditionalities in CCT programs effectively contribute to poverty reduction and

sustainable human capital development. Accordingly, based on the preceding discussion and justification, this study proposes the following hypotheses:

H7: Employment conditionality has a significant and positive relationship with poverty reduction.

H8: Employment conditionality has a significant and positive relationship with human capital development.

The research framework for this study is presented in Figure 2.



Source: Authors own work

**Figure 2.** Research Framework

### III. METHODOLOGY

This research employed a quantitative survey design to collect standardized and comprehensive data for examining the relationships among the study constructs. It was conducted as a cross-sectional study. Prior to data collection, the research instrument underwent content validity assessments by a panel of experts to ensure the clarity, relevance, and appropriateness of each item for measuring the intended constructs. The proposed hypotheses were then analysed using Structural Equation Modelling (SEM) with Smart Partial Least Squares (SmartPLS) version 4.0. Details on the instrument's development, expert validation process, sampling procedure, and research instruments are provided in the subsequent sections.

#### Instrument Development

Previous studies by Fiszbein and Schady (2009), Medgyesi (2016), and Miller et al. (2015) are key references reporting on behavioural conditionalities in global CCT programs. Their analyses identified relevant constructs and items related to behavioural conditions, poverty reduction, and human capital development within CCT initiatives. The religious conditionality construct was operationalised as a new conditionality consistent with El-Islam (2009), who defines religiosity as encompassing both norms and practices embedded in daily life. This construct was developed through a comprehensive Systematic Literature Review (SLR), which identified, analysed, and synthesised empirical evidence on the role of religiosity in shaping behaviour, poverty reduction, and community well-being. The SLR findings informed the formulation of themes and items, ensuring theoretical grounding and empirical relevance. The religious conditionality construct comprised three main themes: (1) responsibility to

perform core acts of worship, including obligatory practices such as the five daily prayers, Friday prayers, congregational prayers for male household members, Quran recitation, and fasting; (2) responsibility to pursue knowledge and engage with the community, reflected in mosque attendance, participation in dawah programmes, the study of Islamic knowledge, and financial literacy education; and (3) responsibility of the individual and the family institution, with items such as observing modest dress, avoiding Riba(usury)-based transactions and smoking/vaping, caring for parents, and maintaining household cleanliness. In total, six constructs were developed, represented by 63 items (Table 1).

**Table 1.** Chronology of Item Revisions

Constructs	Number of Items
	Instrument Development
Religious Conditionality	14
Education Conditionality	8
Health Conditionality	11
Employment Conditionality	6
Poverty Alleviation	6
Human Capital Development	18
Total	63

Source: Authors own work

### Expert Validation Process

Before conducting the content validity analysis, the instrument's clarity and content were reviewed and refined through pre-test interviews involving two academic experts and two zakat practitioners (Lim, 2024). A total of 16 experts participated in this study, comprising 11 practitioners involved in zakat distribution and 5 academics (3 university lecturers and 2 researchers from national and international institutes). This balanced composition ensured comprehensive evaluation of the instrument (Rubio et al., 2003).

A pilot test involving 50 respondents with similar characteristics to the target population was then conducted to assess the reliability and consistency of the instrument. The final survey was administered between June and July 2025.

### Sampling Technique and Data Collection

This study employed a probability sampling approach that combined cluster and stratified sampling techniques. Three states in Malaysia - Federal Territory, Kedah, and Terengganu were selected to represent different geographic regions and zakat governance structures in Malaysia. The sample included three asnaf categories: fakir (needy), miskin (poor), and fisabilillah (those serving in the cause of Allah). These states were chosen for their variations in per capita income and governance models: in the Federal Territory, zakat distribution is managed by the Islamic Religious Council (IRC) while collection is handled by a subsidiary; in Kedah, an independent agency operates separately from the IRC; and in Terengganu, the IRC manages both collection and distribution. Cluster sampling treats the target population as heterogeneous groups divided into clusters based on factors such as location, ethnicity, or

household grouping (Hair, 2019). This method is appropriate for large populations and is effective when listing every population element is impractical (Babbie, 2020).

This study employed a face-to-face questionnaire survey to gather data on asnaf behaviour. Trained enumerators in Terengganu and Kedah ensured sufficient sample coverage, improved response rates, and enhanced data quality through direct clarification and trust-building with respondents (Rodriguez-Segura, 2023). In the Federal Territory, data collection was assisted by zakat counter officers from the Zakat Distribution Division of the Federal Territory Islamic Religious Council. Out of 476 collected responses, 29 were removed following missing value analysis and outlier checks, resulting in a final valid sample of 447 respondents. This sample size exceeds the minimum requirement of 85 participants based on G\*Power analysis and aligns with Kline's (2016) guideline that samples above 200 are suitable for structural equation modelling.

### Scale and Measurement

A three-point scale was applied for content validity: 1 = Not relevant, 2 = Somewhat relevant/clear but could be improved, and 3 = Relevant/Clear. The scale was then dichotomised (1 = relevant, 0 = not relevant) to reduce ambiguity and improve precision in validity calculations (Polit & Beck, 2006). In general, research instruments use four main types of measurement scales: ordinal, nominal, interval, and ratio. This study employed an ordinal scale using the Likert scale (Likert, 1932), which is suitable for assessing respondents' attitudes, opinions, and perceptions (Gob et al., 2007). This aligns with the study's objective of evaluating zakat recipients' views toward the proposed model.

For the behavioural conditionality constructs: education, health, employment, and religiosity. A five-point Likert scale was used, ranging from 1 = very difficult to 5 = very easy. Meanwhile, for the poverty reduction and human capital development constructs, a five-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree was applied.

### Data Analysis

#### *Content Validation*

The Content Validity Index (CVI) evaluates both individual item validity (I-CVI) and overall scale validity (S-CVI). The I-CVI is determined by dividing the number of experts who rated an item as relevant by the total number of experts, while the S-CVI is assessed using two methods: the average method (S-CVI/Ave) and the universal agreement method (S-CVI/UA). S-CVI/Ave reflects the mean of all I-CVI scores, whereas S-CVI/UA measures the proportion of items unanimously rated as relevant (Polit & Beck, 2006). According to Lynn (1986), for a panel of 13 experts, an I-CVI value above 0.78 and an S-CVI/Ave of at least 0.80 indicate high expert consensus and strong content validity (Polit & Beck, 2006; Rubio et al., 2003).

However, as the CVI may overestimate agreement due to chance, the Modified Kappa (K) coefficient is used to adjust for this effect, providing a more accurate estimate of expert agreement (Almanasreh et al., 2019). The Modified Kappa is particularly suited for studies where all experts evaluate the same set of items, ensuring methodological robustness and reliability, especially in studies with small expert panels (Shrotryia & Dhanda, 2019).

$$P_c = [N! \div A! (N-A)!] \times 0.5^N \quad (2)$$

N represents the total number of experts, while A denotes the number of experts who agree on the item's relevance. After calculating the I-CVI for each item, the modified Kappa (K) can be obtained by incorporating the pc value and the I-CVI into the equation below:

$$K = (I-CVI - Pc) / (1 - Pc) \quad (3)$$

Kappa values above 0.74 are regarded as excellent, values between 0.6 and 0.74 are considered good, and values ranging from 0.4 to 0.59 are deemed fair (Polit et al., 2007).

#### *Multivariate Normality*

The dataset's normality was evaluated using skewness and kurtosis values. Following Kline (2005), data are considered normally distributed when skewness falls within  $\pm 3$  and kurtosis within  $\pm 10$ . All items in this study recorded skewness values between  $-1.93$  and  $-0.18$  and kurtosis values between  $-0.94$  and  $3.99$ , which are within the acceptable range. These findings confirm that the data were approximately normally distributed, with no significant deviation from normality. Therefore, all items were suitable for further multivariate analysis, meeting the assumptions for analysis using SmartPLS, which accommodates non-parametric data.

#### *Measurement and Structural Model*

We employed the Partial Least Squares Structural Equation Modelling (PLS-SEM), specifically using SmartPLS 4.0, to address the exploratory nature and non-normality issues in this study (Hair et al., 2011). The PLS-SEM facilitates the examination of complex variable relationships without the constraints of strict data distribution assumptions. Data analysis and reporting involved two stages; the first stage tested the measurement model construct validity and reliability, while the second stage analysed the structural model support for the conceptual model (Chin, 2010). The complexity of the research model, which includes two mediating hypotheses, one moderating hypothesis, and six direct hypotheses, highlights the suitability of PLS-SEM for our study (Hair, 2014).

## **IV. RESULTS AND DISCUSSION**

### **Content Validity**

The Content Validity Index (CVI) results indicate that the individual item-level CVI (I-CVI) for the 63 items ranged from 0.88 (agreement by 14 experts) to 1.00 (full agreement by 16 experts), all exceeding the acceptable threshold of 0.78. The scale-level CVI using the average method (S-CVI/Ave) was 0.98, reflecting excellent overall expert agreement, while the universal agreement method (S-CVI/UA) recorded 0.79, slightly below the 0.80 benchmark but still showing strong consensus.

Similarly, the modified Kappa analysis demonstrated high inter-rater reliability, with 50 items scoring a perfect value of 1.00, ten items scoring 0.94, and three items scoring 0.87—all above the minimum standard of 0.74. These findings confirm excellent expert agreement and validate the overall content relevance of the instrument (Table 2).

**Table 2.** The CVI Value and Kappa Statistic

Number of items	Total Items	Ne	I-CVI	Pc	K
1-9, 13-18, 21-28, 30-33, 35-41, 44-48, 50-51, 54, 56-63	50	16	1.00	0.0000153	1.00
10-12, 19-20, 29, 34, 42-43, 49	10	15	0.94	0.0002441	0.94

52-53, 55	3	14	0.88	0.0073242	0.87
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Note. S-CVI (Average) = 0.98. S-CVI (Universal) = 0.79; I-CVI = item content validity index; Ne = No. in agreement; Pc = probability of chance agreement; S-CVI = scale-level content validity index; K = Kappa statistic

Source: Authors own work

The expert panel recommended adding two new items under the religious behavioural conditionality domain and two under the human capital development construct, while removing one overlapping item from the latter. Consequently, the final instrument comprised 66 items (Table 3), reflecting four additions and one removal. All new items were incorporated based on expert consensus and content refinement.

**Table 3.** Comparison of Item Counts by Construct Before and After Validation Process

Construct	Prior to the Validation Process (number of items)	After the Validation Process (number of items)
Religious Conditionality	12	14
Human Capital	18	19

Source: Authors own work

#### Profile of Respondents

Among the 447 respondents, 55.3% were male, and 51.2% were aged between 41 and 60 years. The majority belonged to the asnaf poor category (64%), with 40.7% holding the Malaysian Certificate of Education (SPM). Additionally, 36.9% were engaged in business or self-employment, and most received monthly cash assistance from zakat institutions ranging from RM 251 to RM 500 (44.7%). Table 4 presents a detailed summary of the respondents' demographic profile for this study.

**Table 4.** Profile of Respondents

	Category	N	%
Gender	Male	247	55.3
	Female	200	44.7
Age Group	16-23	6	1.3
	24-30	27	6.0
	31-40	86	19.2
	41-50	115	25.7
	51-60	114	25.5
	61-64	30	6.7
	65 and above	69	15.4
Asnaf Category	Needy	83	18.6
	Poor	286	64.0
	Fisabilillah	78	17.4
Education	No formal education	22	4.9
	Did not complete school	59	13.2
	Lower Secondary Assessment (SRP/PMR equivalent)	84	18.8
	Malaysian Certificate of Education (SPM)	182	40.7
	Malaysian Higher School Certificate/Diploma	48	10.7
	Certificate/Skills certificate	23	5.1
	Bachelor's degree	27	6.0
	Master's/PhD degree	2	.4
Employment	Public Service	43	9.6

	Private Service	86	19.2
	Business/Self-employed	165	36.9
	Not Working	153	34.2
Monthly Cash Assistance	RM 250 and below	128	28.6
	RM 251-RM 500	200	44.7
	RM 501-RM 750	71	15.9
	RM 751-RM 1000	22	4.9
	RM 1001-RM 1250	9	2.0
	RM 1251-RM 1500	5	1.1
	RM1501 and above	12	2.7

Source: Authors own work

### Measurement Model Assessment

In the measurement model assessment (Table 5), all dimensions and items met the required reliability and validity criteria, confirming the model's robustness and credibility. The factor loadings and Cronbach's alpha values for all items exceeded 0.6, indicating their suitability for further analysis. Additionally, the Average Variance Extracted (AVE) values for all constructs were above 0.5, demonstrating adequate convergent validity (Qin et al., 2024). The Composite Reliability (CR) values for all constructs were greater than 0.7, signifying strong internal consistency reliability beyond the recommended minimum threshold of 0.70.

Table 5: Measurement Model Assessment

Dimension	Item	Factor Loading	Cronbach's Alpha	rho_A	Composite Reliability	AVE
Human Capital – Employment Impact (HCP)	ME1	0.877	0.937	0.937	0.952	0.8
	ME2	0.870				
	ME3	0.911				
	ME4	0.901				
	ME5	0.906				
Human Capital – Health Impact (HCH)	MH1	0.788	0.955	0.96	0.963	0.79
	MH2	0.906				
	MH3	0.829				
	MH4	0.920				
	MH5	0.920				
	MH6	0.926				
	MH7	0.917				
Poverty Alleviation (PAV)	MK1	0.880	0.945	0.947	0.957	0.79
	MK2	0.915				
	MK3	0.895				
	MK4	0.900				
	MK5	0.905				
	MK6	0.822				
Human Capital – Education Impact (HCE)	MS1	0.845	0.922	0.925	0.945	0.81
	MS2	0.892				
	MS3	0.914				

	MS4	0.937					
	MS5	0.912					
	MS6	0.931					
	MS7	0.854					
Religious Conditionality (RLC)	SA1	0.724	0.884	0.888	0.907	0.55	
	SA10	0.761					
	SA11	0.758					
	SA13	0.705					
	SA2	0.741					
	SA3	0.761					
	SA4	0.739					
	SA5	0.746					
Employment Conditionality (EMC)	SE1	0.755	0.931	0.934	0.946	0.75	
	SE2	0.887					
	SE3	0.882					
	SE4	0.858					
	SE5	0.879					
	SE6	0.909					
		SK1	0.804	0.949	0.951	0.956	0.66
Health Conditionality (HLC)	SK10	0.839					
	SK11	0.787					
	SK2	0.778					
	SK3	0.844					
	SK4	0.868					
	SK5	0.873					
	SK6	0.849					
	SK7	0.714					
	SK8	0.817					
	SK9	0.776					
Education Conditionality (EDC)	SP1	0.875	0.96	0.962	0.967	0.81	
	SP2	0.933					
	SP3	0.953					
		SP8	0.839				

Source: Authors own work

### Discriminant Validity

Table 6 presents the results of the Fornell-Larcker test, which compares the Average Variance Extracted (AVE) values with the correlations among constructs (Fornell & Larcker, 1981). The results show that the AVE values for each construct are higher than their correlations with other constructs, confirming that all constructs meet the requirements for discriminant validity.

**Table 6.** Summary of Fornell-Larcker Test Results

	PAV	HCH	HCP	HCE	RLC	HLC	EMC	EDC
PAV	0.887							
HCH	0.643	0.888						
HCP	0.69	0.76	0.893					
HCE	0.611	0.849	0.695	0.899				
RLC	0.416	0.528	0.465	0.536	0.742			
HLC	0.553	0.666	0.605	0.62	0.609	0.815		
EMC	0.599	0.623	0.706	0.608	0.578	0.706	0.863	
EDC	0.439	0.582	0.475	0.627	0.617	0.763	0.617	0.901

Source: Authors own work

Meanwhile, the Heterotrait-Monotrait Ratio (HTMT) test shown in Table 7 was used to assess discriminant validity within the PLS-SEM model by comparing the relationships between different constructs. The HTMT values obtained were low (below 0.85 or 0.90), as recommended by Henseler et al. (2015). Therefore, the HTMT results in this study are considered acceptable.

**Table 7.** Summary of HTMT Test Results

	PAV	HCH	HCP	HCE	RLC	HLC	EMC	EDC
PAV	1.000							
HCH	0.677	1.000						
HCP	0.732	0.800	1.000					
HCE	0.638	0.886	0.732	1.000				
RLC	0.446	0.558	0.500	0.566	1.000			
HLC	0.580	0.696	0.641	0.647	0.652	1.000		
EMC	0.637	0.657	0.752	0.641	0.626	0.752	1.000	
EDC	0.466	0.615	0.509	0.665	0.670	0.815	0.665	1.000

Source: Authors own work

### Structural Model Assessment

Figure 3 and Table 8 present the relationships among the variables in the conceptual model and the results of the hypotheses testing. Out of the eight direct hypotheses tested, four were supported, and two were partially supported. The relationship between religious conditionality and human capital development was significantly positive for both education ( $\beta = 0.124$ ,  $p = 0.015$ ) and health ( $\beta = 0.113$ ,  $p = 0.021$ ), thus supporting H2, while its direct relationship with poverty reduction ( $\beta = 0.034$ ,  $p = 0.412$ ) was not significant, indicating that H1 was not supported. The relationship between educational conditionality and human capital–education was significant and positive ( $\beta = 0.275$ ,  $p < 0.001$ ), confirming H4, but no significant direct effect was observed on poverty reduction ( $\beta = 0.056$ ,  $p = 0.214$ ), indicating that H3 was not supported.

In contrast, health conditionality showed significant and positive effects on both poverty alleviation ( $\beta = 0.275$ ,  $p < 0.001$ ) and all three human capital dimensions—health ( $\beta = 0.347$ ,  $p < 0.001$ ), education ( $\beta = 0.151$ ,  $p = 0.036$ ), and employment ( $\beta = 0.254$ ,  $p < 0.001$ )—thus supporting H5

and H6. Similarly, employment conditionality demonstrated the strongest significant relationships across the model, positively affecting poverty alleviation ( $\beta = 0.412$ ,  $p < 0.001$ ) and all three dimensions of human capital: health ( $\beta = 0.259$ ,  $p < 0.001$ ), education ( $\beta = 0.260$ ,  $p < 0.001$ ), and employment ( $\beta = 0.556$ ,  $p < 0.001$ ), fully supporting H7 and H8.

The  $Q^2$  values (0.285–0.388) exceeded zero, indicating strong predictive relevance. These findings confirm that, except for the non-significant relationship between certain variables, all other hypotheses were supported, highlighting the robustness and predictive strength of the behavioural conditionality framework in explaining poverty alleviation and human capital development among zakat recipients. The  $R^2$  values indicate that behavioural conditionalities explained 39.4% of the variance in poverty alleviation, reflecting moderate explanatory power. For human capital dimensions, the  $R^2$  values were 0.503 (health), 0.524 (employment), and 0.491 (education), demonstrating substantial predictive capacity (Table 9).

**Table 8.** Hypothesis Testing Result

Path	Beta	t-val ue	p-val ue	Decision	f <sup>2</sup>	Q <sup>2</sup>
Religious Conditionality -> Poverty Alleviation	0.042	0.830	0.407	Unsupported	0.002	0.285
Religious Conditionality -> Human Capital – Health	0.113	2.310	0.021	Supported	0.014	
Religious Conditionality -> Human Capital – Employment	0.043	1.023	0.307	Unsupported	0.002	
Religious Conditionality -> Human Capital – Education	0.124	2.450	0.015	Supported	0.016	
Health Conditionality -> Poverty Alleviation	0.275	3.777	0.000	Supported	0.040	
Health Conditionality -> Human Capital – Health	0.347	5.175	0.000	Supported	0.078	0.368
Health Conditionality -> Human Capital – Employment	0.254	3.809	0.000	Supported	0.044	
Health Conditionality -> Human Capital – Education	0.151	2.103	0.036	Supported	0.014	
Employment Conditionality -> Poverty Alleviation	0.412	6.535	0.000	Supported	0.129	
Employment Conditionality -> Human Capital – Health	0.259	4.469	0.000	Supported	0.062	
Employment Conditionality -> Human Capital – Employment	0.556	9.039	0.000	Supported	0.301	0.388
Employment Conditionality -> Human Capital – Education	0.260	4.639	0.000	Supported	0.061	
Education Conditionality -> Poverty Alleviation	-0.051	0.737	0.462	Unsupported	0.002	
Education Conditionality -> Human Capital – Health	0.089	1.355	0.176	Unsupported	0.006	
Education Conditionality -> Human Capital – Employment	-0.088	1.460	0.145	Unsupported	0.006	
Education Conditionality -> Human Capital – Education	0.275	3.845	0.000	Supported	0.056	0.368

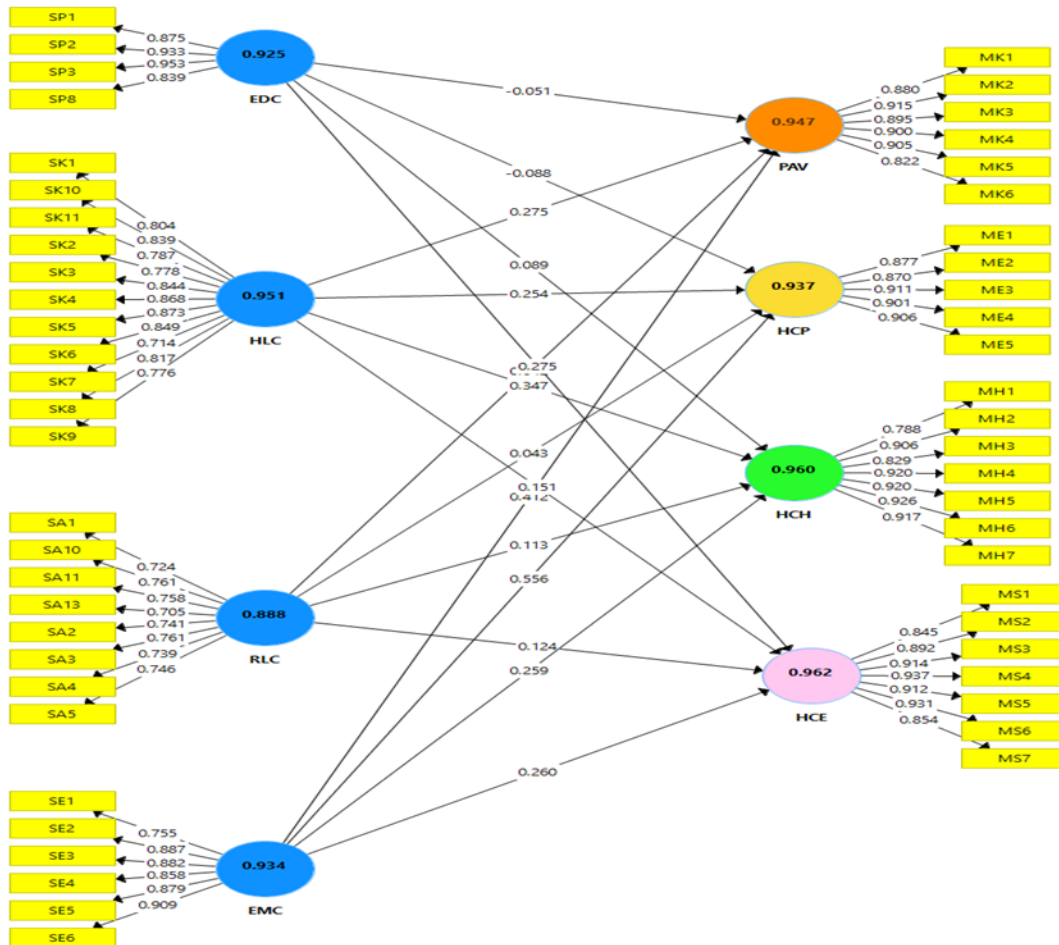
Source: Authors own work

**Table 9.** Results of the Coefficient of Determination ( $R^2$ ) Test

Construct	R Square ( $R^2$ )
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Poverty Alleviation	0.394
Human Capital - Health	0.503
Human Capital - Employment	0.524
Human Capital - Education	0.491

Source: Authors own work



Source: Authors own work

Figure 3. Structural model assessment

## V. CONCLUSION AND RECOMMENDATION

This study aimed to develop, validate, and empirically test a model for Conditional Cash Transfers in Zakat Distribution, a novel framework that integrates behavioural and religious conditionalities within Islamic principles. It seeks to address longstanding behavioural challenges among asnaf that have limited the effectiveness of zakat distribution. The model was rigorously validated using the Content Validity Ratio (CVR), Content Validity Index (CVI), Modified Kappa (K) (Lynn, 1986; Polit et al., 2007). All items met or surpassed the established thresholds, with CVR and CVI results indicating strong expert agreement on the model's relevance and clarity.

The measurement model results confirm the instrument's strong validity and reliability. Religious conditionality significantly enhances human capital in education and health, supporting H2, and aligns directly with the Maqasid Shariah principle of *hifz al-din* (preservation of faith). This finding reflects how religious obligations embedded within the CCT framework serve as intrinsic motivators that encourage educational engagement and health-conscious practices among *asnaf*, thereby strengthening both spiritual and socio-economic well-being. The integration of religious behavioural conditions such as performing obligatory prayers, attending mosque programmes, and pursuing Islamic knowledge creates a holistic development pathway that addresses not only material poverty but also spiritual poverty, which is often overlooked in conventional poverty alleviation strategies. This aligns with Malik and Mihm (2022), who found higher religiosity improved educational outcomes among low-income children in Pakistan, and with evidence linking holistic religious practices to better mental health in Muslim communities (Umarji & Islam, 2024). The non-significant effect on poverty suggests that religious conditionality alone may not directly reduce poverty, as such practices are already prevalent among the *asnaf*. For example, Kasri and Ahmed (2015) reported that 92% of 685 zakat-recipient households increased prayer adherence after receiving aid. However, the significant indirect effects through human capital development indicate that religious conditionality functions as a foundational enabler that strengthens other developmental outcomes, consistent with the Maqasid framework where preservation of faith underpins all other objectives (al-Shatibi, 2006). Therefore, religious conditionality serves as a transformative mechanism that aligns zakat distribution with its spiritual purpose while simultaneously fostering long-term human capital development, demonstrating that faith-based interventions can complement economic empowerment strategies.

These findings highlight the benefits of shifting from unconditional to conditional zakat distribution. Integrating religious, educational, health, and employment conditionalities can drive positive behaviour change, enhance self-sufficiency, and support long-term human capital development among *asnaf* (Esa et al., 2025b). This approach addresses the long-standing issue of ineffective zakat distribution in eradicating poverty, which has persisted partly due to the lack of innovation in cash transfer mechanisms and the overemphasis on entrepreneurship assistance programs. While entrepreneurship programs are valuable, participation rates among *asnaf* remain significantly lower compared to direct cash transfer schemes, limiting their overall impact.

By introducing an innovative Conditional Cash Transfer (CCT) framework within zakat distribution, the focus shifts from short-term poverty relief to sustainable human capital development. The inclusion of conditionalities related to education, health, and employment encourages beneficiaries to engage in productive activities that strengthen their long-term capabilities. This integrated approach not only promotes behavioural transformation and accountability but also prepares *asnaf* households particularly those in the *fakir* and *miskin* categories to achieve greater self-reliance (Esa et al., 2025c). In the long term, the CCT-based zakat model has the potential to break the cycle of intergenerational poverty by equipping recipients with the skills, education, and health outcomes necessary for sustained socio-economic advancement. The approach enhances accountability and aligns zakat distribution with Maqasid al-Shariah, supporting both spiritual and socio-economic goals. Religious conditionality preserves *al-din* (faith), education protects *al-'aql* (intellect), health safeguards *al-nafs* (life), and employment secures *al-mal* (wealth). Together, these promote *hifz al-nasl* (lineage protection), advancing sustainable poverty alleviation and human capital development (Astutik et al., 2022).

The findings of this study are consistent with previous research on CCT programmes globally, yet they offer novel contributions by integrating Maqasid Shariah as a normative framework and introducing

religiosity as a measurable conditionality. While conventional CCT studies have focused primarily on education, health, and employment outcomes (Fiszbein & Schady, 2009; Cecchini, 2021), this study extends the discourse by demonstrating how faith-based behavioural conditions can enhance the long-term sustainability of poverty reduction and human capital development.

From a theoretical perspective, the study contributes to the body of knowledge by integrating Maqasid al-Shariah as a normative framework structured through the Theory of Change, demonstrating how spiritual and behavioural objectives can be operationalized within a systematic policy model for sustainable socio-economic transformation. Methodologically, this study provides a comprehensive quantitative investigation that covers all key empirical phases, including instrument development, expert pretesting, validation, pilot testing, and full measurement and structural model analysis using PLS-SEM (Aithal & Aithal, 2020). This systematic approach ensures methodological rigor and strengthens the validity of the developed ZCCT instrument.

For policymakers, the study offers evidence-based guidance to transform zakat UCT into CCT programmes by introducing behavioural conditionalities focused on religiosity, education, health, and employment. For the Islamic economic sector, it offers a framework to link social welfare with development goals and tools for effective Islamic fiscal policy; and for asnaf communities, it promotes sustainable empowerment and positive behaviour change rather than reliance on short-term aid. It also strengthens zakat's contribution to national goals for sustainable poverty reduction and human capital development, consistent with the Sustainable Development Goals (SDGs).

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