



## ABSTRACT

### Conditional Cash Transfer in Zakat Distribution: Model Development and Empirical Validation

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*Behavioural issues among asnaf contribute to persistent poverty and limit the effectiveness of zakat distribution. Adapting the globally proven Conditional Cash Transfer (CCT) model offers a structured approach to enhance its impact. This study developed, validated, and empirically tested a CCT model for zakat distribution that integrates a newly developed religious conditionality with adapted educational, health, and employment conditionalities. The instrument, comprising 66 items across six constructs, was validated through expert assessment and empirical testing involving 16 experts and 447 respondents. Content validity was strong, with a Content Validity Index (CVI) of 0.98, Kappa scores (0.87–1.00), and a Face Validity Index (FVI) of 0.97. The measurement model assessment confirmed excellent reliability and validity, with all factor loadings and Cronbach's alpha values above 0.6, Average Variance Extracted (AVE) exceeding 0.5, and Composite Reliability (CR) above 0.7. The structural model further demonstrated the empirical robustness of the instrument, testing eight direct hypotheses—four of which were supported and two partially supported. Results revealed that the newly introduced religious conditionality had significant positive effects on human capital development in education ( $\beta = 0.124$ ,  $p = 0.015$ ) and health ( $\beta = 0.113$ ,  $p = 0.021$ ), through its direct effect on poverty reduction was not significant. Overall, this study establishes a comprehensive and empirically validated framework for conditional zakat distribution, demonstrating how integrating behavioural and religious conditionalities can promote positive behavioural change, enhance accountability, and foster sustainable empowerment—ultimately supporting poverty reduction and human capital development in line with the Sustainable Development Goals (SDGs).*

**Keywords:** Conditional Cash Transfer, Empirical Test, Maqasid Shariah, Religious Conditionality, Zakat.



## 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



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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 *fisabilillah* category (Zulhibri, 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.

To address these 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 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—designing and developing the questionnaire, conducting pre-tests and pilot tests, assessing reliability and validity, and testing hypotheses. 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 theory 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 fostering both economic empowerment and spiritual growth among asnaf, thereby promoting social responsibility and advancing more effective, sustainable poverty alleviation strategies in Muslim-majority contexts.

### **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 & Arsyanti, 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 theory outlines five essential elements: preservation of faith, life, intellect, lineage, and wealth which collectively ensure holistic human well-being. These dimensions form the foundation for developing behavioural conditionalities in zakat-based CCT programs. In this context, Maqasid al-Shariah functions not only as a spiritual framework but also as a socio-economic development model. Integrating all CCT behavioural conditionalities based on Maqasid al-Shariah can foster positive behavioural transformation among asnaf, supporting the achievement of long-term developmental goals.



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The integration of Maqasid al-Shariah and the Theory of Change (ToC) provide a strong conceptual foundation for designing, implementing, and evaluating Conditional Cash Transfer (CCT) programs aimed at behavioural transformation and 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 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.



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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



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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 & Napel, 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.



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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.

### *Poverty Alleviation*

Poverty alleviation refers to the strategies and measures implemented to reduce poverty rates at both community and national levels (Singh & Chudasama, 2020). It encompasses various approaches aimed at improving the living standards and economic well-being of low-income groups. The concept is multidimensional and measured through diverse indicators. Islam offers a comprehensive framework for poverty alleviation, emphasizing justice, equitable wealth distribution, and social welfare (Ali et al., 2024). The impacts of Conditional Cash Transfer (CCT) programs on poverty alleviation have been documented across several key themes, including increased income (Prajapati & Prajapati, 2023), improved savings and investments (Galiani et al., 2022), higher household consumption (Dubois, 2021), reduced poverty incidence (Atkins et al., 2022), and enhanced food security (Msuha & Kissoly, 2024; Mussa et al., 2024).

### *Human Capital Development*

Human capital development explains how investments in education, health, and training enhance individual productivity and economic value. Becker (1994) defines human capital as the knowledge, skills, values, and habits acquired through education, training, healthcare, and family upbringing. Schultz (1961) emphasizes investments in education, health, internal migration for better jobs, on-the-job training, and productive use of leisure time to improve human effort and productivity. Together, their perspectives complement one another, offering a foundation to assess how Conditional



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Cash Transfer (CCT) programs in zakat distribution can shape both behavioural changes and comprehensive human capital growth.

From an Islamic perspective, human capital development is holistic, encompassing not only education and skills but also moral and spiritual growth (Abdullah, 2012). The integration of spiritual values into human capital has been shown to enhance knowledge sharing, innovation, and work readiness (Novianti et al., 2024). Consequently, Islamic-based human capital plays a vital role in improving individual, organizational, and economic performance in Muslim societies (Kamaluddin et al., 2018).

Empirical evidence links human capital investment directly to employment outcomes. Schultz (1961) highlights its impact on income growth, while Abbas et al. (2024) stress the importance of health, formal training, and work experience in improving labor market participation. Similarly, Millei (2015) shows that human capital investment can address unemployment and economic disparities. In this study, human capital development encompasses educational, health, and employment dimensions: education impacts include increased school attendance and enrolment (Quimbo et al., 2021) and improved academic achievement (Cepaluni & Driscoll, 2025); health impacts involve greater healthcare utilization (Mussa et al., 2023) and improved growth, fertility, and nutrition outcomes (Cavalcanti et al., 2023; Okeke et al., 2020); while employment impacts include both direct labor participation gains and indirect skill enhancement through training (Kattel & Mohan, 2021).

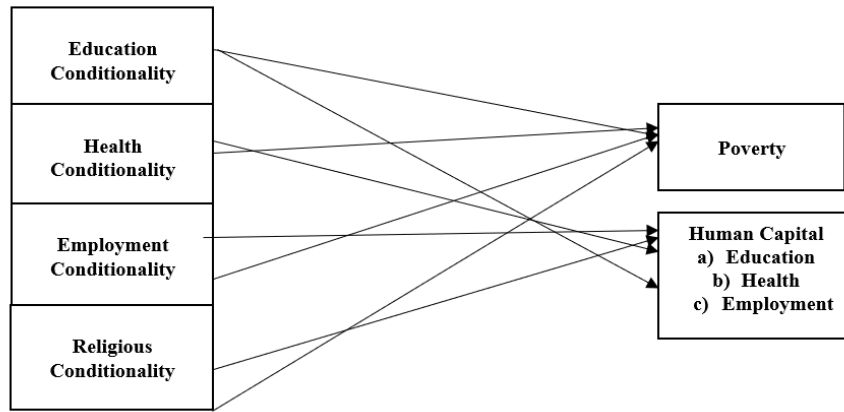


Figure 1. Research Framework  
(Source: Authors' work)

**Methods**

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 and face 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-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' 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



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(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. 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



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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 both content and face validity: 1 = Not relevant/clear, 2 = Somewhat relevant/clear but could be improved, and 3 = Relevant/Clear. The scale was then dichotomised (1 = relevant/clear, 0 = not relevant/unclear) 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



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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  $p_c$  value and the I-CVI into the equation below:

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

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).

### *Face Validity*

The Face Validity Index (FVI) consists of two levels: the item-level FVI (I-FVI) and the scale-level FVI (S-FVI). The I-FVI is determined by dividing the number of experts who rate an item as clear by the total number of experts, while the S-FVI represents the mean of all I-FVI values (Yusoff, 2019). The S-FVI can be



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calculated using two approaches—the average method (S-FVI/Ave) and the universal agreement method (S-FVI/UA), which only includes items unanimously rated as clear. A value above 0.83 indicates a strong level of expert consensus on item clarity, even among experts from varied backgrounds (Marzuki et al., 2018).

### *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).

### *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.

## **Result and Discussion**



### *Content and Face 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

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' work)

The Face Validity Index (FVI) results show that individual item-level FVI (I-FVI) scores for the 63 items ranged from 0.88 (agreement by 14 experts) to 1.00 (full agreement by 16 experts), all exceeding the minimum threshold of 0.83. The scale-level FVI using the average method (S-FVI/Ave) was 0.97, reflecting excellent clarity across items, while the universal agreement method (S-FVI/UA) recorded 0.63,



indicating moderate but acceptable consensus (Table 3). Overall, these findings confirm that the instrument demonstrates strong clarity, relevance, and comprehensibility as assessed by the expert panel.

Table 3: The Face Validity Index Value

Number of items	Total Items	Ne	I-FVI
2-3, 5-7, 10, 13-15, 17-18, 21-28, 30,32-33, 35-41, 43, 46-48, 50, 56-61	40	16	1.00
1, 4, 8-9, 11-12, 16, 20, 29, 31, 34, 42, 44-45, 49, 51, 54, 62-63	19	15	0.94
19, 52-53, 55	4	14	0.88

Note. S-FVI (Average) = 0.97. S-FVI (Universal) = 0.63; I-FVI = item face validity index; Ne = No. in agreement; S-FVI = scale-level face validity index

(Source: Authors' 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 4), reflecting four additions and one removal. All new items were incorporated based on expert consensus and content refinement.

Table 4: 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' work)

### *Partial Least Squares–Structural Equation Modeling (PLS-SEM) Analysis*

#### *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 5 presents a detailed summary of the respondents' demographic profile for this study.

Table 5: Profile of Respondents

	Category	N	%
Gender	Male	247	55.3
	Female	200	44.7
Age Group	16-23	7	1.5
	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 ke atas	68	15.2
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	44	9.9
	Private Service	86	19.2
	Business/Self-employed	165	36.9
	Not Working	152	34.0
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' work)



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## *Measurement model assessment*

In the measurement model assessment (Table 6), 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 6: 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				

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	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				
Health Conditionality (HLC)	SK1	0.804	0.949	0.951	0.956	0.66
	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' work)

### *Discriminant Validity*

Table 7 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 7: Summary of Fornell-Larcker Test Results

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

(Source: Authors' work)

Meanwhile, the Heterotrait-Monotrait Ratio (HTMT) test shown in Table 8 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 8: Summary of HTMT Test Results

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

(Source: Authors' work)

### *Structural model assessment*



Figure 2 and Table 9 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 10).



Table 9: Hypothesis Testing Result

Path	Beta	t-value	p-value	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' work)

Table 10: Results of the Coefficient of Determination (R<sup>2</sup>) Test

Construct	R Square (R <sup>2</sup> )
Poverty Alleviation	0.394
Human Capital - Health	0.503
Human Capital - Employment	0.524
Human Capital - Education	0.491

(Source: Authors' work)

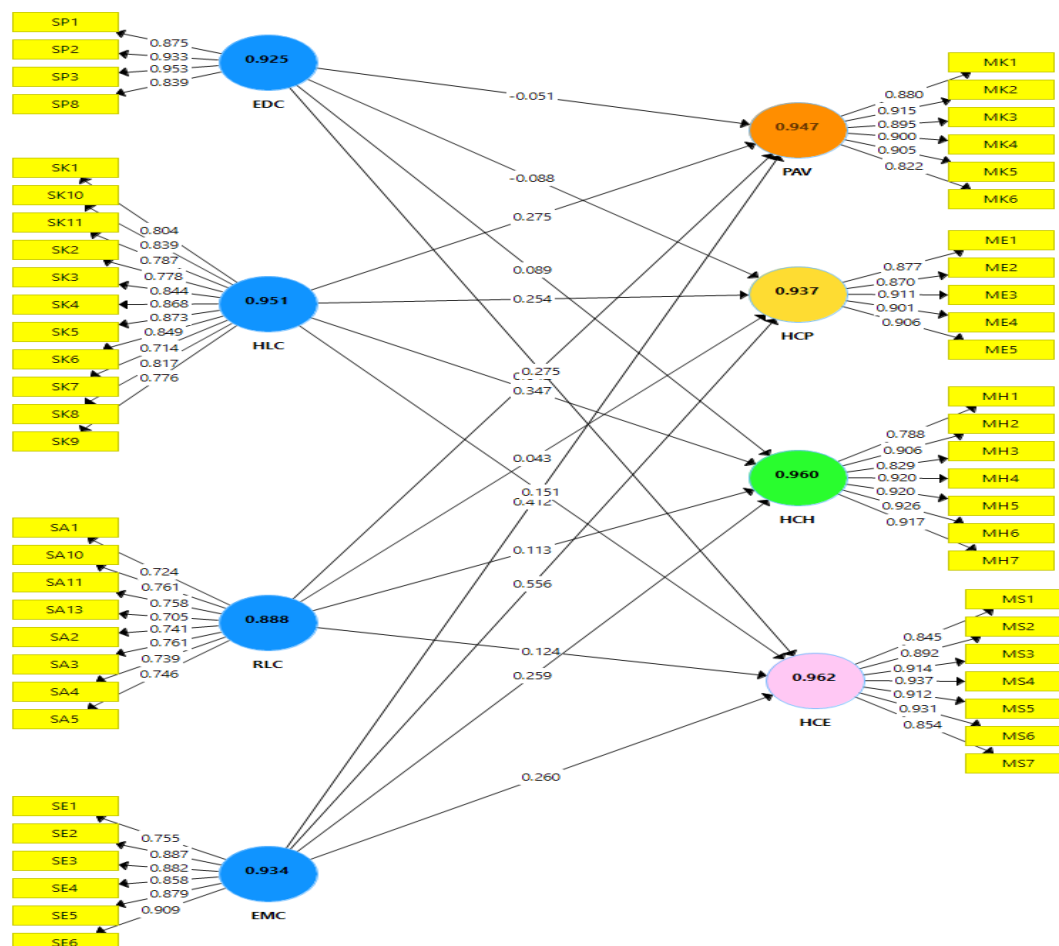


Figure 2: Structural model assessment  
(Source: Authors' work)

## Discussion

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), and Face Validity Index (FVI) (Lynn, 1986; Polit et al., 2007; Yusoff, 2019). All items met or surpassed the



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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. All items and dimensions met the required thresholds, with factor loadings and Cronbach's alpha values above 0.6 and Composite Reliability (CR) exceeding 0.7, indicating internal consistency. Average Variance Extracted (AVE) values were above 0.5, supporting convergent validity (Qin et al., 2024). Discriminant validity was established through the Fornell-Larcker criterion and Heterotrait-Monotrait Ratio (HTMT), both meeting recommended standards (Fornell & Larcker, 1981; Henseler et al., 2015). These results demonstrate that the instrument is psychometrically sound, credible, and suitable for policy-oriented applications in zakat-based Conditional Cash Transfer programs.

Religious conditionality significantly enhances human capital in education and health, supporting H2, likely due to the motivational and behavioral effects of religious obligations that encourage educational engagement and health-conscious practices. 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, indicating religious behavioral conditions may influence human capital more than economic outcomes.

Health conditionality significantly improved poverty alleviation and all human capital dimensions, supporting H5 and H6. This reflects how better health enables participation in education, work, and community life, aligning with evidence from Tanzania (Msuha & Kissoly, 2024) and reduced under-five mortality in Brazil, Ecuador, and Mexico (Cavalcanti et al., 2023). Employment conditionality showed the



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strongest positive effects across the model, enhancing poverty reduction and human capital by increasing income, skills, and productive behaviors. This is consistent with studies in India, where CCTs improved farmers' income and productivity (Prajapati & Prajapati, 2023), and in Nepal, where they boosted livestock ownership, technical skills, and investment motivation (Kattel & Mohan, 2021). Together, these findings highlight that health and employment conditionalities drive both poverty alleviation and human capital development.

The results show that educational conditionality significantly enhances human capital in the education dimension, partially supporting H4, but has no direct impact on poverty reduction or other human capital dimensions such as health and employment. This reflects the domain-specific effect of educational conditionality: interventions focused on schooling primarily improve knowledge and academic outcomes, but do not directly alter health behaviors or employment prospects. This contrasts with most global CCT programs, which typically combine education and health conditions to achieve broader impacts (Fiszbein & Schady, 2009). The absence of a direct effect on poverty indicates that educational improvements alone may be insufficient to generate immediate economic benefits. For many asnaf, educational participation may not immediately change their financial situation, highlighting the need for integrated conditionalities that link education with income-generating or health-support interventions to achieve meaningful poverty alleviation (Esa et al., 2025a).

Educational conditionality mainly improves learning outcomes, while religious conditionality has little effect on poverty due to the already high religiosity of asnaf. Health conditionality enhances well-being, and employment conditionality increases income and skills. Individually, each conditionality addresses specific barriers, but when combined in Malaysia's zakat-based CCT model, they work synergistically to promote both human capital development and poverty alleviation. This highlights the importance of multi-dimensional interventions for achieving meaningful impact.

These findings highlight the benefits of shifting from unconditional to conditional zakat distribution. Integrating religious, educational, health, and



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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).

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



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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, it provides evidence-based guidance for transforming zakat UCT into CCT programs. 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).

## **Conclusion**

This study aimed to develop, validate, and empirically test a Conditional Cash Transfer (CCT) model for zakat distribution—a new framework that integrates behavioural and religious conditionalities within Islamic principles. Comprehensive assessments of content, face, reliability, and validity confirm that the measurement model is both valid and reliable. Empirical results show that out of eight direct hypotheses tested, four were supported and two partially supported. Each conditionality addresses specific barriers, but when combined in Malaysia's zakat-based CCT model, they operate synergistically to strengthen human capital development and reduce poverty. These findings demonstrate the importance of multi-dimensional interventions for achieving sustained social impact.

The results also support the transition from unconditional to conditional zakat distribution. Integrating religious, educational, health, and employment conditionalities can promote positive behavioural change, self-sufficiency, and long-term human capital development among asnaf. This approach enhances accountability, aligns zakat with Maqasid al-Shariah, and reinforces its role in national poverty reduction and asnaf development objectives. For policymakers, the proposed CCT model can address long-



standing inefficiencies in zakat distribution and support structured and monitored human capital development to lift asnaf out of poverty. For the Islamic economic sector, it provides a framework that links social welfare with development goals and strengthens Islamic fiscal policy. For asnaf communities, it encourages sustainable empowerment and behavioural transformation rather than dependence on short-term aid. Overall, this model strengthens zakat's contribution to sustainable poverty reduction and human capital development, consistent with the Sustainable Development Goals (SDGs).

This study has several limitations. First, the analysis was based on cross-sectional data, limiting the ability to assess causal or long-term effects of conditional zakat interventions. Second, the model was developed and tested within the Malaysian zakat context, so its generalisability to other zakat systems or cultural settings may be limited. Future research could use longitudinal data or cross-country approaches to enhance the model's validity and policy relevance.

### Author Contributions

**Mohd Suffian Mohamed Esa:** Conceptualization, Methodology, Software, Data curation, Formal analysis, Resources, Writing- Original draft preparation, Visualization **Hairunnizam Wahid:** Methodology, Supervision, Funding acquisition, Validation, Writing- Reviewing and Editing **Salmy Edawati Yaacob:** Methodology, Supervision, Writing- Reviewing and Editing, Validation.

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