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The Influence of The Rumah Gemilang Indonesia Program By Laz Al Azhar of Depok City on The Economic Independence of Its Beneficiaries

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Abstrak: Indonesia's demographic dividend presents both opportunities and challenges, particularly as high unemployment among the working-age population risks hindering the younger generation's economic independence; thus, sustainable empowerment strategies through the use of productive zakat are needed. This study aims to analyze the influence of education and training in the Rumah Gemilang Indonesia (RGI) Program of LAZ Al Azhar in Depok City on the economic independence of alumni. The study employs an associative quantitative approach with a sample of 96 alumni selected via simple random sampling. Data were collected through questionnaires and analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM). The results indicate that education and training have a positive and significant effect on economic independence. This suggests that education and training based on productive zakat contribute to promoting economic independence. These findings indicate that the utilization of productive zakat through education and training can serve as an effective empowerment strategy to enhance the economic independence of zakat recipients and strengthen the empowerment programs of zakat institutions.

Kata kunci: Productive Zakat, Economic Independence, Rumah Gemilang Indonesia, RGI

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INTRODUCTION

Indonesia's current demographic structure shows that the majority of the population is of productive age, namely the age range of 15 to 64 years. According to data from BPS (2025), 68.95 percent of the total population, or 196.13 million people, are of productive age, while 31.05 percent, or 88.31 million people, are of non-productive age a condition known as the demographic dividend. However, this opportunity has not yet been fully matched by adequate labor absorption capacity, as reflected in the still-high unemployment rate, which is dominated by young labor-force groups, indicating that they face significant challenges in seeking employment and entering the workforce (Safitri & Rezza, 2025). Several factors contribute to this condition, including the still-limited number of job opportunities, insufficient skills, lack of information, uneven distribution of employment opportunities, and the government's efforts to provide skills-training that have not yet been optimal (Ishak, 2018).

A high unemployment rate not only generates economic consequences but also gives rise to other social problems such as poverty, crime, and welfare inequality (Ishak, 2018). Limited access to employment opportunities reduces income and purchasing power, thereby disrupting people's ability to meet basic needs and potentially driving up poverty rates (Lusiarani et al., 2023). This condition shows that the problem of unemployment is closely related to individuals' ability to achieve economic independence, so that planned national development is needed to sustainably improve the quality of the workforce and welfare (Imanda et al., 2023). Based on this condition, a strategy oriented toward the sustainable strengthening of human resource capacity is required, in which economic empowerment becomes a strategic solution through effective programs capable of reducing dependence on social assistance and improving long-term welfare (Gurning & Halking, 2025). In this regard, education and training are the two main components of economic empowerment, as both aim to enhance the knowledge, expertise, and skills needed to enter the workforce or create employment opportunities (Febriani & Ramadani, 2021).

Within the context of Indonesia's predominantly Muslim society, economic empowerment can also be pursued through Islamic social-finance instruments, namely productive zakat, which plays a strategic role in strengthening the independence of beneficiaries because the funds distributed are managed to generate sustainable economic benefits through empowerment programs (Yutegi, 2024). One institution actively managing zakat funds for empowerment purposes is LAZ Al Azhar through its Rumah Gemilang Indonesia (RGI) program, an initiative that empowers underprivileged (dhuafa) youth through a six-month pesantren-based non-formal education program consisting of theory and practice, workshops, and internships, covering various fields such as fashion design, graphic design, computer engineering, and halal culinary arts (LAZ Al Azhar, 2022). In addition to skills training, RGI also instills discipline and religious values (Alfarisi & Fajarwati, 2021), which has proven effective in improving alumni's quality of life, with 85 percent of alumni already earning an income and 56 new businesses created (RGI, 2025). This study selects RGI Depok City as its research location because it is both the center and the first branch established by LAZ Al Azhar, and because it contributes the largest number of alumni, with 2,583 out of a total of 3,949 alumni across all branches, making it representative for assessing the program's effectiveness.

A number of previous studies have examined productive zakat programs, such as Syahriza et al. (2019), who found that the distribution of productive zakat effectively increases mustahik income; Faqih & Masitoh (2020), who found that productive zakat is able to improve mustahik household welfare; Muhtadi (2020), who found a significant effect of zakat management on beneficiaries' independence; Sayuta & Galuh (2024), who showed that RGI is able to improve alumni welfare; and Wahyuni et al. (2025), who found a significant contribution of productive zakat in driving economic independence. Based on these results, productive zakat has been shown to play a role in improving both the welfare and independence of beneficiaries; however, most studies still emphasize the welfare aspect, while research specifically examining economic independence remains limited. Related research has also predominantly used qualitative approaches, whereas quantitative research remains relatively scarce, and studies on the internal factors of empowerment programs that influence beneficiaries' economic independence particularly the influence of

education and training on the economic independence of productive-zakat program alumni—remain limited.

Based on this research gap, the present study was conducted to address the question of how education and training in the Rumah Gemilang Indonesia (RGI) LAZ Al Azhar Depok City program influence alumni's economic independence. This study offers academic benefits by contributing to filling the research gap related to the influence of productive zakat on economic empowerment, as well as practical benefits as input for LAZ Al Azhar in developing the RGI program. Based on this explanation, the author is interested in conducting a final-project study entitled “The Influence of the Rumah Gemilang Indonesia Program by LAZ Al Azhar of Depok City on the Economic Independence of its Beneficiaries” with the research objective of examining the influence of education and training in the RGI Depok City program on alumni's economic independence.

LITERATURE REVIEW

Human Capital Theory

Human Capital Theory originates from the classical thinking of Adam Smith, who argued that the acquired abilities of use to members of society are an important part of a nation's wealth. According to Smith, the quality of human resources can be improved through education and training (Hasan et al., 2023). This concept was later formalized systematically by Theodore W. Schultz and further developed by Gary S. Becker. According to Becker (1993), investment in education, training, work experience, and health constitutes a form of human capital investment that can increase individual productivity and income. Investment in human capital is regarded not merely as a means of enhancing individuals' knowledge and technical skills, but also as a process of shaping values, ideas, attitudes, creativity, and the productive ethos required to support national development (Arifin, 2023).

In this study, Human Capital Theory is used to explain that the education and training programs implemented by RGI constitute a form of social and economic investment in program participants. Through the education and training provided, participants acquire knowledge, skills, and the formation of attitudes and work ethics relevant to the demands of employment and entrepreneurship. With improved human-capital quality, program alumni are expected to increase their productivity, earn their own income, and become economically independent individuals.

Empowerment Theory

Empowerment Theory was popularized by Julian Rappaport and later further developed by Marc A. Zimmerman. According to Rappaport (1984), empowerment is a process through which individuals, organizations, and communities gain control over their own lives. According to Zimmerman (2000), empowerment is a multidimensional process involving the participation, control, and critical awareness of individuals or groups in influencing their own lives and environment. Zimmerman (2000) divides empowerment into three levels of analysis: individual, organizational, and community. At the individual level, the empowerment process includes learning decision-making skills, the ability to manage resources, and collaborating with others. The outcomes of this process include an increased sense of control over oneself, critical awareness of one's social environment, and participatory behaviour in social and economic activities. At the organizational level, the empowerment process is reflected in opportunities to participate in decision-making, fairly shared responsibilities, and open leadership. Organizational empowerment outcomes are seen in the ability to compete effectively for resources, build networks with other organizations, and influence public policy. At the community level, the empowerment process involves access to resources, open governance structures, and tolerance toward diversity. The outcomes include the formation of coalitions among organizations, pluralistic leadership, and increased citizen participation skills in managing community life. Conceptually, empowerment refers to the condition that constitutes the goal of social change namely, the creation of an empowered society that possesses the power, ability, and knowledge to properly meet its living needs,

whether physically, economically, or socially, such as self-confidence, the ability to voice aspirations, a livelihood, participation in social activities, and independence over one's own life (Alfarisi & Yorissa, 2025).

In this study, Empowerment Theory is relevant because the RGI program aims not merely to meet short-term needs but also to build mustahik capacity so that they become independent. The RGI program represents one form of the implementation of empowerment theory, in which participants receive education, skills training, and character development. Through this process, alumni acquire not only technical capabilities (hard skills) but also soft skills, discipline, and a sense of responsibility that drive them to be able to work or run a business independently and achieve economic independence.

Productive Zakat

Productive zakat is a form of zakat management directed toward the economic empowerment of mustahik so that they are able to achieve sustainable independence. Productive zakat differs from consumptive zakat, which is used solely to meet immediate needs. According to Qaradhawi (2005), productive zakat is zakat managed as an effort to improve the economic condition of the poor by focusing on the empowerment of their resources through training aimed at enhancing their skills, so that ultimately the zakat funds become capital for developing their businesses, enabling them to earn income to meet their living needs and become independent in developing their economy. In line with this, Asnaini (2008) states that productive zakat is zakat given in a way that enables recipients to continuously produce something. Productive zakat given to mustahik is not spent or consumed but is instead developed and used to support their businesses, so that through such businesses mustahik can continuously meet their living needs (Thoriquddin, 2014). From a regulatory standpoint, Law Number 23 of 2011 on Zakat Management explains that zakat may be utilized for productive enterprises in order to address poverty and improve the quality of the ummah, provided that the mustahik's basic needs have already been met. This shows that zakat is not intended merely for immediate consumption but is directed toward sustainable empowerment.

In this study, the concept of productive zakat is used to explain that the RGI program managed by LAZ Al Azhar is a concrete implementation of the principle of productive zakat. Through an education- and training-based model funded by zakat, RGI manages zakat as social and economic capital to strengthen human-resource capacity among the underprivileged (dhuafa). Through this education and training, participants gain technical skills alongside character development, work ethics, and independence. Thus, productive zakat within the RGI program functions as a means of empowerment that drives mustahik to become productive, competitive, and economically independent individuals.

Research Framework

The conceptual framework used in this study is as follows:

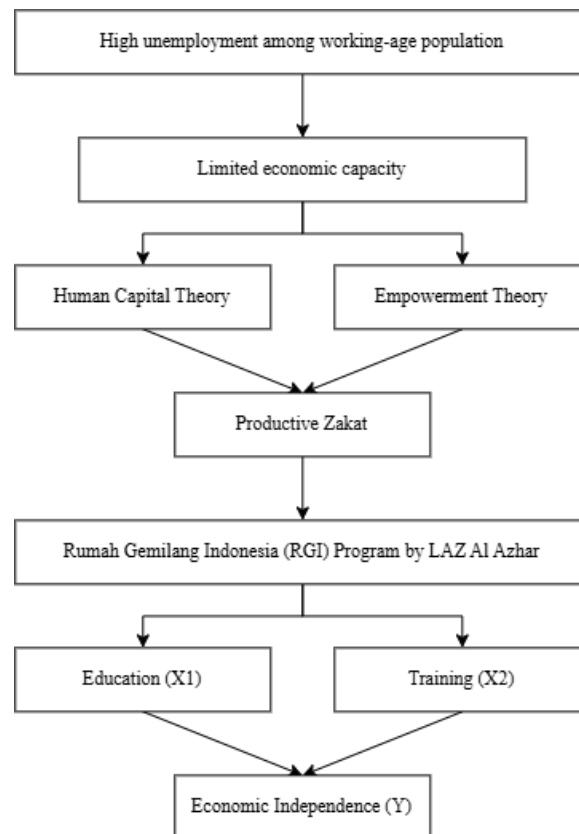


Figure 1. Research Framework

Source: Author (2026)

Hypothesis Development

Education plays an important role in fostering the economic independence of individuals and communities. Education functions not only as a means of transmitting knowledge but also as a tool for social and economic empowerment (Harahap & Gautama, 2025). Education is not limited to the formal domain but also includes non-formal and informal education that enables individuals to continuously develop themselves through a lifelong learning process (Kardina & Magriasti, 2023). Education equips individuals with the knowledge and skills required by the labor market, preparing them to enter the workforce and participate in economic activities. In addition, education also plays a role in improving a person's economic welfare, as educated individuals have greater opportunities to obtain decent jobs and higher incomes, thereby fostering economic independence (Rahayu et al., 2025). Kusumawati et al. (2020) found that a non-formal education program in Kampung Wisata Batik Pesindon was proven capable of increasing economic income to the point of achieving a level of prosperity.

H1: The education variable has a positive and significant effect on the economic independence of Rumah Gemilang Indonesia Program alumni in Depok City.

Training is related to increased economic independence among individuals because it plays a direct role in developing individuals' practical skills and work capabilities (Putri et al., 2025). Through training, individuals acquire the technical abilities and specific skills required in the workplace or in running an independent business (Afkar et al., 2024). Research by Siswanta & Oka (2024) shows that training has a significant effect on the economic independence of business actors in Bontang City.

H2: The training variable has a positive and significant effect on the economic independence of Rumah Gemilang Indonesia Program alumni in Depok City.

METHOD

This study employs a quantitative, associative research design aimed at analyzing the influence of education and training on the economic independence of alumni of the Rumah Gemilang Indonesia (RGI) LAZ Al Azhar Depok City Program. The study was conducted at Rumah Gemilang Indonesia (RGI) Depok City, a community-empowerment institution under LAZ Al Azhar that focuses on productive-zakat-based skills training, located at Jalan Pengasinan RT.01 RW.06, Kp. Kebon Kopi, Sawangan Subdistrict, Depok City. The research was carried out from October 2025 to January 2026. The population of this study consists of all RGI Depok City Program alumni who have completed one full period of education and training (six months), totaling 2,583 alumni according to 2025 RGI data. The sampling technique used was simple random sampling, in which every member of the population has an equal chance of being selected as a sample. The sample size was determined using the Slovin formula with a 10% margin of error, yielding a sample of 96 respondents. The data source used in this study is primary data obtained directly from respondents, namely RGI Depok City Program alumni. Data were collected using an online questionnaire distributed through Google Forms. The data obtained were then analyzed using the Partial Least Squares–Structural Equation Modeling (PLS-SEM) method with the assistance of SmartPLS 4.0 software. The PLS-SEM analysis was carried out through the testing of the measurement model (outer model) and the structural model (inner model). The outer model was used to test indicator reliability, internal consistency, convergent validity, and discriminant validity, while the inner model was used to test the relationships between variables through collinearity testing, the coefficient of determination (R^2), and path coefficients, as well as to test the significance of the effect of education and training on the economic independence of RGI Depok City Program alumni.

Table 1. Operational Definition of Variables

Dependent Variable	Operational Definition	Indicators	Scale
Economics Independence (Y)	Optimizing oneself and freeing oneself from dependence on others (Susetyo, 2006).	1. Free of consumptive debt 2. Confidence in business 3. Has investments 4. Able to manage cash flow 5. Mentally prepared for financial disruptions	Likert
Independent Variable	Operational Definition	Indicators	Scale
Education (X1)	A conscious and planned effort to create a learning atmosphere and learning process so that students actively develop their potential to possess religious-spiritual strength, self-control, personality, intelligence, noble character, and the skills needed by themselves, society, the nation, and the state (Law Number 20 of 2003).	1. Mastery of skills 2. Functional skills 3. Attitude development 4. Professional personality	Likert
Training (X2)	A program expected to provide stimulus to a person in order to improve their ability in a particular job and to gain general knowledge and understanding of the overall work environment and organization (Sofyandi in Sugriningsih & Iskandar, 2015).	1. Training content 2. Training methods 3. Instructors' attitudes and skills 4. Training duration 5. Training facilities	Likert

Source: Author (2026)

RESULTS AND DISCUSSION

Respondent Characteristics

Based on the results of data collection through the questionnaire, this study involved 96 respondents who are alumni of the Rumah Gemilang Indonesia (RGI) LAZ Al Azhar Depok City Program. The characteristics of the respondents are presented to provide a general overview of the profile of the respondents involved, including gender, age, most recent education, occupation, and income level. A summary of respondent characteristics is presented in Table 2.

Table 2. Respondent Characteristics

Characteristic	Category	Frequency	Percentage
Gender	Male	52	54.2%
	Female	44	45.8%
Age	18-21 years	32	33.3%
	22-25 years	40	41.7%
	26-29 years	21	21.9%
	≥ 30 years	3	3.1%
Most Recent Education	Junior High School/Equivalent	2	2.1%
	Senior High/Vocational School/Equivalent	78	81.3%
	Diploma 3 (D3)	2	2.1%
	Bachelor's/Diploma 4 (D4)	14	14.6%
Occupation	Employee	75	75.0%
	Entrepreneur/Self-employed	15	15.6%
	Farmer/Fisherman/Livestock Breeder	2	2.1%
	Other	7	7.3%
Income	≤ IDR 2.000.000	38	39.6%
	IDR 2.000.000 < IDR. 4.000.000	26	27.1%
	IDR 4.000.001 < IDR 6.000.000	22	22.9%
	IDR 6.000.001 < IDR 8.000.000	6	6.3%
	IDR 8.000.001 < IDR 10.000.000	4	4.3%

Source: Author (2026)

Indicator Reliability Test

Indicator reliability was assessed through the outer loading of each indicator on its variable. An indicator is considered reliable if it has an outer loading value >0.70. Indicators with values between 0.40-0.70 may be considered for removal if doing so increases composite reliability or Average Variance Extracted (AVE) above the recommended threshold, whereas indicators with loading values <0.40 should be removed from the model. However, such decisions must still take into account their effect on the construct validity of the construct being measured (Hair et al., 2022).

Table 3. Indicator Reliability

Variable	Code	Outer Loadings	Average Variance Extracted (AVE)	Result
X1	X1.1.1	0.732	0.579	Passed
	X1.1.2	0.823		Passed
	X1.2.1	0.774		Passed
	X1.2.2	0.738		Passed
	X1.3.1	0.717		Passed
	X1.3.2	0.741		Passed
	X1.4.1	0.753		Passed
	X1.4.2	0.805		Passed
X2	X2.1.1	0.758	0.505	Passed
	X2.1.2	0.479		Not Passed
	X2.2.1	0.774		Passed
	X2.2.2	0.740		Passed
	X2.3.1	0.783		Passed
	X2.3.2	0.793		Passed
	X2.4.1	0.290		Not Passed
	X2.4.2	0.742		Passed
	X2.5.1	0.775		Passed
	X2.5.2	0.789		Passed
Y	Y.1.1	0.728	0.521	Passed
	Y.1.2	0.755		Passed
	Y.2.1	0.822		Passed
	Y.2.2	0.779		Passed
	Y.3.1	0.728		Passed
	Y.3.2	0.358		Not Passed
	Y.4.1	0.697		Not Passed
	Y.4.2	0.745		Passed
	Y.5.1	0.760		Passed
	Y.5.2	0.743		Passed

Source: Primary Data Processing (2026)

Based on the indicator reliability test results presented in Table 3., most indicators for the education variable (X1) have outer loading values above the required minimum threshold, so these indicators are declared reliable and suitable for use. The Average Variance Extracted (AVE) value for the education variable is 0.579, indicating that this variable is able to explain more than 50 percent of the variance of its constituent indicators. For the training variable (X2), several indicators have outer loading values below the required minimum threshold and are therefore declared to have failed the indicator reliability test. Consequently, further evaluation was conducted, considering the removal of indicators that did not meet the criteria in order to improve the quality of the measurement model. The AVE value for the training construct prior to reduction was 0.505, which is at the minimum acceptable threshold. In addition, for the economic independence variable (Y), most indicators show outer loading values that meet the criteria, although some indicators still fall below the required minimum threshold. These indicators are declared unreliable, requiring a model adjustment process through indicator reduction. The AVE value for

the economic independence variable prior to reduction was 0.521. Based on these indicator reliability test results, it can be concluded that the measurement model did not yet fully meet the eligibility criteria, so an indicator reduction process was required before conducting the convergent validity test.

Convergent Validity Test

Convergent validity is assessed through the Average Variance Extracted (AVE), which indicates the proportion of indicator variance that can be explained by the latent variable. The AVE value must be >0.50 for a variable to be considered to have good convergent validity, meaning that most of the indicator variance can be explained by that variable (Hair et al., 2022).

Table 4. Convergent Validity

Variable	Code	Outer Loadings	Average Variance Extracted (AVE)	Result
X1	X1.1.1	0.733	0.579	Passed
	X1.1.2	0.824		Passed
	X1.2.1	0.775		Passed
	X1.2.2	0.740		Passed
	X1.3.1	0.716		Passed
	X1.3.2	0.738		Passed
	X1.4.1	0.751		Passed
	X1.4.2	0.805		Passed
X2	X2.1.1	0.757	0.599	Passed
	X2.2.1	0.782		Passed
	X2.2.2	0.737		Passed
	X2.3.1	0.785		Passed
	X2.3.2	0.792		Passed
	X2.4.2	0.747		Passed
	X2.5.1	0.783		Passed
	X2.5.2	0.805		Passed
Y	Y.1.1	0.749	0.583	Passed
	Y.1.2	0.761		Passed
	Y.2.1	0.826		Passed
	Y.2.2	0.779		Passed
	Y.3.1	0.728		Passed
	Y.4.2	0.743		Passed
	Y.5.1	0.770		Passed
	Y.5.2	0.752		Passed

Source: Primary Data Processing (2026)

Based on the convergent validity test results presented in Table 4., all indicators for the education variable (X1) show outer loading values above the required minimum threshold. The AVE value for the education variable is 0.579, indicating that more than 50 percent of indicator variance can be explained by the education latent variable. Thus, the education variable is declared to meet the convergent validity criteria. For the training variable (X2), all indicators retained after the reduction process have outer loading values above 0.70. The AVE value for the

training variable is 0.599, indicating that the training variable meets the convergent validity criteria and is able to adequately explain the variance of its constituent indicators.

Furthermore, for the economic independence variable (Y), all indicators used after reduction also have outer loading values that meet the criteria. The AVE value for the economic independence variable is 0.583, indicating that this variable is able to explain more than 50 percent of the variance of its constituent indicators. Based on these results, it can be concluded that after the indicator reduction process, all variables in this study meet the convergent validity criteria, so the measurement model is declared valid and suitable for proceeding to the next stage of testing.

Discriminant Validity Test

Discriminant validity testing is conducted to ensure that each variable in the empirical model is genuinely distinct from the others. This test is carried out using the HTMT (Heterotrait-Monotrait Ratio) criterion. A good HTMT value must not exceed 0.90 for conceptually similar variables, and must not exceed 0.85 for conceptually distinct variables. In addition, an additional test can be performed using the confidence interval from the bootstrapping procedure to ensure that the HTMT value does not exceed a certain threshold (e.g., 0.90) across all variable combinations (Hair et al., 2022).

Table 5. HTMT

Variable	X1	X2	Y
X1			
X2	0.849		
Y	0.831	0.762	

Source: Primary Data Processing (2026)

The discriminant validity test results using HTMT are presented in Table 5. Based on this table, the HTMT value between the education (X1) and training (X2) variables is 0.849, the HTMT value between the education (X1) and economic independence (Y) variables is 0.831, and the HTMT value between the training (X2) and economic independence (Y) variables is 0.762. All HTMT values between variables are below the required threshold of <0.90. This indicates that each variable in this study has an acceptable level of correlation and shows no overlap of concepts between variables. Based on the discriminant validity test results using the HTMT criterion, it can be concluded that all variables in the research model have met the requirements for discriminant validity. Thus, the measurement model is declared appropriate, and the analysis can proceed to the structural model (inner model) evaluation stage.

Internal Consistency Test

Internal consistency testing is used to assess the extent to which the indicators within a single variable produce consistent results. The assessment is carried out using three measures: Cronbach's Alpha, Composite Reliability (pc), and rho_A (pA). Cronbach's Alpha is regarded as the lower bound of reliability, while Composite Reliability represents its upper bound. The rho_A value generally falls between these two measures and can serve as a more accurate representation of a variable's reliability. In general, a good reliability value should be >0.70, although in exploratory research values between 0.60–0.70 are still acceptable. However, reliability values that are too high (>0.95) are not recommended, as they may indicate redundancy or excessive similarity among indicators (Hair et al., 2022).

Table 6. Internal Consistency

Variable	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	Result
X1	0.896	0.897	0.917	Reliable
X2	0.904	0.905	0.923	Reliable
Y	0.898	0.900	0.918	Reliable

Source: Primary Data Processing (2026)

The internal consistency test results in this study are presented in Table 6. Based on this table, the education variable (X1) has a Cronbach's Alpha value of 0.896, a rho_A value of 0.897, and a Composite Reliability value of 0.917. These values are above the required threshold, so the education variable is declared to have good internal consistency. For the training variable (X2), the Cronbach's Alpha value is 0.904, the rho_A value is 0.905, and the Composite Reliability value is 0.923. These results indicate that the indicators of the training variable have a very good level of internal consistency in measuring the latent variable. Meanwhile, the economic independence variable (Y) has a Cronbach's Alpha value of 0.898, an rho_A value of 0.900, and a Composite Reliability value of 0.918. These values indicate that the indicators of the economic independence variable also have good internal consistency. Based on these test results, it can be concluded that all variables in this study meet the internal consistency criteria, so the indicators used are declared consistent and reliable in measuring the latent variables studied.

Collinearity Test

The collinearity test is conducted to ensure that there is no high correlation among the exogenous variables acting as predictors in the model. This test is carried out by examining the Variance Inflation Factor (VIF) value for each exogenous variable. A good VIF value is <5 , and ideally <3 , in order to avoid serious collinearity problems. If a high VIF value is found, the steps that can be taken include removing the problematic variable, combining similar variables, or forming a higher-order construct to address the collinearity (Hair et al., 2022).

Table 7. VIF

Variable	VIF	Result
X1 -> Y	2.423	Passed
X2 -> Y	2.423	Passed

Source: Primary Data Processing (2026)

The collinearity test results are presented in Table 7. Based on this table, the VIF value for the relationship between education (X1) and economic independence (Y) is 2.423, while the VIF value for the relationship between training (X2) and economic independence (Y) is also 2.423. All VIF values obtained are below the required threshold of <5 , and ideally <3 . Thus, it can be concluded that the structural model in this study does not experience collinearity problems among the exogenous constructs. Therefore, the model is declared suitable for use in testing the relationships between variables in the subsequent analysis stage.

Significance and Path Coefficients Test

The significance and path coefficients test are conducted to assess the strength and direction of the hypothesized relationships between latent variables. The path coefficient value describes the magnitude of the effect of the exogenous variable on the endogenous variable. Testing is carried out using the bootstrapping method with a minimum of 5,000 to 10,000 bootstrap samples to obtain stable estimates. A t-statistic value ≥ 1.96 or a p-value ≤ 0.05 indicates that the relationship between variables is significant. In addition, the analysis can be supplemented by reporting

the confidence interval from the bootstrapping results to assess the stability of the path estimates (Hair et al., 2022).

Table 8. Significance and Path Coefficients Test

Variable	Original sample (O)	T statistics (O/STDEV)	P values	Result
X1 -> Y	0.543	5.16	0.000	Significant
X2 -> Y	0.281	2.618	0.004	Significant

Source: Primary Data Processing (2026)

The significance test and path coefficient results are presented in Table 8. Based on this table, the relationship between education (X1) and economic independence (Y) has a path coefficient (original sample) of 0.543, with a t-statistic of 5.16 and a p-value of 0.000. A t-statistic greater than 1.96 and a p-value below 0.05 indicate that the effect of education on economic independence is statistically significant. Thus, the hypothesis stating that education affects economic independence is accepted. Furthermore, the relationship between training (X2) and economic independence (Y) shows a path coefficient of 0.281, with a t-statistic of 2.618 and a p-value of 0.004. This value indicates that the effect of training on economic independence is also statistically significant. Therefore, the hypothesis stating that training affects economic independence is accepted. Based on these path coefficient test results, it can be concluded that both exogenous variables in this study—education and training—have a positive and significant effect on the economic independence of Rumah Gemilang Indonesia Program alumni.

R² Test (Coefficient of Determination)

The R² value is used to indicate the proportion of variance in the endogenous variable that can be explained by the exogenous variables in the model. The higher the R² value, the greater the ability of the exogenous variables to explain the endogenous variable (Hair et al., 2022).

Table 9. R-Square

Variable	R-Square	R-Square Adjusted
Y	0.606	0.598

Source: Primary Data Processing (2026)

The R-Square test results in this study are presented in Table 4.8. Based on this table, the R-Square value for the economic independence variable (Y) is 0.606, while the R-Square Adjusted value is 0.598. An R-Square value of 0.606 indicates that the education (X1) and training (X2) variables jointly explain 60.6% of the variation in the economic independence of Rumah Gemilang Indonesia Program alumni. Meanwhile, the remaining 39.4% is explained by other factors outside the research model. Furthermore, the R-Square Adjusted value of 0.598 indicates that after accounting for the number of predictor variables in the model, the model's explanatory power with respect to the economic independence variable remains high. Referring to the criteria of Hair et al. (2022), this R-Square value falls into the strong category, indicating that the structural model in this study has good predictive capability.

Relationship between Variables

The Influence of Education on the Economic Independence of RGI LAZ Al Azhar Depok City Program Alumni

Based on the analysis conducted, it was found that education has a positive and significant effect on alumni's economic independence. This shows that the better the quality of education received by participants during the RGI program, the higher the level of economic independence they achieve after completing the program. This finding indicates that education within the RGI

Program plays a role in shaping alumni's economic capacity, as reflected in their mastery of skills, relevant technical abilities, attitude development, and the formation of a professional personality. Alumni not only understand the material provided but are also able to apply it in their work or business activities. In addition, education helps build discipline, responsibility, and a work ethic that form an important foundation for achieving economic independence. This shows that the cognitive and affective dimensions shaped through education serve as the basis for the process of achieving economic independence.

This finding is in line with Becker (1993) view within Human Capital Theory, which states that education is a form of investment that increases individual productivity and income. Education in the RGI program, funded through productive zakat, can be understood as a social investment in improving the quality of human resources among the underprivileged. The improvement in knowledge, skills, and work attitudes increases alumni's opportunities to enter the labor market or develop independent businesses, thereby increasing their income and their ability to meet their living needs independently. This finding is also consistent with Empowerment Theory as put forward by Rappaport (1984), which states that individuals have control over their own lives. Increased individual capacity through education can strengthen self-confidence, critical awareness, and economic decision-making ability, so that alumni are no longer passive recipients of assistance but transform into individuals who have control over their lives and are able to independently manage economic resources. From the perspective of productive zakat, this finding shows that education within the RGI Program constitutes a form of utilizing zakat funds oriented toward the economic empowerment of mustahik. This is consistent with Qaradhawi (2005) view that productive zakat is directed toward improving the economic condition of the poor through human-resource empowerment, including through education and training that enhance skills. Through the improvement in knowledge, skills, and work attitudes gained during their education at RGI, alumni have a greater capacity to work or run a business independently. Thus, education within the productive zakat program not only provides short-term benefits but also serves as a means of empowerment that drives mustahik to achieve economic independence.

These results are consistent with the study by Kusumawati et al. (2020), which shows that non-formal education is able to improve the economic welfare of communities. Harahap & Gautama (2025) also state that education plays a strategic role in fostering community economic independence, particularly among groups with limited economic access. In addition, Rahayu et al. (2025) confirm that individuals with better education have greater opportunities to obtain decent employment and income. This consistency of results reinforces the finding that education is an important factor in shaping individual economic independence.

The Influence of Training on the Economic Independence of RGI LAZ Al Azhar Depok City Program Alumni

Based on the analysis conducted, it was found that training has a positive and significant effect on alumni's economic independence. This shows that the more effective the training provided in the RGI program, the higher the level of alumni's economic independence after completing the program. This finding indicates that training effectiveness contributes to improving alumni's work readiness, as reflected in the alignment of training materials with labor-market needs, applicable learning methods, and adequate instructor support and facilities. The combination of theory and practice enables alumni to master skills optimally and apply them directly in economic activities. This confirms that the technical-skills dimension gained through training is a supporting factor in strengthening alumni's economic capacity.

This finding is in line with Becker (1993) view within Human Capital Theory, which states that training is a form of investment in improving skills that can increase workforce productivity. The vocational training provided in the RGI Program plays a role in improving alumni's technical competence, thereby increasing their opportunities to obtain employment or run a business independently. With improved skills and productivity, alumni have greater opportunities to earn income and independently meet their living needs. This finding is also consistent with Empower-

ment Theory as put forward by Zimmerman (2000), which states that increased individual capacity through skills development can strengthen self-confidence and individuals' ability to manage their own lives. Alumni with technical skills tend to be more confident in making economic decisions and better prepared to face financial challenges, allowing them to transform from aid recipients into more economically independent individuals. From the perspective of productive zakat, training within the RGI Program constitutes a form of utilizing zakat funds directed toward strengthening mustahik's economic capacity. This is consistent with Qaradhawi (2005) view that productive zakat aims to improve the economic condition of the poor through human-resource empowerment, including training that enhances work skills and expertise. Through the training provided, participants gain technical abilities that can be used to work or develop an independent business, so that zakat not only provides short-term benefits but also drives the creation of sustainable economic independence.

These results are consistent with the study by Febriani & Ramadani (2021), which confirms that training is an important component in improving community economic conditions through strengthening work skills. That study shows that systematically designed training is able to increase individuals' capacity to enter the workforce or run a business independently. Furthermore, Afkar et al. (2024) found that skills-training programs influence the economic independence of vulnerable groups because they provide applicable technical abilities that can be directly used in economic activities. Siswanta & Oka (2024) study also shows that training has a significant effect on the economic independence of business actors. This consistency of findings reinforces the notion that training is a strategic factor in the process of economic empowerment, particularly in shaping individuals who are more prepared and financially independent.

CONCLUSION AND SUGGESTIONS

Conclusion

This study aimed to analyze the influence of education and training in the Rumah Gemilang Indonesia (RGI) LAZ Al Azhar Depok City Program on alumni's economic independence. Based on the analysis conducted, it was found that the education and training variables have a positive and significant effect on alumni's economic independence. The study concludes that education plays a role in improving economic independence because it constitutes a form of human capital investment that can enhance individuals' knowledge, skills, work attitudes, and quality, thereby increasing alumni's opportunities to obtain employment or run a business independently. Through the education provided in the RGI program, alumni gain not only technical competence but also character development such as discipline, responsibility, and a work ethic that support their ability to manage economic activities.

Training contributes to economic independence through the improvement of practical skills relevant to the needs of the workforce and entrepreneurship. The vocational training provided in the RGI program enables alumni to master technical skills that can be directly applied in economic activities, thereby increasing productivity and the ability to earn income independently. From the perspective of productive zakat, education and training in the RGI program show that the utilization of zakat funds is not merely consumptive but also functions as an empowerment instrument capable of strengthening mustahik's capacity to become productive and economically independent individuals.

Suggestion

Based on the results of this study, RGI is advised to continue improving the quality of its curriculum and training so that they remain relevant to the needs of the workforce and entrepreneurship. RGI also needs to strengthen its post-training mentoring programs, such as business mentoring, career consultation, and the establishment of alumni communities or networks, so that participants are not only work-ready but also able to sustain their income over the long term. In addition, RGI could develop partnerships with industry to expand internship opportunities, job placement, and access to business capital for alumni. The development of a periodic monitoring

and evaluation system for alumni's economic conditions is also important to measure the long-term impact of the empowerment program.

IMPLICATIONS

The results of this study carry both theoretical and practical implications. Theoretically, the findings reinforce Human Capital Theory and Empowerment Theory, showing that improving the quality of human resources through education and training constitutes a form of social investment capable of increasing individual productivity and economic independence. Within the context of productive zakat, education and training do not merely function as social assistance but as an empowerment process that drives mustahik to transform into economically independent individuals. In line with this, the study extends the study of productive zakat, particularly in explaining how education and training, as forms of empowerment, can foster economic independence among program beneficiaries. Practically, the results of this study show that an empowerment program based on strengthening human-resource capacity is a more sustainable form of zakat utilization compared with consumptive assistance. Education and training in the RGI program have been shown to play a role in improving alumni's economic independence. Zakat institutions have the potential to serve not only as distributors of social assistance but also as institutions for community economic empowerment. This study also shows that zakat institutions can become strategic partners in the human-resource development of the underprivileged, orphans, and children who have dropped out of school.

LIMITATIONS

This study was conducted at only one branch, namely RGI Depok City, so its results cannot yet be broadly generalized to all RGI branches. In addition, this study focuses on two main variables education and training leaving room for further research into other aspects related to alumni's economic independence.

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