

# The Effect of Productive Zakah on Increasing Mustahiq Revenue and Profit

Purnama Putra<sup>1</sup>, Mas Deden Tirtajaya<sup>1</sup> and Wahyu Hidayat C. Pratama<sup>2</sup>

<sup>1</sup>*Department of Islamic Banking, Universitas Islam 45, Bekasi, West Java*

<sup>2</sup>*Department of Accounting, Universitas Islam 45, Bekasi, West Java*

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**Abstract:** Alms (zakah) which are enshrined in the Al-Quran and Al-Hadith if viewed from an economic perspective can be functioned as financial instruments in Islam. The shift in the distribution of zakah from consumptive to productive is expected to provide a trickle-down effect for the economy of the mustahiq. Mustahiq transformation becomes muzakki as the main target of distributing productive zakah. This study seeks to determine the effect of productive zakah utilization on mustahiq revenues and profits. The mixed method chosen is the concurrent embedded strategy model. The sample was chosen through a purposive method of LAZNAS DPU who are mustahiq Daarut Tauhiid who had a profession as traders and were fostered in the Misykat program and the writer had also confirmed them to the branch leader and the person in charge of the program. The results of this study show that productive zakah positively influences the revenues and profits of the mustahiq who are involved in developing the DPU DT Misykat program.

## 1 INTRODUCTION

Zakah is defined as a part of property with certain requirements that are required for the owner to be handed over to those who have the right to receive it (mustahiq), with certain conditions (Putra, 2016). Zakah can foster a work ethic. By paying zakah, someone will work well, so that the conscious movement of zakah is basically a movement to create a good work ethic by providing equitable welfare and prosperity for all (Huda, Rini, Mardoni, & Putra, 2012).

The wisdom and benefits of zakah which include two dimensions, both vertical and horizontal, make zakah a very potential mechanism when it is developed. Economic development in its implementation requires an instrument that can prioritize people's economy (Winoto & Pujiyono, 2011). The golden age of the governance of Umar bin Abdul Aziz was clean and honest and zakah was handled well, until at that time a country that was almost a third of the world wide has no Mustahiq to receive zakah because all Muslims had become muzakki, that was the first time zakah was transferred to another country because it is no longer worthy of being blessed ((Hasbiyah & Putra, 2017a; Huda et al., 2012; Putra, 2016)

Nowadays, the existence of zakah management institutions is a solution in the method of channeling zakah for poverty alleviation purposes. Zakah management institutions in Indonesia are divided into two, namely the Amil Zakah Agency (Badan Amil Zakah) and the Amil Zakah Institution (Lembaga Amil Zakah). The general functions are: (1) as a financial intermediary; (2) empowerment. National Zakah Agency (BAZNAS), Regional Zakah Agency (BAZDA), and the National Zakah Institution (LAZNAS) are independent zakah institutions established by the government and the community (Huda et al., 2012; Rini, Huda, Mardoni, & Putra, 2017; Roziq, Yulinartati, & Ekaningsih, 2013)

The distribution of Zakah Infaq Shadaqa (ZIS) funds, especially zakah, has now developed, from the beginning it was only oriented towards the fulfillment of needs (consumptive) now has reached zakah as a source of productive funds that can boost the economy (Winoto & Pujiyono, 2011). Zakah also has the ultimate goal of turning a mustahiq into muzakki. Zakah given to mustahiq as a support for the utilization of productive zakah, this development in the form of business capital (Hasbiyah & Putra, 2017b; Rini et al., 2017; Wulansari & Setiawan, 2014). Therefore zakah as a wealth that grows and

develops must be implemented in a real policy in the field not only limited to definition. (Hasbiyah & Putra, 2017a) Productive zakah is directed by the distribution of zakah which makes recipients produce something continuously with the assets they receive in economic activities to develop economic productivity. (Hasbiyah & Putra, 2017b; Putra, 2016; Winoto & Pujiyono, 2011) The utilization of productive zakat is in the form of business capital. The influence of zakat in the form of Business capital increasing the development of capital,

Table 1: Revenues and Profit Recognitions.

Sharia Transactions	Revenues	Profits
<i>Murabahah</i>	The selling price is the acquisition price plus the profit	Comparison between margin and acquisition cost of murabahah assets
<i>Salam</i>	When the seller sends the buyer's order and the payment is made on the agreed day	Difference between the amount paid by the buyer and the cost of the ordered goods
<i>Istishna</i>	Recognized when the process of making orders is complete and submitted to the buyer	The difference between the cost of acquisition and cash value
<i>Mudharabah</i>	Proportional distribution in accordance with the agreement	The profit-sharing principle, namely net income, is gross profit less expenses related to capital management
<i>Musarakah</i>	Revenue equals the distribution of partners in accordance with the agreement	The portion of the profit-sharing amount is determined based on the ratio of income
<i>Ijarah</i>	Recognized when the benefits of assets are handed over to tenants/lessor	At the time of the difference between the selling price and the carrying amount of the ijarah object

turnover and profit (Wulansari & Setiawan, 2014). The productive zakah itself is present as a solution to transform mustahiq into muzakki by giving zakah funds in the form of business capital and techniques for developing business skills for the mustahiq to increase income and business profits for the mustahiq so that in the future, mustahiq will become muzakki.

A summary of the recognition of revenues and profits in sharia transactions according to the Indonesian Accountants Association (2014), Nurhayati & Wasilah (2015), as well as Harahap, Wiroso, & Yusuf (2010), Hasbiyah & Putra (2017a) are listed in table 1. This study directs that mustahiq's business profits through the capital provided in the productive zakah utilization program provided by LAZNAS can be classified in the form of mudharabah and musyarakah agreements which in the form of later profit sharing from mustahiq to LAZNAS that provides funds can be in the form of zakah, infaq, or alms so that the aim of empowering mustahiq through the utilization of productive zakah can be achieved by transforming mustahiq to become muzakki.

## 2 METHODS

In this study the author tries to determine the effect of productive zakah on Mustahiq income and Mustahiq profits. Creswell (2016), Sugiyono (2016), and Sarwono (2011) say in a concurrent embedded strategy model research model that combines the use of quantitative and qualitative research methods simultaneously / together (or vice versa), but the weight of the method is different. The primary method is used to obtain the main data, and the secondary method is used to obtain data to support data obtained from the primary method.

### 2.1 Data Collection

This study, the author uses a population in the form of all Mustahiq who receive zakat from LAZNAS Dompot Peduli Umat Daarut Tauhiid (DPU-DT). Samples are selected using a purposive method with consideration that Mustahiq receives productive zakat funds from LAZNAS DPU-DT in the form of business capital for Mustahiq who works as a trader or in the form of business coaching that will be carried out by DPU-DT.

Questionnaires given to respondents are closed questions, namely questions prepared by a number of specific answers as choices that will be distributed to respondents which are Mustahiq who receive productive zakat itself. In addition to using questionnaires distributed to respondents, the researcher conducted interviews by giving several questions to informants who served as DPU-DT branch heads or other staff related to programs carried out to distribute productive zakat to the

community, in addition to the interviews, the authors also obtained supporting data related to the programs carried out in empowering Mustahiq through productive zakat. We use likert modification from numbers 1 - 4 by eliminating the choice of hesitation or neutral. The reason is because the doubt category has a double meaning, which can be interpreted as not being able to give an answer, neutral, or hesitant.

## 2.2 Data Analysis

Qualitative data analysis is carried out at the time of data collection, and after completion of data collection for a certain period. At the time of the interview, researchers have conducted an analysis of the answers interviewed. If the answers interviewed after being analyzed have not been satisfactory, the researcher will continue the question again to a certain extent to the resource person. While quantitative analysis based on questionnaires to mustahiq researchers do calculations to answer the problem formulation by using classical assumption test with normality test and linearity test, and perform calculations to test hypotheses that have been proposed using F test, t-test, R test, test simple linear regression, and the determination coefficient test related to the utilization of productive zakat funds on Mustahiq income and Mustahiq business profits.

The hypothesis raised for the quantitative aspects in this study are:

H1 = The utilization of productive zakat funds has a significant positive effect on Mustahiq income.

H2 = The utilization of productive zakat funds has a significant positive effect on Mustahiq business profits.

The use of mixed methods is expected to be able to answer hypotheses and provide confidence in the data obtained from the participants of the Misykat program participants and the efforts that have been made by the organizer (DPU-DT) of the program.

## 3 RESULT AND DISCUSSION

### 3.1 Mechanism of Productive Zakah Management in Community-based Sharia Microfinance Programs (MiSykat)

Zakah management is an activity of planning, implementing and coordinating in the framework of collecting, distributing and utilizing zakah (IKAPI, 2012) from this definition the writer refers to the mechanism of zakah management is related to the process of an structured activity, according to zakah where the process is starting from the management of zakah, collecting zakah, distributing zakah, utilizing zakah funds and supervising the activities of each program in the amil zakah agency or institution.

The MiSykat program is a program dedicated to mothers, in its activities the MiSykat program always accompanies the assemblies formed by the Bekasi branch of DPU-DT, its assistance is to provide religious material in the hope that the assembly members remain firm in their Islamic faith, finance, and given skills by providing training (Ekaningrum, 2016).

In its implementation, the MiSykat program has a vision and mission that is used as a reference in carrying out its program, as for the vision and mission of the MiSykat program held by the Bekasi branch DPU-DT which the authors get from interviews with leaders of the Bekasi DPU branch, among others are:

Vision: Delivering mustahiq to be muzakki.

Mision:

- Increasing household economic income.
- Optimizing the potential of members towards independence.
- Increasing productivity, changing mindset, and member performance.
- Cultivate saving and saving lifestyle.
- Increasing network access, skills, and business members.

DPU-DT Bekasi branch in the management of productive zakah funds through the Misykat program has 41 people registered as beneficiaries in the city of Bekasi since the beginning of the establishment of the Misykat program

### 3.1.1 Distribution of Funds for Zakah Misykat Programs at DPU-DT Bekasi Branch

Zakah funds that are distributed can be empowered and utilized, then the distribution must also be selective for consumer needs or for productive needs (Fakhrudin, 2008; Hasbiyah & Putra, 2017b). In the MiSykat Program in the DPU-DT is a Creative Productive Zakah category, namely zakah which manifests itself with the provision of revolving capital.

MiSykat Program is carried out in groups with weekly assistance directly from Yogyakarta branch DPU-DT (DPU-DT, 2016), before conducting distribution, there are several criteria that must be met by prospective MiSykat member groups namely:

- Muslim.
- Women.
- Citizens of the Republic of Indonesia.
- Already have a business or members have the motivation to want to own a business.
- Permanent residence.
- Mustadhafin (weakened person).
- Already Married and still in productive age.
- Having income but not yet reaching Nisab Khoul Zakah in accordance with Sharia.
- Categorized as faqir and poor.

There are several paths implemented by DPU-DT Bekasi in the empowerment process through this misykat program with the aim that the program is targeted in providing aid funds for its efforts so that the distribution of funds is more controlled.

### 3.1.2 Utilization of Productive Zakah Funds for the Misykat Program at the Bekasi Branch of DPU-DT

Decree of the Minister of Religion of the Republic of Indonesia. No. 581/1999 Chapter V Article 28 states that the utilization of productive business can be carried out if the eight ashnaf's have been fulfilled and there are advantages, with assistance used for real business by obtaining income or profits

Utilization carried out for the MiSykat Program is to conduct guidance every once a week for assemblies that have not been established and the activities carried out are the provision of material by assistance from the Bekasi branch of DPU-DT based on the mentoring stage.

### 3.1.3 Mustahiq's Revenue and Business Profits in the Misykat Program at the DPU-DT Bekasi Branch

Depend on this research said that mustahiq income is not able to meet all needs because it is not due to unemployment or does not find a suitable job, but he works and earns a fixed income, but income and income are not balanced with his expenses, while according to accounting referred to as business profit is the difference between realized revenue arising from transactions in a certain period is faced with costs incurred in that period (Harahap, 2015)

In this study, the revenue and business profits mustahiq the author got after observing and also distributing questionnaires to 32 beneficiaries of the members of the community, this number was reduced from a total of 41 beneficiaries due to their own members who resigned, there was a busyness outside of the findings so never present at pekan meetings, assembly members are lazy to take part in mentoring or peer meetings, from the assembly there are several members who are elderly so that they are no longer productive and resign.

## 3.2 Descriptive Analysis

Researcher obtaining data directly from Pulo Asem village, this study also used questionnaires by distributing questionnaires to 32 mothers from members of several assemblies from a total of 41 initial participants of the Misykat program.

The descriptive analysis that was examined from respondents based on gender, age, business, income before coaching, profit before coaching, income after coaching, and benefits after coaching were processed using eviews.

### 3.2.1 Age and Business

Based on the results of observations and also filling out the questionnaire to 32 respondents the beneficiaries obtained the average age was 42 years old with the highest age was 56 years and the lowest age was 27 years. Whereas for the business obtained data as much as 81% of respondents have a trading business, 16% of respondents have a service business, and only 3% of respondents have a livestock business.

### 3.2.2 Revenues and Profit before Accompaniment-coaching Program

Mustahiq's revenues before participating in coaching was 53% with an income level of IDR 500,000 - IDR 1,400,000, 35% of respondents with an income level of IDR 1,500,000 - IDR 2,400,000, 6% of respondents with revenue levels of IDR 2,500,000 - IDR 3,400,000, and 6% of respondents who have a revenue level below IDR. 500,000.

The mustahiq operating profit before participating in coaching was 59% with a profit level of IDR. 500,000 - IDR. 1,400,000, 38% of respondents with a profit level of less than IDR. 500,000, and 3% of respondents with a profit rate of IDR. 1,500,000 - IDR. 2,400,000.

### 3.2.3 Revenues and Profit after Accompaniment-coaching Program

Based on these results obtained mustahiq income before following coaching there are 31% with an income level of IDR 500,000 - IDR 1,400,000, 31% of respondents with an income level of IDR 1,500,000 - IDR 2,400,000, 28% of respondents with an income level of IDR 2,500,000 - IDR. 3,400,000, and 10% of respondents who have income levels above IDR. 3,400,000.

Mustahiq's operating profit before participating in the coaching there were 47% with a profit level of IDR. 500,000 - IDR. 1,400,000, 25% of respondents with a profit rate of IDR. 1,500,000 - IDR. 2,400,000, 22% of respondents with a profit rate of less than IDR. 500,000, and 6% of respondents who have a profit rate of IDR. 2,500,000 - IDR. 3,400,000.

## 3.3 Qualitative Data Analysis

Haryuda (2018) states that community-based Islamic sharia or microfinance is one of the superior programs owned by the Bekasi branch of DPU-DT, which is a program devoted to mothers, in which the program always provides assistance to assemblies formed by DPU-DT Bekasi, its assistance is in the form of providing religious material in the hope that the assembly members will remain firm in their Islamic faith, finance and also be given skills by providing training.

The community program has an important role in helping family finances obtained from beneficiaries namely mothers and can also help from the income that is owned by her husband, and also according to

Zurma (2018) as the group leader from the mothers of the beneficiary program beneficiaries, with the holding of assistance programs such as those provided by the Bekasi branch of DPU-DT, it can be helpful for citizens who have financial problems with loan sharks, because it cannot be denied that there are still many citizens who are involved in loan sharks in his residence, with the presence of the program, the mothers feel very helped because there is no compulsion in it and neither is there a usury system like that of moneylenders in the neighborhood.

In this research to examining the validity of the data and also for the purpose of gathering information, the author interviewed the leader of the branch of Dompot Peduli Ummat Daarut Tauhiid Bekasi branch named Muhammad Ihsan, researchers also sought information by interviewing the program responsible, Haryuda, and the authors were also assisted by several related parties who has control over the financial register in Bekasi DPU-DT and who is in control of the overall misykat program namely Reni, Imam Mustaqim, and the author is assisted by several other DPU-DT Bekasi staff.

According to the head of the DPU-DT Bekasi branch, in an effort to maximize productive zakah funds, DPU-DT Bekasi developed a program called Misykat, namely in the form of capital provisioning programs and also business assistance to mustahiq, procurement of healthy barakah carts, procurement and assistance of farmers, and livestock so develop self-sufficiency in mustahiq. In this program, DPU-DT Bekasi has the aim of establishing mustahiq by improving the quality of life of the community with productive programs (Ihsan, 2018).

The matter conveyed by the head of the Bekasi DPU-DT branch in accordance with what was said by the program responsible that the Community Based Sharia Microfinance program (Misykat) is a productive economic empowerment program that is managed systematically, intensively and continuously, by making financial services (revolving funds) as empowerment entry point. The pattern of financial services carried out by Misykat adopted a number of banks grameen patterns with adjustments based on the sharia system (Haryuda, 2018).

Before this program was implemented, there was a long process carried out by the Bekasi branch of the DPU-DT which coordinated with the central DPU-DT through a feasibility test, in the form of theoretical studies and field studies conducted by other DPU-DT branches and also from the amil institution other zakah (Ihsan, 2018).

The purpose of this program is to increase access and affordability of financial services by developing special service schemes for the target business productive actors who have not been able to reach bank financial services (DPU-DT, 2016), according to Ihsan (2018) this program is to make mustahiq, which is to improve the quality of life of the people with productive programs, this is also harmonized with the targets to be achieved by DPU-DT Bekasi, namely to establish mustahiq finance and also can change mustahiq into muzakki, while according to Haryuda (2018) said that the aim and target of this program was to change mustahiq into muzakki, reduce poverty in Indonesia by giving capital without interest, and creative hall training.

There are several processes in terms of submitting recipients of productive zakah such as can by personal means, in which prospective beneficiaries come directly to the office to propose zakah funds by collecting ID cards, then there is a home survey conducted by the DPU, and there is the next way through assemblies that are fostered by DPU, then collected and given business capital, coaching, and also directives on each month (Haryuda, 2018).

In the interview process that the author did, Ihsan (2018) as the branch leader said there were several channels that were used to determine the new assembly with the aim that the misykat program was on target in helping funds for its efforts so that the distribution of funds was more controlled, the stages were:

- Regional survey, aims to make this MiSykat program truly on target, especially for the poor or those affected by the disaster.
- Permit and socialize the MiSykat program to the local government, to provide clarity on the purpose of the MiSykat program.
- Survey of locations, the purpose of the location survey is to see the exact data of the population classified as poor people in the area.
- Socializing the MiSykat program to prospective new members, this stage is carried out many times with the aim to provide a general overview of new members related to the program provided.
- Registration of prospective new members, distributing registration forms to prospective members of the MiSykat program.
- Interview with new members, interviews are conducted at the time of gathering all the data for new prospective members, the purpose of

this interview is to re-check the data that has been collected.

- Committee meetings, aiming for the determination of candidates with the applicable provisions on the criteria for acceptance of prospective new members.
- Announcement of acceptance of new members in the MiSykat program.
- Ratification of the formation of a new assembly namely the MiSykat assembly.

In the selection process for prospective beneficiaries who have submitted themselves or who have already been observed by the DPU-DT Bekasi, there are several criteria that become a priority and also become a selection conducted by DPU-DT Bekasi which was said by Ihsan (2018) that the recipient This productive zakah can be categorized in mustahiq zakah which is included in 8 asnaf (Haryuda, 2018).

Before being revealed to train mustahiq in terms of coaching, the person in charge of the program is given training and direction in advance by DPU-DT regarding what operations he must give to the beneficiaries, in this case DPU-DT brings in special speakers from the center (Ihsan, 2018), the same thing was also conveyed by Haryuda (2018) as the person in charge of the program who said there were preparations held by the office in this case the Bekasi DPU in the form of material and non-material given to him and also to all staff and employees in all aspects related to zakah.

In its implementation, the program uses the techniques of guidance and training that is accompanied by supervision carried out by the staff of the DPU, according to the person in charge of the program in implementing zakah through this mission, likening people who are fishing, where people are fishing to get fish, he must have a hook and lure, as well as DPU does not give the results but as a facilitator in the form of training and coaching so that mustahiq has its own creativity in running its business so that it can achieve what it wants (Haryuda, 2018).

In the process of mentoring, Haryuda (2018). explained that the Bekasi DPU-DT carried out various stages that have their respective roles in carrying out the misykat program, so that the mustahiq could be fostered properly, while the stages in the utilization of the MiSykat program included: In the mentoring process, Haryuda (2018). explains that the Bekasi DPU-DT carries out various stages that have their respective roles in carrying out the misykat program, so that the mustahiq can be

built properly, while the stages in the utilization of the MiSykat program include:

- Special Assistance

Special assistance is seen in terms of the provision of material, namely the communication between mentoring and assembly members related to assistance material that will be provided each week, with things like this the assembly members will know about what they question and create interaction between the material providers and the assembly members.

- Comprehensive Assistance

Assistance instructed to be interpreted as one of the uses for which material is given such as faith, entrepreneurship, economic management and good cooperation between members and fellow members of the assembly in the Yogyakarta branch of DPU-DT.

- Saving and Financing

Savings and Financing activities are a benefit of the MiSykat where members of the community can easily borrow funds to increase their business capital, so some people will be interested in participating in MiSykat activities and increase their knowledge.

In addition to providing assistance, the Bekasi branch of DPU-DT helps in conducting training to open new businesses, assisting in the posting of MiSykat member products, some products have been included in the mini market and some have been running to entrust their business processes to stalls (Haryuda, 2018), this mentoring teaches its members to save, invest and in its assistance activities there is cash, the cash is used for funds that are rotated when members borrow the funds for their efforts in adding their business capital.

In carrying out the misykat program, the training provided by the Bekasi DPU-DT to the beneficiaries, Ihsan (2018) said that as a support for productive zakah-based economic empowerment programs training programs for beneficiaries such as hard skills (cooking, sewing, making cakes, handicrafts, etc.), and also holding soft skills training, Haryuda (2018) also said that there was business training in the form of misykat to mothers with capital provision, independent creativity, as well as some hard skills and soft skills given by DPU-DT

In the implementation, in addition to coaching and also training conducted by DPU-DT Bekasi to the beneficiaries, there is a control mechanism that is carried out every once a week at each meeting, then memorization, installments, business, and the

packaging is controlled and we become facilitators in the resulting product (Haryuda, 2018).

Based on some of the information that the author has collected, it can be seen that since the establishment of the ummah empowerment program through productive zakah funds provided by holding community-based Islamic microfinance, the Bekasi branch of DPU-DT has 41 people registered as beneficiaries in the city of Bekasi. In its development several members also experienced a decrease in the number of assemblies that had been established and those that had not been established, so the authors conducted this research based on 32 people who actively participated in the program, Zurma (2018) said there were several causes of the reduction of the members of the assembly, among them were due to members MiSykat himself resigned, there was a busy life outside of the findings so that he was never present at the pekan meetings, the assembly members were lazy to attend mentoring or pekan meetings, from the assembly there were several members who were elderly so that they were no longer productive and resigned.

In order to answer the research question, the mustahiq income level in this study is the change produced by Mustahiq before and after receiving productive zakah and the effort to realize the peace of life mustahiq be guaranteed so that it can live independently and skillfully with economic changes and also the profitability level of mustahiq in this study is the change produced by mustahiq before and after receiving productive zakah and the effort to realize the peace of life mustahiq be guaranteed so that it can live independently and skillfully with economic changes.

Based on data from interviews with informants, relating to income and also the business benefits of Mustahiq, Ihsan (2018) said that by holding the productive zakah-based empowerment program, successfully increasing business income and profits for beneficiaries, this was also conveyed by Haryuda (2018) who said that mustahiq could be said to be independent if it had produced a minimum of fifty thousand per day as an indicator, and until now it was proven by the program, the beneficiaries experienced an increase in terms of income and business profits. In addition to the DPU-DT Bekasi, the author also conducted interviews with the beneficiaries and also the group leader of the mothers who benefited from the program, Hasanah (2018), Suwarni (2018), and Zurma (2018) said that with the program being held, can increase income and business profits in each month because with the

addition of capital can increase innovation in its business.

In table 2 the following is an interview about the implementation and program, for example from the head of the Bekasi branch of DPU-DT and also from the person in charge of the program:

Table 2: Interviews of Branch Managers and Program Personel.

No	Information	Branch Manager	Program Personel
1.	Misykat Target	There are two main targets, namely independence and transforming mustahiq to become muzakki	Changing mustahiq into muzakki, reducing poverty in Bekasi by providing interest-free capital and creative hall training.
2.	Criteria for Distribution of Zakah Funds	Recipients of productive zakah are categorized in mustahiq zakah namely fakir, poor, gharimin, converts, and fiisabilillah.	Described in the Quran 8 asnaf and DPU look for people include the 8 asnaf categories
3.	Business Training for Mustahiq	As a supporting productive zakah-based economic empowerment program training programs for beneficiaries such as hard skill skills (cooking, sewing, making handicraft cakes, etc.), as well as soft skills training.	There is business training in the form of misykat to mothers with capital provision, independent creativity training, and also weekly installments
4.	Increasing Revenue and Profits	With the holding of the productive zakah-based empowerment program, Alhamdulillah succeeded in increasing the income and profits of the beneficiary businesses.	There is an increase in terms of income and also business profits, while mustahiq can be said to be independent if it has produced a minimum of 50 thousand as an indicator, can apply again and

No	Information	Branch Manager	Program Personel
			the payment must be in accordance with the agreement.
5.	Training in Making Financial Reports for Mustahiq	There is currently no training in preparing financial reports.	There is no training in making financial reports to mustahiq.
6.	Training to Program Personnel Provided By DPU	There is training provided by the DPU to program managers who are invited by presenters from the center each month.	DPU prepares material and non-material materials to the person in charge of the program and also employees in all matters related to zakah.

The productive zakah fund utilization program included in the community-based sharia microfinance program held by DPU-DT Bekasi has at least been running in 2015 until now, based on the results of the interviews that the authors received from Hasanah (2018) and Suwarni (2018), they just followed the program for two years from mid-2015.

Based on Zurma's explanation (2018) as the group leader of the beneficiaries, the beginning of the existence of a mass program was motivated by the large number of people owed to loan sharks, so that the lives of the surrounding communities became very burdened because they were unable to pay their debts, with the presence of community service as a solution for the community there is an additional capital but there are no elements of ribawi, and with the existence of this misykat there are many people who have been released from loan sharks. Besides being motivated by the large number of moneylenders, this program can also help support the family's economy, especially housewives by joining this program to help her husband's finances.

Suwarni (2018) as the beneficiary explained about the situation in running a business that has various kinds of constraints, according to him he has not mastered the techniques in trading well so that it can attract consumers to buy their wares and there are still many who do not know their wares so there are very few knowing it.

The Islamic microfinance program is present in the midst of the anxiety of the mustahiq to present special training desired by them, in this case Suwarni (2018) said the training provided by DPU-DT Bekasi is in the form of quality improvement,



sales, and also savings and knowledge improvement religion, Hasanah (2018) said that DPU-DT Bekasi was present by providing training in the form of brooch making, sewing techniques, making cakes, and so on.

In the Misykat program implementation, Hasanah (2018) and Suwarni (2018) said that the training schedule was held once a week, which was held every Wednesday.

After the training done, Suwarni (2018) acknowledged that he experienced a fairly good business development, because with the additional costs, the production level would also increase, while Hasanah (2018) said that the businesses owned by him had developments with additional capital and also the training provided by DPU-DT Bekasi can open its insights not only in terms of business but in the religious aspect for the better.

Table 3 presents responses from beneficiaries of the misykat program according to Hasanah (2018) and Suwarni (2018) from DPU-DT Bekasi:

Table 3: Interviews with Mustahiq.

o	Informati on	Mustahiq 1	Mustahiq 2
	The period of time receiving productive zakah	It's have been 2 years	It's have been 2 years
	Increasing Revenues and Profit after coaching program	Have an increase in income and business profits every month	Has an increase in each month, due to the additional business capital provided
	Business Process Constrain	Having constraints in terms of sales, namely not too mastered about sales, so there are still few people who know about it	There are no perceived obstacles.
	Training Provided by DPU DT	The training provided by DPU-DT is in the form of quality improvement, sales, and	DPU-DT provides training in the form of brooch making, sewing techniques, cake making, etc.

o	Informati on	Mustahiq 1	Mustahiq 2
		also savings and enhancements related to religiosity	
	Business Development after receiving coaching program	Experienced well enough, because of the additional funds, the level of production is also increasing	Owned businesses have developments with additional capital and training provided by DPU-DT.
	Training Schedule	Once a training schedule per week	The training schedule is held on Wednesday every week.

### 3.3 Quantitative Data Analysis

Researchers used questionnaire data to be able to calculate and analyze the effect of utilizing productive zakah funds on mustahiq income and mustahiq business profits, as for the steps taken by the authors in the form of validity, reliability, and classical assumption tests.

#### 3.3.1 Validity Test

Siregar (2013) says that validity is a measure that shows the level of validity or the validity of an instrument. Test the validity of item statements with the Corrected Item Total Correlation technique, which correlates between item scores and total items, then corrects the correlation coefficient. While in some researches revealed the validity test was used to measure the validity or validity of a questionnaire. A questionnaire is said to be valid if the question in the questionnaire is able to reveal something that will be measured by the questionnaire (Pernanu & Putra, 2016; Putra & Silviana, 2017).

Based on the results of the validity test with the utilization variable productive zakah funds (X) shows that there are 13 valid statement items, namely items 3, 4, 6, 7, 8, 9, 11, 12, 13, 16, 17, 18, and 19, this item can be declared valid because  $r \text{ count} \geq r \text{ table}$ , with  $r \text{ table}$  value 0.349. Based on these results it can be concluded that there are 13 valid statements from a total of 20 statements in the independent variable.

The results of the validity test of mustahiq (Y1) revenue variable indicate that there are 12 valid

statement items, namely point 1, 2, 2, 3, 6, 7, 9, 10, 11, 13,14,16,17, these items can be declared valid because  $r \text{ count} \geq r \text{ table}$ , with  $r \text{ table}$  value 0.349. Based on these results it can be concluded that there are 12 valid statements from a total of 17 statements in the dependent variable.

While the results of the validity test of mustahiq (Y2) business profit variable indicate that there are 14 valid statement items, namely items 1, 2, 3, 5, 7, 9, 10, 11, 12, 13, 16, 17, 18, and 19, items it can be declared valid because  $r \text{ counts} \geq r \text{ table}$ , with  $r \text{ table}$  value 0.349. Based on these results it can be concluded that there are 14 valid statements from a total of 20 statements in the dependent variable.

### 3.3.2 Reliability Test

Sugiyono (2016), a reliable instrument is an instrument that when used several times to measure the same object, will produce the same data, while Pernanu and Putra (2016) in their research said, in addition to being valid, the instrument must also meet reliability standards.

Reliability testing is used to test the consistency of the measuring instrument, where there are similarities of results if the measurements are repeated. The method in its measurement uses  $\alpha$  cronbach with a limit of 0.349 which is to determine whether the variable is reliable or unreliable. If the  $\alpha$  cronbach value is greater than 0.349 then it is reliable and if it is smaller it is not reliable. Based on the reliability test, the following data are obtained:

Table 4: Reliability Statistic.

Variables	Cronbach's Alpha	N of Items
X	0,725	13
Y <sub>1</sub>	0,686	12
Y <sub>2</sub>	0,820	14

Based on the reliability test for the variable utilization of productive zakah (X) on the 13 valid statements that have been tested produce Cronbachs Alpha value of 0.725, while the mustahiq (Y1) income variable for the number of 12 valid questions worth 0.686 and mustahiq (Y2) operating profit variable of 0.820 all three has a value of  $> 0.349$  so that it can be said that the questionnaire is reliable.

### 3.3.3 Classic Assumption Test

Normality test is used to test the data of independent variables (X) and variable data (Y) in the regression

equation produced, which is normally distributed or not normally distributed. Regression equation is said to be good, if it has data independent variables and the dependent variable is distributed close to normal or very normal (Siregar, 2013)

Based on the Normality Test using Eviews it is known that the value of the probability variable of productive zakah funds to the income mustahiq worth 0.674142 and 0.209610 for the value of the utilization variable productive zakah funds to the business profits mustahiq both worth  $> 0.05$ , it can be concluded that the data is distributed normal.

The linearity test is used to determine whether each variable used as a predictor has a linear relationship or not with the dependent variable. Linear line linearity test is a proof of whether the linear line model applied is really in accordance with the situation or not.

The results of the linearity test of the productive zakah efficiency variable, mustahiq income and mustahiq business profit value of the significance of deviation from linearity is 0.672, the utilization variable of productive zakah funds to mustahiq business profits worth 0.462 are both  $> 0.05$ , it can be concluded that there is a linear relationship.

### 3.3.4 Hypothesis Testing

Goodness of fit model analysis is known by simultaneous test or model test or Anova Test, which is a test to see how the influence of all the independent variables together on the dependent variable. Or to test whether the regression model we make is good / significant or not good / non significant. To see the F table in testing hypotheses on the regression model, it is necessary to determine the degree of freedom or degree of freedom (df) (Putra, 2015)

Siregar (2013) said that the F Test was aimed to determine the feasibility of multiple regression models, whether the effect was significant or not, then the significance level used was 0.05. If the probability F is smaller than 0.05, the regression model can be used to predict the independent variable or in other words the dependent variable simultaneously affects the dependent variable. Conversely, if the probability value F is greater than 0.05, the regression model cannot be used to predict the dependent variable or in other words the independent variables simultaneously do not affect the dependent variable.

The variable PDZM (Fund Distribution of Zakah Mustahiq) against Mustahiq Revenue (PM) of 6.994106 with a probability of 0.012885. The sig

value = 0.012885 <0.05, so that alternative H is accepted, which means that the utilization variable of productive zakah funds on mustahiq income has a significant effect because the sig value <0.05.

The F value calculated the variable PDZM (Distribution of Funds of Zakah Mustahiq) against the Profit of Mustahiq (KM) of 4.310422 with a probability of 0.046545. The sig value = 0.046545 <0.05, so that alternative H is accepted, which means that the utilization variable of productive zakah funds to the profit of mustahiq has a significant effect because the sig value <0.05.

The t test (partial test) aims to test the hypothesis and find out whether the independent variable partially has a significant effect on the dependent variable. If t count (significant probability) is below 0.05, the independent variables individually have a significant effect on the dependent variable, otherwise if t counts above 0.05, the independent variables individually do not have a significant effect on the dependent variable (Sugiyono, 2015).

The significance value of independent variables individually on dependent research. The result of t count is 2.644637, t table is 1.694. This result can be concluded that  $t_{\text{arithmetic}} (2.644637) > t_{\text{table}} (1.694)$  so that H1 is accepted, which means that the Productive Zakah Fund Utilization variable (PDZP) has a significant positive effect on Mustahiq Revenue (PM).

The significance value of the independent variables individually for the dependent results of t count are 2.076155, t table is 1.694. This result can be concluded that  $t_{\text{count}} (2, 076155) > t_{\text{table}} (1,694)$  so that H1 is accepted, which means that the Productive Zakah Fund Utilization variable (PDZP) has a significant positive effect on Business Profit Mustahiq (KM).

**Regression Linear Test.** Simple linear regression analysis used in this study aims to examine the effect of independent variables on the dependent variable. The independent variable in this study is the Productive Zakah Fund Utilization (PDZP) while the dependent variable is Mustahiq (PM) Income and Business Profit Mustahiq (KM). A simple linear regression equation is obtained as follows:

$$PM = 24.08989\alpha + 0.370167PDZP \quad (1)$$

The results of the simple linear regression analysis equation can be explained by the following statement:

- The constant is 24,089, meaning that if the utilization of productive zakah funds

(PDZP) has a zero value, then mustahiq (PM) revenue remains.

- The value of the coefficient of utilization of productive zakah funds (PDZP) is 0.370. These results indicate that there is a positive relationship between the productive zakah utilization variable (PDZP) and mustahiq (PM) revenue, the greater the productive zakah funds issued by the amil zakah institution, the greater the revenue achieved by mustahiq in the management of the given capital. A simple linear regression equation is obtained as follows:

$$KM = 25.61798\alpha + 0.466159PDZP \quad (2)$$

The results of the simple linear regression analysis equation can be explained by the following statement:

- A constant of 25.617, meaning that if the utilization of productive zakah funds (PDZP) has a zero value, then the business profit of mustahiq (PM) remains.
- The value of the coefficient of utilization of productive zakah funds (PDZP) is 0.466. These results indicate that there is a positive relationship between the productive zakah utilization variable (PDZP) and the business benefits of mustahiq (PM), the greater the productive zakah funds issued by the amil zakah institution, the greater the business profits achieved by mustahiq in capital management which are given by DPU DT.

The coefficient of determination (R Square) shows how much the independent variable explains the dependent variable. The value of R Square is zero to one. On the contrary, R Square is equal to 1, so the percentage of the contribution of influence given by the independent variable to the dependent variable is perfect, or the variation of the independent variables used in the model explains 100% variation of the independent variables (Putra & Silviana, 2017; Siregar, 2013)

The coefficient of determination (R2) = 0, means that there is no relationship between the independent variable and the dependent variable, on the contrary for the coefficient of determination (R2) = 1 there is a perfect relationship. Adjusted R Square value = 0.162029 from the table above shows that 16.2% of PM variance can be explained by changes in the productive zakah fund utilization variable (PDZP), while the remaining 83.8% is influenced or

explained by other variables that are not included in this research model.

The Adjusted R Square value = 0.096484. 9.64% of the PM variance can be explained by changes in the productive zakah fund utilization variable (PDZP), while the remaining 90.83% is influenced or explained by other variables that are not included in this research model.

A different t-test is used to determine whether two samples that are used are not related have different average values. The different test t-test is done by comparing the difference between two average values with the standard error of the difference between the averages of two samples. The different purpose of the t-test is to compare the average of two groups that are not related to each other, what is the value of the two groups it has the same or not the same average value (Ghozali, 2013).

The Difference Test using eviews, it is known that mustahiq income variable between before participating in coaching and after participating in coaching has a sig (2 tailed) of 0,000 meaning  $<0.05$  so that it can be concluded that there is a difference in income. The same thing happens in the Mustahiq business profit variable between before participating in coaching and after participating in coaching.

### 3.4 The Effect of Productive Zakah Funds Utilization on Mustahiq Revenues

The result of t count in table 5 is 2.644637, t table is 1.694. These results can be concluded that t count (2.644637)  $>$  t table (1.694) so that H1 is accepted, which means that the Productive Zakah Fund Utilization variable (PDZP) has a significant positive effect on Mustahiq Revenue (PM). The utilization of productive zakah funds can determine business profits Mustahiq if the greater the productive zakah funds provided by the Amil Zakah institution in the form of business capital, the greater the business profits to be received by Mustahiq from the capital proceeds. This research supports the Sharia Enterprise Theory theory proposed by Triyuwono (2007) that this diversification of economic power in the concept of sharia is highly recommended, considering that sharia prohibits the circulation of wealth only in certain circles (Mansur, 2012).

Sharia Enterprise Theory (SET) does not only concern individual interests, but also other parties. Therefore, SET has a great concern for broad stakeholders. According to SET, stakeholders include God, humans, and nature (Mansur, 2012).

In the theory of productive zakah mentioned by Azizy in Nafiah (2015), it is argued that zakah should not be just consumptive, so ideally zakah should be used as a source of people's funds. The use of zakah for consumptive is only for emergency matters. That is, when there is a mustahiq that is impossible to be guided to have an independent business or indeed for urgent purposes, then consumptive use can be made.

In this study, productive zakah is a means for the national amil zakah institution DPU-DT to account for zakah funds that have been collected from muzakki and then given to mustahiq, the zakah funds given are intended to prevent the occurrence of wealth circulating only among certain mustahiq can also feel the zakah funds through a productive zakah program in the form of business capital, so that mustahiq can utilize the zakah funds to be used as a business and in the future it will become muzakki.

### 3.5 The Effect of Productive Zakah Fund on Mustahiq Business Profits

The results of t count for the variable utilization of productive zakah funds is greater than t table with a significance value smaller than 0.05, indicated by a significance value of 0.046  $<$  0.05. These results can be concluded that the second hypothesis can be accepted with the variable utilization of productive zakah funds having a positive and significant effect on the profitability of mustahiq. Utilization of productive zakah funds can determine mustahiq's business profits if the greater productive zakah funds provided by the amil zakah institution in the form of business capital, the greater the business profits that will be received by mustahiq from the proceeds of the given capital.

Nafiah (2015) has proven in her research that there is a positive influence between the utilization of productive zakah on the program of rolling cattle at the Regency of Gresik on welfare of mustahiq, which through the rolling cattle program can increase the profitability of mustahiq, while in other research results, Winoto and Pujiyono (2011) argued that there must be an increase in mustahiq business profits after obtaining business capital assistance provided by Semarang City BAZ.

The results of this study support the Sharia Enterprise Theory proposed by Triyuwono (2007) in that the diversification of economic power in the concept of sharia is highly recommended, considering that sharia prohibits the circulation of wealth only in certain circles, thus that through

productive zakah funds, can prove that the wealth owned by a person can be useful and disseminated with the help of the national amil zakah institution as the manager and distributor of the zakah funds (Mansur, 2012).

In the theory of productive zakah mentioned by Azizy in Nafiah(2015), it is argued that zakah should not be just consumptive, so ideally zakah should be used as a source of people's funds. The use of zakah for consumptive is only for emergency matters. That is, when there is a mustahiq that is impossible to be guided to have an independent business or indeed for urgent purposes, then consumptive use can be made.

In this study, productive zakah is a means for the national amil zakah institution DPU-DT to account for zakah funds that have been collected from muzakki and then given to mustahiq, the zakah funds given are intended to prevent the occurrence of wealth circulating only among certain mustahiq can also feel the zakah funds through the productive zakah program in the form of business capital, so that mustahiq can utilize the zakah funds to be used as a business and in the future they will become Muzakki.

Based on the results of this research if the zakat management organization around Bekasi in the form of LAZ and BAZ by empowering and assisting mustahiq is expected to be able to improve the economy by increasing their revenues and profits as awhile produce economic growth that support government programs in poverty alleviation.

#### 4 CONCLUSION

This study aims to examine the effect of productive zakah funds. In this study, the author uses a mix method which is a combination of qualitative-based research and quantitative research.

Based on the analysis and research results by testing the hypothesis using simple regression analysis, it can be concluded as follows: (1.) the utilization of productive zakah funds, the results of testing hypotheses in t test shows that the productive zakah variable has a significant positive effect on Mustahiq income. Because the greater the productive zakah funds provided as business capital, the more Mustahiq income level is generated. (2.) Utilization of productive zakah funds, the results of testing hypotheses in the t test shows that the variable utilization of productive zakah funds has a significant effect on the profit of Mustahiq business. Because the benefits of Mustahiq business will be

increasingly obtained if there is business capital assistance provided through productive zakah funds so that they can meet the desires of consumers.

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