

## **Effect of Use of Productive Zakat, Work Ethos And Mustahiq Empowerment in The Growth of Mustahiq Micro Business in DKI Jakarta**

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### **Abstract**

The Baitul Maal Bank Rakyat Indonesia Foundation (YBM BRI) was established in 2001 and was inaugurated as an Amil Zakat Institution (LAZ) in 2002. LAZ YBM BRI is a Philanthropic Institution that manages Zakat, Infaq, Alms and Endowments Funds which are carried out in a professional manner. YBM BRI is committed to improving the quality of life and vertical mobility of poor families through a series of economic empowerment programs. LAZ YBM BRI provides micro business capital assistance from zakat funds to mustahiq. This study intends to determine the effect of utilization of productive zakat, work ethic and mustahiq empowerment on the growth of mustahiq micro enterprises. The method in this study used quantitative methods, data were collected by filling out questionnaires using a sampling technique by 100 respondents. The data analyst used in this research is Multiple Linear Regression Analysis. From calculations using SPSS, this study resulted in the following conclusions. First, that the variable utilization of productive zakat influences the growth of micro-enterprises in Jakarta. Second, that the mustahiq work ethic variable has no effect on the growth of mustahiq micro businesses in Jakarta. Third, that mustahiq empowerment affects the growth of mustahiq micro businesses in Jakarta. Fourth, the utilization of zakat, mustahiq work ethic and mustahiq empowerment simultaneously influence the growth of mustahiq micro businesses in Jakarta.

**Keywords:** *Micro business growth, Utilization of productive zakat, work ethic, empowerment of mustahiq*

### **BACKGROUND**

The Baitul Maal Bank Rakyat Indonesia Foundation (YBM BRI) was established in 2001 and was confirmed as LAZ in 2002. LAZ is a philanthropic institution that manages Zakat, Infaq, Alms and Endowments funds which are implemented professionally, in accordance with the rules and provisions of Islamic law. YBM BRI is committed to improving the quality of life and vertical mobility of poor families through a series of inclusive education programs, economic empowerment, and humanitarian programs to create empowered communities.

Micro businesses that receive assistance from YBM BRI are grouped into types of business, namely agriculture, animal husbandry, fisheries, trade, services and home industry. The status of the type of business is also differentiated, namely developing business, ongoing business and not yet running business.

Qadir (2021:24) explains that one way to overcome poverty is to support people who are able to spend their assets in the form of zakat funds on those who are lacking. Zakat is one of the five strategic instrumental values and is very influential on the economic behavior of humans and society as well as general economic development (Ahmad Saefudin, 1987:30).

YBM BRI developed the concept of empowering zakat, namely by channeling revolving zakat funds continuously, for zakat recipients to become zakat recipients. Zakat empowerment by YBM BRI includes ongoing coaching, training and supervision. Empowerment is an effort so that zakat funds are able to bring benefits, meaning that zakat funds can be used to bring results or benefits, by channeling zakat funds to mustahiq productively with the aim that zakat brings benefits and turns mustahiq into muzaki. YBM BRI as a zakat institution empowers them by not only giving the fish but also providing the

hooks, so that they continue to try and increase the growth of their micro businesses.

## RESEARCH METHODOLOGY

**Design** This research was conducted through a quantitative approach. Cross-sectional research is a study to study the dynamics of the correlation between risk factors and effects, by way of approach, observational, or data collection. This cross-sectional study only observed once and measurements were made of the subject variables at the time of the study (Notoatmojo, 2010).

From the research title, "The Effect of Utilization of Productive Zakat, Work Ethics and Mustahiq Empowerment on the Growth of Mustahiq Micro Enterprises", then there are two kinds of variables that will be involved, namely variable X1 (independent variable), and variable Y (dependent variable). Included in the variable X1 is the utilization of productive zakat, X2 is the work ethic variable, variable Y is the growth of Mustahiq micro businesses.

### a. Population and Research Sample

#### Population

Population is a generalization area consisting of: objects/subjects that have certain quantities and characteristics that have been determined by researchers to be studied and then drawn conclusions. So the population is not only people but also objects and other natural objects. The population is also not just the amount that exists in the object/subject being studied, but includes all the characteristics/attitudes possessed by the subject or object (Sugiyono, 2018: 136)

The population in this study were 100 mustahiq who had received productive zakat assistance from the YBM BRI Jakarta Regional Office.

#### Sample

According to Sugiyono (2017: 81) identifying a sample is part of the number and characteristics possessed by the population in determining the number of samples to be processed from the total population. In determining the number of samples to be processed from the total population, it must be done with the right sampling technique.

Sampling techniques can basically be grouped into two, namely probability sampling and non-probability sampling. The sampling technique used by the author is quota sampling. According to Sugiyono (2017: 84) the definition of quota sampling is a sampling technique that does not provide equal opportunities for each element or member of the population to be selected as a sample. 100 The type of quota sampling used in this research is saturated sampling, also known as census.

According to Sugiyono (2017: 85) the meaning of saturated sampling is a sampling technique when all members of the population are sampled, this is done when the population is relatively small, approximately equal to 100, or the research wants to make generalizations with very small errors. Another term for a saturated sample is a census, where the entire population is sampled. Based on the explanation above, what will be used as a sample in this study is the entire population taken, namely all 100 recipients of micro business assistance in DKI Jakarta.

### b. Data collection

Data collection is an important part of this research. Therefore the researcher will discuss the steps to be taken during the research, as follows: Data Collection Through Questionnaires and Data Collection Through Documentation

### c. Data analysis

Before carrying out the regression analysis, it is necessary to test the classical assumptions first. This test will be used to assess whether the regression model developed in this study is good or not.

#### 1) Normality test

According to Sugiyono and Susanto (2015: 321) the normality test is used to determine whether the independent variable with the dependent variable has a normal distribution or not. The normality test uses the Kolmogorov-Smirnov test. The criteria that apply if the value of Sig. > 0.05 then the residuals are normally distributed.

## 2) Multicollinearity Test

This test is intended to test whether there is a high or perfect correlation between the independent variables or not in the regression model. To detect a high correlation between independent variables can be done by using the Tolerance and Variance Inflation Factor (VIF). According to Ghazali (2017: 36) tolerance measures selected independent variables that are not explained by other independent variables. So a low tolerance equals a high VIF value. The assumptions of Tolerance and VIF can be stated as follows:

- a) If  $VIF > 10$  and Tolerance value  $< 0.10$  then multicollinearity occurs
- b) If  $VIF < 10$  and the Tolerance value  $> 0.10$  then there is no multicollinearity.

## 3) Heteroscedasticity Test

According to Sugiyono and Susanto (2015: 346) the heteroscedasticity test is used to test whether in the regression model there is an inequality of variance from the residuals of one observation to another. The heteroscedasticity test can be carried out using the Glejser test. The applicable criterion is if the value of Sig. t test (on the Glejser test)  $> 0.05$  then the residual variance is the same (homoscedasticity) or there is no heteroscedasticity

## 4) Linearity Test

According to Sugiyono and Susanto (2015: 323) the linearity test is used to determine whether the relationship between the independent variable and the dependent variable is linear or not. The linearity test can be carried out through the Test of Linearity. The criteria that apply if the value of Sig. at linearity  $< 0.05$  then there is a linear relationship.

## 5) Determination Coefficient Test (R<sup>2</sup>)

Ghazali (2017:21) the coefficient of determination aims at measuring how far the model's ability to explain the variation of the dependent variable. The small value of R<sup>2</sup> means that the ability of the independent variable to explain variations in the dependent variable is very limited. There are assumptions regarding the coefficient of determination as follows

The value of R<sup>2</sup> is between 0 and 1 or ( $0 < R^2 < 1$ ), so:

- a) The value of R<sup>2</sup> which is close to 1 means that the independent variable provides almost all the information needed to predict the variation of the dependent variable.
- b) The value of R<sup>2</sup> which is close to 0 means that the ability of the independent variable to provide information about variations in the dependent variable is very limited.

## 6) Model Feasibility Test (F Test)

According to Kuncoro (2013: 245) the F test basically shows whether all the independent variables included in the model have a joint effect on the dependent variable. If H<sub>0</sub> is the independent variables it does not have a significant effect on the dependent variable and H<sub>1</sub> are the independent variables simultaneously having a significant effect on and the sig value. F test  $\leq 0.05$ , then H<sub>0</sub> is rejected and H<sub>1</sub> is accepted, which means that the independent variables simultaneously have a significant effect on dependent variable.

## 7) Hypothesis Test (t test)

In this study the hypothesis testing using the t test. This t test aims to test how far the influence of one explanatory variable individually explains the variation of the dependent variable (Ghazali, 2017: 23). If H<sub>0</sub> is the independent variable individually or partially it does not have a significant effect on the dependent variable and H<sub>1</sub> is the independent variable individually or partially it has a significant effect on the dependent variable. There are several criteria in this t test using a significance level of  $\alpha = 5\%$  as follows:

- ✓ t count  $>$  t table, means that H<sub>0</sub> is rejected and H<sub>1</sub> is accepted
- ✓ t count  $<$  t table, means that H<sub>0</sub> is accepted and H<sub>1</sub> is rejected.

## Research Results

### Reliability Test

If  $\alpha > 0.80$  then the reliability is perfect. If the alpha is between 0.600 – 0.799 then the reliability is strong/high. If the alpha is 0.400 - 0.599 then the reliability is moderate. If  $\alpha < 0.599$  then low reliability. If alpha is

low, it is likely that one or more items are unreliable.

Table 5.13.  
Reliability Test

Item No	tcount	Coefficient intervals	Ket
Productive Zakat Utilization (X1)	0.916	0.80–1.00	Reliable
Work Ethic (X2)	0.279	0.20–0.39	Reliable
Mustahiq Empowerment (X3)	0.912	0.80–1.00	Reliable
Mustahiq Micro Business Growth (Y)	0.970	0.80–1.00	Reliable

The reliability test results as listed in table 5.13 can be obtained by the reliability coefficient value of the X1 questionnaire of 0.916, X3 of 0.912 and Y of 0.970 having a perfect reliability value. While the X2 variable of 0.279 has a low reliability value, meaning that one or several items are not reliable (appendix 3: Reliability test results).

#### Normality test

Table 5.5.1.1. One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residuals
N		20
Normal Means		.0000000
Parameters, b	Standard Deviation	2.69621693
Most Extreme	absolute	.125
Differences	Positive	.125
	Negative	-.079
Test Statistics		.125
asympt. Sig. (2-tailed)		.200

a. Test distribution is

Normal.

b. Calculated from data.

Based on the results of the normality test it is known that the significance value is  $0.200 > 0.05$ , it can be concluded that the residual values are normally distributed

#### Multicollinearity Test

Table 5.5.2.1a Multicollinearity Test Results

Model	Collinearity Statistics	
	tolerance	VIF
1 (Constant)		
Total_X1	.307	3,255
Total_X2	.898	1,114
Total_X3	.318	3.146

a. Dependent Variable: Total\_Y

Based on the results of the multicollinearity test, it is known that the Tolerance X1 value is  $0.307 > 0.05$ , the Tolerance X2 value is  $0.898 > 0.05$ , and the X3 value is  $0.318 > 0.05$ . It can be concluded that there is no multicollinearity.

#### Heteroscedasticity Test

Table 5.5.3.1. Heteroscedasticity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	std. Error	Betas		
(Constant)	4,532	3.109		1,458	.164
Total_X1	.289	.154	.730	1878	.079
Total_X2	-.015	.027	-.127	.558	.584
Total_X3	-.466	.204	-.872	2,282	.037

a. Dependent Variables: RES2

Based on table 5.5.3.1, the results of the heteroscedasticity test show the following results:

Variable	Sig	Conclusion
X1	$0.079 > 0.05$	There is no heteroscedasticity
X2	$0.584 > 0.05$	There is no heteroscedasticity

X3	0.037 < 0.05	There is heteroscedasticity	1	.698 a	.487	.471	2.79714
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For X1 and X2 there was no heteroscedasticity, while for X3 there was heteroscedasticity.

### Linearity Test

The linearity test serves to find out the form of the independent relationship between the independent variables and the dependent variable. The basis for making a decision on the linearity test is as follows:

Based on the results of the linearity test, it is known that the value of Sig X2 is  $0.714 > 0.05$ , meaning there is a linear relationship between the independent variable and the dependent variable.

### X3 Linearity Test / ANOVA

			Sum of Squares	df	Mean Square	F	Sig.
Total	Bet	(Combi	356,067	8	44,508	19,675	.000
Total	wee	ned)					
X3	Group	Linearit	213,590	1	213,590	94,420	.000
	ps	y					
		Deviatio	142,477	7	20,354	8,998	.001
		n from					
		Linearit					
		y					
Within	Groups		24,883	11	2,262		
Total			380,950	19			

Based on the results of the linearity test, it is known that the value of Sig X3 is  $0.01 < 0.05$ , meaning there is a linear relationship between the independent variable and the dependent variable.

### Determinity Coefficient Test (R2)

The coefficient of termination serves to find out what percentage of influence is given by variable X simultaneously on variable Y.

**Table 5.17. Summary models**

Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1				

a. Predictors: (Constant), YBM BRI Empowerment, Utilization of Productive Zakat, Mustahiq Work Ethic

Based on table 5.18 above, it is known that the R Square value is 0.471, this means that the influence of variables X1, X2 and X3 simultaneously on variable Y is 47.1%

### Model Feasibility Test (Uj F)

The F test aims to determine whether or not there is a simultaneous effect (together) given the independent variable (X) on the dependent variable (Y). The basis for decision making in the F test is:

**Table 5.16 ANOVAa**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	712,895	3	237,632	30,372	.000
Residual	751,105	96	7,824		
Total	1464,000	99			

a. Dependent Variable: Mustahiq Micro Business Growth

b. Predictors: (Constant), YBM BRI Empowerment, Utilization of Productive Zakat, Mustahiq Work Ethics

Based on Table 5.16 above, it can be seen that the calculated F value is equal to 30,372 is greater than the F table, then the value of the F table is obtained 2.70. Then  $H_0$  is rejected and  $H_a$  is accepted. So it can be concluded that there is a significant influence between the use of productive zakat, work ethic and empowerment on the growth of mustahiq micro businesses.

## DISCUSSION

### The Effect of Productive Zakat Utilization on the Growth of Mustahiq Micro Enterprises.

**First hypothesis** the results of the analysis produce a value of Sig of  $0.000 < 0.05$  and a calculated t value of  $3.968 > 1.984598$ , then it is stated that there is an influence of the utilization of productive zakat on the growth of mustahiq micro businesses received. This

significant influence indicates that the productive zakat utilization model is a determining factor for the growth rate of mustahiq micro businesses. This is because according to respondents the good use of productive zakat can be seen from how YBM BRI management is able to provide administrative convenience in financial management and assist in supervision. The results of this study are supported by research from Noor Amelia Ines Saraswati, Machifiro, Yuli Fitriyani (2020) in conclusion stating that there is a significant difference between before and after receiving venture capital assistance, and other research by Maltuf Fitri (2017) which states that productive economic activities increase mustahiq's socio-economic independence. The implication for YBM BRI is to continuously encourage the use of productive zakat to continue to increase mustahiq micro businesses.

### **The Effect of Work Ethics on the Growth of Mustahiq Micro Enterprises**

**second hypothesis** the results of the analysis produce a value of Sigof 0.756 > the significance level of 0.05 and the value of t count  $-0.311 <$  from t table 1.984598, then it is stated that there is an influence of work ethic on the growth of mustahiq micro businesses is rejected. There is no significant effect, indicating that work ethic is a factor that does not determine or has a smaller role in the growth rate of mustahiq micro businesses. This is because according to respondents the work ethic has not been helpful enough in order to increase operating profit which in turn can increase the growth of mustahiq micro businesses. The work ethic variable has a smaller effect than the other variables on the growth of mustahiq micro businesses. There are several factors that can cause work ethic to have a smaller role compared to other variables, including:

#### a. Culture.

Culture is an important foundation in the application of a work ethic. Cultural influences are indeed very large in providing disciplined and orderly influences. In addition, the culture in the work ethic can influence the description of the attitude of hard work, discipline, honesty, responsibility, diligent and diligent mustahiq.

#### b. Social politics.

Social politics does affect the performance of mustahiq. With political and social elements in it, every mustahiq always tries to give his best effort to enjoy the results of his work.

#### c. Education.

Work ethic is very dependent on the quality and level of education of the mustahiq. When the quality of education received is higher, the better the work ethic given. The effort given becomes more and more optimal, so the results of the work become even better.

#### d. Religion.

Religion is a separate value system that is able to influence the lifestyle of its adherents. By studying religion, mustahiq will be able to understand how to behave, think, and act in accordance with the teachings that have been previously absorbed.

#### e. Environmental conditions.

The environmental conditions and geographic location of the mustahiq's residence are capable of influencing various businesses so that they are able to manage and benefit from them. The more able to take advantage of the environment, the higher the work ethic

#### f. Economic structure.

When a mustahiq is born into a family and environment that has worked hard from the start, a good work ethic will be instilled from there.

#### g. Personal Motivation.

Individuals who have higher motivation will also have a high work ethic. Vice versa.

The results of this study are supported by research from Rofiul Wahyudi, SEI, MEI (2016) in his conclusion stating that there is an influence of productive zakat and work ethic on the welfare of mustahiq. The implication for YBM BRI is to continuously conduct outreach in order to improve the work ethic of mustahiq.

### **The Effect of Mustahiq Empowerment on Mustahiq Micro Business Growth.**

**third hypothesis** the results of the analysis produce a value of Sigof 0.000 < a significance level of 0.05 and a calculated t value of 3.605 > from t table 1.984598, then it is stated that the influence of mustahiq empowerment on the growth of mustahiq micro enterprises is accepted. This significant influence indicates that the empowerment

model implemented by YBM BRI is a determining factor for the growth rate of mustahiq micro businesses. This is because according to respondents the empowerment carried out by YBM BRI is supported by superior human resources. YBM BRI's human resources can guide and provide sufficient training to mustahiq, so that mustahiq are eagerly awaiting this empowerment. The results of this study are supported by research from Maltuf Fitri (2017) which states that productive economic activities are carried out, one of which is by economic empowerment side by side with social protection.

### **The Effect of Utilization of Productive Zakat, Work Ethics and Mustahiq Empowerment on the Growth of Mustahiq Micro Enterprises**

**Fourth hypothesis** the results of the analysis produce a calculated F value of 30.372 greater than an F table of 2.70, thus the hypothesis which states that the use of productive zakat, work ethic and empowerment of mustahiq simultaneously influence the growth of mustahiq micro businesses is accepted. From the results of the respondents, it was known that the performance of YBM BRI's human resources who helped mustahiq had worked very well where they worked professionally and had worked according to their respective job descriptions so that they were very helpful to mustahiq. This shows that the use of productive zakat, work ethic and empowerment of mustahiq simultaneously have a significant effect on the growth of mustahiq micro businesses.

### **CONCLUSION**

Explaining the points of findings (results of research and discussion) which are presented briefly and clearly which are the answers to the formulation of the problem, including:

- a. From the results of data analysis and partial hypothesis testing that has been carried out, it can be concluded that there is a significant effect of productive zakat utilization on the growth of mustahiq micro businesses.
- b. From the results of data analysis and partial hypothesis testing that has been done, it

can be concluded that there is no significant effect of the work ethic on the growth of mustahiq micro businesses.

- c. From the results of data analysis and partial hypothesis testing that has been carried out, it can be concluded that there is a significant effect of mustahiq empowerment on the growth of mustahiq micro businesses.

From the results of data analysis and simultaneous hypothesis testing that has been carried out together, it can be concluded that there is a significant effect of productive zakat utilization, work ethic and mustahiq empowerment on the growth of mustahiq micro businesses.

### **ADVICE**

Researchers provide several suggestions for the Baitul Maal Bank Rakyat Indonesia Foundation (YBM BRI), namely:

1. Increasing the use of productive zakat by listening to input and suggestions from various interested parties, both government and private parties. Mustahiq assisted by YBM BRI whose business development is getting better will be given recommendations to get more capital assistance from Bank BRI.
2. Improving the work ethic of mustahiq by providing socialization that a high work ethic is very helpful for the continuation of their micro business. Conduct training to work with related agencies in order to improve the work ethic of mustahiq.

Increase mustahiq empowerment by providing more guidance and training to mustahiq. YBM BRI is improving its human resources so that it can serve all mustahiq

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