

The Effectiveness of Zakat Funds towards Mustahik's Business Development in Banda Aceh (A Study on Baitul Mal Kota Banda Aceh)

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ABSTRACT

This study aims to examine the effectiveness of zakat, infaq and alms (ZIS) productive funds towards the of the mustahik's business development in Baitul Mal Banda Aceh. This study uses 4 variables, consisting of mustahik's business development as the dependent variable, effectiveness of targeting productive ZIS funds, coaching and supervision as independent variables. This study is a survey using a questionnaire as an instrument. The population in this study is the recipient of productive ZIS in Baitul Mal Banda Aceh. A sample of 100 respondents was selected by random sampling technique. Based on the results of the regression analysis shows that the effectiveness of the target accuracy of productive ZIS funds, coaching and supervision have a positive and significant effect on mustahik's business development.

Keywords: effectiveness of ZIS productive funds, mustahik business development

INTRODUCTION

Today's problems include at least: a low (real) level of income, a low level of participation and competitiveness in the management of national economic resources, high unemployment, limited ability to manage business activities, and limited ability in utilizing industrial information and technology resources (Sasono et al, 1998:59).

One form of utilization of zakat by zakat management organizations (OPZ) is with the concept of productive zakat. Utilization of productive zakat funds actually has a concept of careful planning and implementation, such as examining the causes of poverty that originate from the lack of working capital, lack of employment, education levels, and lack of work ethic. The existence of these problems, then the background of the need for the development of mustahik's business.

One of the efforts of Baitul Mal Banda Aceh in helping Mustahik is to implement a productive ZIS program. The program of utilizing productive ZIS Baitul

Mal Banda Aceh City is an effort to improve the community's economy through a venture capital assistance program for the development of productive small businesses. This program is carried out so that Mustahik can meet his needs while developing his business.

Baitul Mal Banda Aceh has provided small business capital assistance since 2006. The program continues to run every year with the amount of individual assistance that can be said to increase from year to year.

In 2013 to 2017, Baitul Mal Banda Aceh has assisted as many as 1,933 small business units with a total nominal disbursed in 2017 of Rp.822,000,000 to get citizens who are eligible to receive assistance, Baitul Mal Banda Aceh conducted survey activities so that beneficiaries venture capital according to established criteria. Small business capital recipients come from all sub-districts in the Banda Aceh City area and the types of businesses that are carried out are small businesses, such as selling wet / dry cakes, coffee shops, livestock businesses,

kiosk businesses, grocery and selling rice in the morning and afternoon.

This program requires a good distribution and management effort, so that the distribution received by Mustahik is more appropriate and also effective in bringing a positive impact on the business development of mustahik recipients.

According to the result of researchers' interviews with 4 mustahik recipients of productive ZIS, some felt their business had grown. This is evidenced by the increasing number of customers and increasing revenue. However, there are also mustahik who do not feel any progress in their business. This condition illustrates how the use of productive ZIS that has been channeled Baitul Mal Banda Aceh.

The problem that really needs to be considered in the utilization of productive ZIS funds is how the funds are distributed right on target, providing guidance to mustahik, and also monitoring for the continuation of mustahik's business development, so that the productive ZIS funds can effectively develop the business of mustahik (Zulkefly, 2001: 2). However, so far through the search for writers it can be said that no study has been found to find out the effectiveness of the use of productive ZIS funds for the development of mustahik's businesses in Baitul Mal Banda Aceh.

To what extent has the use of productive ZIS in the venture capital assistance program provided by the Banda Aceh City Baitul Mal have been effective in developing the businesses of mustahik? This is what interests the writer to conduct further research.

THEORITICAL REVIEW

Effectiveness of Productive Fund Utilization (ZIS)

Kholiilaa (2016) states that the utilization of zakat is closely related to how it is distributed. The condition is because if the distribution is right on target and appropriate, then the utilization of zakat will be more optimal. In Act Number 23 of 2011 concerning Management of Zakat, it is explained regarding the utilization of zakat as follows:

1. Zakat can be utilized for productive efforts in the context of handling the poor and improving the quality of the people.
2. Utilization of zakat for productive business as referred to in paragraph (1) is carried out if the basic needs of mustahik have been fulfilled.

Utilization of zakat can be intended for productive ventures, if the needs of the eight mustnaf must have been fulfilled and there are advantages. Utilization of donations, alms, grants, wills, inheritance, and expiation funds is prioritized for productive businesses in order to improve community welfare. Zakat distribution in this form is empowerment assistance through programs or activities that are sustainable (Azra, 2003: 256)

Mustahik Business Development Indicators

Business development is a business activity carried out by means of entrepreneurship. In the understanding of mustahik business development is the distribution of zakat funds conducted in the form of giving venture capital to mustahik directly. The distribution of zakat funds is directed at productive economic endeavors, it is expected that the results will raise the level of welfare of the community or the efforts that have been made

have an impact on progress and to further advance the development of their businesses in the future.

Jalaludin (2012: 275) states that the success rate of a business can be seen from sales growth and revenue growth, as a measure of the company's success. Sales and revenue growth is related to business capital turnover. Business capital is the company's financial ability to increase income. Thus, venture capital is also an indicator of business development.

The study related to the utilization of productive zakat funds states that the indicators consist of business capital, sales growth, income growth, increasing number of consumers, feeling safe with business continuity and increasing business profit.

The Relationship between Effectiveness of ZIS Productive Funds with Mustahik Business Development

Baitul Mal funds that have been given to Mustahik can become venture capital so that eventually the community's economy develops in accordance with the objectives of Baitul Mal. In order for zakat utilization to run effectively, the utilization of zakat by mustahik is urgently needed so that zakat funds can be managed properly and provide independence to mustahik without any difference in social status, so it does not always depend on amil. (Suratno, 2017: 37)

Thus the effectiveness of the use of zakat funds given to productive economic ventures, the results are expected to have an impact on progress and to further develop their businesses in the future. In an effort to increase the development of mustahik businesses, often business actors experience difficulties in terms of capital. To overcome this problem is to provide gifts relating to venture capital, coaching, supervision to mustahik.

RESEARCH METHODS

The Scope of Research

The author takes the object of research in earning a productive ZIS fund in Banda Aceh City. The location of the research carried out in this study is Banda Aceh City Baitul Mal Agency which is located in Gampong Keudah, Kuta Raja District, Banda Aceh City.

Population and Sample

Population is a collection of all measurements, objects, or individuals that are being studied (Widodo, 2017: 4). In this study, the population is all recipients of productive zakat funds from Baitul Mal, Banda Aceh City.

The technique used in this study is the Probability Sample method. Probability Sampling is random sampling, in each unit of the population, has the same opportunity to be taken as a sample. Determination of the number of samples in this study using the Slovin formula which results in as many as 100 earning ZIS recipients.

Data Collection Technique

To obtain data and information in accordance with the object of this study, the authors conducted the method of data collection using a questionnaire or questionnaire from respondents, namely mustahik recipients of productive zakat funds from Baitul Mal, Banda Aceh City.

Data Analysis Tools

This research is a quantitative study that examines the effect of the effectiveness of the use of productive ZIS funds, the effectiveness of coaching and the effectiveness of supervision of business development mustahik. Therefore this study uses multiple

linear regression analysis. The following is the general form of the equation:

$$Y = b_1X_1 + b_2X_2 + b_3X_3 + e$$

Where Y as the mustahik business development of earning ZIS earners X₁, X₂ and X₃ as the effectiveness of the utilization of productive ZIS funds, b₁, b₂ and b₃ as regression coefficients for the effectiveness

of the utilization of productive ZIS funds and e is Error term.

Variable Operations

Operational variables in this study are divided into the effectiveness of the use of productive ZIS funds (X) as an independent variable and business development mustahik (Y) as the dependent variable.

Table 1. Variable Operations

Independent Variable			
No	Variabel	Definition of Operational	Indicators
1	Effectiveness of the Target of Efficient ZIS Fund Utilization (X1)	The effectiveness of the target of productive ZIS fund utilization is an accuracy of program objectives and is distributed to those entitled to receive it (Karimah, 2017).	<ol style="list-style-type: none"> 1. Accuracy in targeting effective use of ZIS funds. 2. Conduct a survey. 3. Zakat recipients who have a small business category. 4. The business has been running for more than 1 year.
2	Effectiveness of Coaching to Mustahik (X2)	The effectiveness of coaching to mustahik is defined as an action, progress or improvement of the growth of a business (Toha, 2008)	<ol style="list-style-type: none"> 1. Provide stimulation for how to entrepreneurship. 2. Motivating to always try to improve the economic level. 3. Directing how to behave properly in trying.
3	Effectiveness of supervision of mustahik (X3)	Perception of the effectiveness of supervision of mustahik is to ensure the work in accordance with the plan, and provide a way out of an error. (S Nature, 2007: 141).	<ol style="list-style-type: none"> 1. Provide direct and indirect supervision. 2. Help inquiring about the state of the business. 3. Conduct a visit to see the development of the business.
Dependent Variable			
No	Variabel	Definition of Operational	Indicators
4	Mustahik's Business Development (Y)	ability to profit opportunities, and to implement ways of working more efficiently (Bayu and Suryana, 2010: 29).	<ol style="list-style-type: none"> 1. Business capital. 2. Sales growth. 3. Turnover growth. 4. Increase the number of consumers. 5. Feel safe with business continuity. 6. Increased business profits. 7. Increased business profits.

RESULTS AND DISCUSSION

Characteristics of Respondents

Characteristics of respondents in this study illustrate the characteristics of respondents,

especially regarding gender, age level, formal education, mustahik status, employment and income of earning ZIS recipients.

From the results of a study of 100 productive ZIS recipients, the following data were obtained:

Tabel 2. Characteristics of Respondents

No.	Characteristics of Respondents	Frequency	Percentage
1	Gender:		
	1. Male	48	48%
	2. Women	52	52%
2	Age of Respondent:		
	1. 20 to 29 years	2	2%
	2. 30 to 39 years	14	14%
	3. 40 to 49 years	55	55%
	4. More than 50 years	30	30%
3	Formal education:		
	1. Not Graduated from Elementary School	1	1%
	2. Elementary School	1	1%
	3. Junior High School	13	13%
	4. Senior High School	85	85%
	5. Higher Education	-	-
4	<i>Mustahik</i> status:		
	1. Fakir	33	33%
	2. Miskin	67	67%
5.	Field of work:		
	1. Trade	82	82%
	2. Services	18	18%
6.	Income before becoming a Baitul Mal <i>mustahik</i> :		
	1. Less than Rp999,000;	98	98%
	2. Rp1,000,000; up to Rp2,499,000;	2	2%
	3. Rp2,500,000; up to Rp5,499,000;	-	-
	4. More than Rp5,500,000;	-	-
7.	Income after becoming a Baitul Mal <i>mustahik</i> :		
	1. Less than Rp999,000;	7	7%
	2. Rp1,000,000; up to Rp2,499.00;	82	82%
	3. Rp2,500,000; up to Rp5,499,000;	8	8%
	4. More than Rp5,500,000;	3	3%

Research Instrument Testing Results

Validity Testing Results

Based on the results of research that has been done, it can be explained that the correlation value or *r* count for all question items contained in each variable shows a greater number when compared to the value of *r* table, with the correlation coefficient above the critical value (value of *r* table) product moment that is 0.196 so it can be concluded that all question items are declared valid.

Reliability Test Results

Reliability measures are considered reliable based on Cronbach alpha coefficients of more than 0.60 (Malhotra, 2003).

Based on the results of the reliability test, Cronbach's alpha values were obtained for 0.671, 0.847, 0.835 and 0.863, respectively. Thus all the questions used in this research variable can be declared reliable, because it has fulfilled Cronbach's Alpha with an alpha value of more than 0.60.

Classic Assumption Test Results

Based on the normality statistical test using Kolmogorov Smirnov shows a *p*-value of

0.200 which is greater than 0.05, it can be concluded that the data are normally distributed.

Multicollinearity Test

Based on the data in the table above we can see that the requirements to pass the multicollinearity test have been fulfilled by all independent variables, namely tolerance not less than 0.10 and a VIF (Variance Inflation Factor) value of no more than 10. Therefore it can be concluded that all independent variables used in this study do not correlate between one independent variable with another independent variable.

Heteroscedasticity Test

All existing data does not occur symptoms of heteroscedasticity, because the data points spreader above and below or around 0, the points do not collect just above or below it, the spread of data points does not form a wavy pattern widening then narrowing and widening and spreading of patternless data points. Therefore, it can be concluded that heteroscedasticity does not occur.

Linear Regression Testing Results

Through the results of statistical calculations using the help of the SPSS program as shown in the table above, the multiple linear regression equation can be made as follows:

$$Y = 0.415 X_1 + 0.260 X_2 + 0.248 X_3$$

Table 3. The Effect of Each Independent Variable on Bound Variables

Model	Standardized Coefficients
X1	0,415
X2	0,260
X3	0,248

An explanation of the regression coefficients of the regression equation above, described as follows:

1. Regression coefficient The effectiveness of the Target for the Use of the Earning ZIS Fund (X₁) is 0.415, meaning that every 1 percent increase in the Effectiveness of the Effectiveness of the Earning ZIS Fund Effectiveness, will relatively affect the Mustahik Business Development by 41.5%, thus any increase in Effectiveness Utilization of Earning ZIS Funds.
2. Coefficient Effectiveness regression coefficient (X₂) of 0.260, meaning that every change in one unit of Coaching Effectiveness variables will relatively increase Mustahik Business Development by 26.0%, thus the higher the effect of Coaching Effectiveness will increasingly affect Mustahik Business Development .
3. Regression Coefficient of Supervision Effectiveness (X₃) of 0.248, meaning that every change in one unit of the Supervisory Effectiveness variable will relatively increase Mustahik Business Development by 24.8%, thus the higher the effect of Supervision Effectiveness will increasingly influence Mustahik Business Development .

Based on the results of the above analysis it can be seen that of the three variables studied, it turns out that the Effectiveness variable of the Efficacy Target of Productive ZIS Funds (X₁) has a dominant influence on Mustahik Business Development with a coefficient of 0.415.

Correlation and Coefficient Analysis and Determination

The magnitude of the relationship and the amount of influence of each independent

variable on the dependent variable based on correlation and terminated as presented in table 1.7 below:

Tabel 4. Correlation and Determination's Coefficient

Model	R	R Square	Adjusted R Square	Durbin-Watson
1	0,719	0,516	0,501	1,592

Correlation coefficient (R) = 0.719 which shows the close relationship (correlation) between the independent variables with the dependent variable which means that Mustahik Business Development (Y) has a close relationship with the Effectiveness of the Efficacy Target of Productive ZIS Funds (X₁), the Effectiveness of Guidance (X₂) and Supervision Effectiveness (X₃), 71.9% and the Durbin-Watson value of 1.592 shows that there is no autocorrelation of the regression model.

The coefficient of determination shown in table 4 is 0.501 or 50.1%. This means that as much as 50.1% of the contribution of the influence of the variable Target Effectiveness of Productive ZIS Fund

Utilization (X₁), Coaching Effectiveness (X₂), Supervision Effectiveness (X₃) to the Mustahik Business Development variable (Y). While the residual value (residual value) of the role of the variable is 0.499 (49.9%). The residual value shows that there are other factors that can influence the Mustahik Business Development variable.

Partial Testing (t Test)

The statistical test t basically shows how far the influence of one independent variable individually in explaining the variation of the dependent variable (Ghozali, 2006). The results of the t statistical test can be seen in Table 5 as follows:

Tabel 5. Partial Testing Result

Model	T	Significance
X1	3,157	0,000
X2	5,146	0,002
X3	3,148	0,002

Table 5 shows that:

1. The results of research on the Effectiveness of Target Objectives for Productive ZIS Funds which have a calculated value of 3.157 While the t-table value obtained is 0.238. Because the value of t-count > t-table, it can be concluded that there is a significant effect of the Effectiveness of the Target Effectiveness of Productive ZIS

Funds (X₁) on Mustahik Business Development (Y) with a significance level of 0,000. This is because the significance value is smaller than the significance level of 5% ($\alpha = 0.05\%$).

2. The results of research on the Effectiveness of Coaching has a t-value of 5.146. While the t-table value obtained is 0.238. Because the value of t-count > t-table, it can be concluded that

there is a significant influence of the Development Effectiveness (X_2) variable on Mustahik Business Development (Y) with a significance level of 0.002. This is because the significance value is smaller than the significance of 5% ($\alpha = 0.05\%$).

And based on table 1.9 shows that the Supervisory Effectiveness variable (X_3) which has a calculated value of 3.148. While the t-table value obtained is equal to 0.238. Because the value of $t_{count} > t_{table}$, it can be concluded that there is a significant influence of the variable Supervision Effectiveness (X_3) on Mustahik Business Development (Y) with a significance level of 0.002. This is because the significance value is smaller than the significance level of 5% ($\alpha = 0.05\%$).

Simultaneous Testing

Tabel 6. Analysis of Variance (ANOVA)

Model	F	Significance
Regression	34,166	0,000

The results of simultaneous testing obtained F_{count} of 34.166 while F_{table} at a significance level $\alpha = 5\%$ was 2.70. This shows that $F_{count} > F_{table}$ with $d =$ probability level 0,000. Thus the results of this calculation can be taken a decision that accepts the alternative hypothesis and rejects the null hypothesis, meaning that the Effectiveness of the Efficacy Target of Productive ZIS Funds (X_1), the Effectiveness of Coaching (X_2) and the Effectiveness of Supervision (X_3), together have a significant effect on Mustahik Business Development (Y).

Thus, it is evident that there is a significant effect between the Effectiveness of the Target of Efficient ZIS Funding (X_1), Coaching Effectiveness (X_2) and Supervision Effectiveness (X_3), jointly having a significant effect on Mustahik Business Development (Y), thus the alternative

hypothesis (H_a) submitted is accepted and vice versa reject the null hypothesis (H_0), this is due to the value obtained from the calculation results that show the value of $F_{count} > F_{table}$, with a probability level of 0,000.

In proving alternative hypotheses, it can be seen that there is a direct influence between the factors studied and significantly influencing the Development of Mustahik Enterprises through the Effectiveness of the Target of Efficient ZIS (X_1), Coaching Effectiveness (X_2) and Supervision Effectiveness (X_3) factors that become independent variables of research. has a positive influence on Mustahik Business Development (Y).

Based on the results of this study, it can also be explained that of all the indicators studied have their respective effects on Mustahik Business Development, where the effect of Target Effectiveness of Earning ZIS Funding (X_1), Coaching Effectiveness (X_2) and Supervision Effectiveness (X_3) are the variables independent research has a positive influence on Mustahik Business Development (Y).

Meanwhile, through the partial test results mentioned that the effect of Target Effectiveness of Productive ZIS (X_1), Coaching Effectiveness (X_2) and Supervision Effectiveness (X_3) have a significant influence on Mustahik Business Development (Y), thus it can be explained that the hypothesis H_{a1} , H_{a2} and H_{a3} are accepted and vice versa reject the hypothesis H_{01} , H_{02} and H_{03} .

Discussion

Hypothesis 1 test results show that the Effectiveness of Efficacy Target of Earning ZIS Funds has a positive and significant effect on Mustahik Business Development ($H_1: \beta = 0.684; p = 0.000$).

The results of testing hypothesis 2 shows that the effectiveness of coaching has

a positive significant effect on Mustahik Business Development ($H_2: \beta = 0.367; p = 0.002$).

Hypothesis 3 test results show that Supervision Effectiveness has a positive and significant effect on Mustahik Business Development ($H_3: \beta = 0.313; p = 0.002$).

And the results of hypothesis testing 4 show that the Effectiveness of the Target of Efficient ZIS Funds, the Effectiveness of Coaching and the Effectiveness of Supervision simultaneously have a positive effect on Mustahik Business Development ($H_4: F = 34,166; p = 0,000$).

These results are in accordance with research conducted by Sintha Dwi Wulansari (2014), based on multiple regression analysis showing that all variables in the Analysis of the Utilization of Earning Zakat Funds are positively correlated and have a significant effect on Mustahik Micro Business Development. The results of this study are also consistent with the results of research conducted by Gessy Evellin Miranda (2018) who found that the Utilization of Productive Zakat has a significant effect on the development of Mustahik Micro Businesses and also the research conducted by Fajar Eka Pratomo (2016) which explains that the regression analysis shows that variable accuracy of program targets and effectiveness of program monitoring have a positive effect on economic empowerment of mustahik.

CONCLUSIONS AND SUGGESTION

Conclusion

Based on the results of research and discussion described in the previous chapter, the following conclusions can be drawn:

1. Effectiveness of Target Accuracy in the use of productive ZIS has a positive and significant effect on Mustahik

Business Development variables in Baitul Mal, Banda Aceh City.

2. Effectiveness of Coaching in the Utilization of Productive ZIS has a positive and significant effect on the Mustahik Business Development variable in Baitul Mal, Banda Aceh City.
3. The Effectiveness of Supervising the Use of Productive ZIS has a positive and significant effect on the Mustahik Business Development variable in Baitul Mal, Banda Aceh City.
4. Simultaneous testing (F Test) shows that the variables of Target Effectiveness of Productive ZIS Fund Usage, Coaching Effectiveness and Supervision Effectiveness have a significant effect on Mustahik Business Development.
5. Based on the coefficient of determination obtained, it can be explained that the variable Target Effectiveness of Productive ZIS Funds, Coaching Effectiveness, Supervision Effectiveness contributes to the portion of influence on Mustahik Business Development by 50.1%. While the remaining 49.9% is explained by other factors outside the variables used as indicators in the research variables.

Suggestion

Based on the results of research and discussion that has been described previously, the following suggestions:

1. For Baitul Mal, Banda Aceh City should consider the three factors that have been examined in this study, namely the Effectiveness of the Efficacy Target of Productive ZIS Funds, the Effectiveness of Coaching and the Effectiveness of Supervision in providing business capital assistance

from productive ZIS. This is so that the development of mustahik business can be even better.

2. Future studies should add other variables not examined in this study and add even more samples to work on research data.

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