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The Influence of Using Zakat Funds and Business Training on Mustahik Income Levels in DKI Jakarta Province

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ABSTRACT

DKI Jakarta Province National Zakat Amil Agency (BAZNAS) plays a role in collecting and distributing zakat in its area. Zakat in Islam is an asset that must be spent and given to those who are entitled to receive it. There are 36 mustahik recipients of BAZNAS Bazis Provincial Zakat assistance at the Bazis Culinary Bazaar, Matraman, Central Jakarta. The aim of this research is to determine the effect of utilizing zakat funds and business training on mustahik income levels. This research is a mixed methods quantitative and qualitative research. The data sources used in this research are primary data through field research and secondary data through library research with data collection techniques through questionnaires as well as interviews and observations.

Keywords: *Utilization of Zakat Funds, Business Training, Mustahik Income Level*

INTRODUCTION

Indonesia is a developing country, generally having the issue of poverty. The culture of poverty occurs due to social factors. Those who live in poverty because of laziness that is allowed and no desire for a better life until they have savings. Some poor people experience this because of their limited ability to find a livelihood (Fitriani et al., 2022) . The following is the total number of Indonesian people living in poverty according to data from the Central Statistics Agency of the Republic of Indonesia (2023):

Table 1. Total Poor People

Tahun	Jumlah Penduduk Miskin (Juta Penduduk)	Presentase Penduduk Miskin
2019	24,79	9,22
2020	27,55	10,19
2021	26,50	9,71
2022	26,16	9,54

Source: BPS (2023) Author processed data

In 2022, the number of poor people in Indonesia will be around 9.54%, down 0.17% from the percentage in 2021. Welfare refers to the life that everyone dreams of, although not everyone can experience it (Viphindrartin et al., 2021). Islam links welfare with zakat because zakat in the Koran includes assets that must be given to recipients who meet the requirements (Purnamasari et al., 2022).

Zakat is a way of the Islamic religion to eradicate poverty with the aim of equal prosperity. With the provision of zakat it is hoped that it will be a way out for poor people to reduce their burdens and a means of worship for people who pay zakat (Nurhasanah, 2020) . Zakat has more goals than helping poor people in a consumptive manner, but rather overcoming poverty (Panel & Productivity, 2023). Zakat can be managed consumptive or productive. Productive zakat is a fund management program aimed at improving the people's economy. Zakat handed over to mustahik helps improve the economy and has an impact on welfare if zakat funds are allocated by the right party

The DKI Jakarta Province National Zakat Amil Agency (BAZNAS) plays a role in collecting and distributing zakat in its area. Law No. 23 of 2011 Article 1 paragraph 2, states that zakat is an asset that must be paid by a Muslim or a sharia business to be given to recipients in accordance with sharia provisions. Management of professional zakat institutions will have a positive impact in improving community welfare.

Based on data revealed by the National Zakat Statistics, zakat funds in 2021 will predominantly be distributed to programs that tackle Covid-19, especially in the 8 National Action Plan Programs in the health sector category. The pandemic period not only had an impact on health but also had an impact on the economy, where many MSME business actors were unable to continue their business due to the lack of people's purchasing power at that time.

In request of the relevant government agencies, created a special place for these traders to sell. Through the Jak B Berdaya program, which is a Baznas program to help people, especially people with disabilities, in seeking halal income such as selling. BKB is the first halal culinary area in Jakarta. The location of BKB is right across from the Matraman Jami Mosque, Central Jakarta. There are 32 stalls available with the concept of a halal culinary area integrated with the mosque. The concept of BKB with the mosque environment is an effort to synchronize mosque activities with economic empowerment, so that the mosque can foster traders from a religious perspective, while traders contribute to the prosperity of the mosque. One example is the Halal Culinary Bazaar which provides halal culinary and spiritual tours of historic mosques for residents of the city of Jakarta.

The Covid-19 response program, Baznas allocates zakat funds in the form of cash capital of IDR. 21,460,029,065 with a total of 3,015,959 beneficiaries and Dapur Nusantara/Warung Assistance amounting to Rp. 672,145,000 and the number of beneficiaries is 4,507. In the field, implementation is carried out following the provisions of Law no. 23 of 2011, namely that zakat assets are given, used for consumptive and productive activities. As we know, 2022 is the year when all business sectors will try to recover from the impact of the Covid-19 pandemic.

The presence of the DKI Jakarta Baznas Culinary Bazaar Area (BKB) is a form of Baznas productive zakat which will only be implemented in 2022, to tidy up the area for street vendors who use the sidewalk for selling activities. Contained in DKI Jakarta Provincial Gubernatorial Regulation Number 10 of 2015 concerning the Arrangement and Empowerment of Street Vendors. In order not to disturb the facilities and infrastructure specifically for pedestrians, the DKI Baznas Bazis, at the

Involving MSMEs as one of the government's efforts to overcome poverty, MSMEs also have a positive impact in developing the Indonesian economy. MSMEs selling in the Baznas culinary bazaar area are given guidance, supervision and food hygiene and health certification training through collaboration with the Indonesian Food Safety Professionals Association or APKEPI.

Each individual is capable, in this case the organization only plays a role in providing training to improve the abilities and skills needed for work (Nuriana, 2020) and to ensure halalness, Baznas collaborates with the Institute for the Study of Food, Drugs and Cosmetics, the Indonesian Ulema Council (LPPOM MUI) in providing training and continuing supervision. Apart from training, MSMEs also receive trading capital assistance in the form of cash from zakat funds. Zakat funds improve the recipient's economy if they are used for productive activities.

Zakat distributed to small and medium businesses can help absorb labor and help business development (Yusnar, 2017). However, a lack of ability to manage capital and assistance, limited funds in renting a place/kiosk which causes MSMEs to trade inappropriately, as well as a lack of experience and knowledge in doing business are the main problems for mustahik.

Based on the explanation above, it was decided to discuss the utilization of zakat funds and business training on the income level of mustahik. The aim of this research is to determine the effect of utilizing zakat funds and business training on the income level of musathik. This research is a combined quantitative and qualitative research. Data was processed using the SPSS version 25 application.

LITERATURE REVIEW

Zakat

Zakat is a derivative of the word zakaa, namely holy, growing, blessed and praiseworthy (Ardianis (2018) . According to Islam, zakat is interpreted as holy, and growth and development and reaping goodness or blessings. Terminologically, zakat is an act of worship to give away part of one's wealth based on Islamic provisions for people who are classified as entitled to accept it or be called mustahik (Nurfiana & Sakinah, 2022) .

According to the At-Taubah letter (60), there are eight asnaf who are entitled to receive zakat: 1. Poor people, namely people whose lives are full of misery, do not have the assets and income to meet their living needs. 2. Poor, namely people who have income, but their income cannot meet their living needs. 3. Amilin, namely a person who is trusted/chosen as an officer who manages zakat funds from muzaki. 4. Muallaf, namely people who have recently converted to Islam and whose faith is not yet strong enough.

5. Riqab, namely a person who is enslaved and wants to free himself from his master with a ransom of money. 6. Gharimin, namely a person whose life is in debt. Ibnu Sabil, namely a person who was on a journey/nomad according to Islamic teachings, then experienced difficulties on his journey. 8. Fi Sabilillah, namely people who fight in the way of Allah SWT without reward, and give up their lives to work and fight for the interests of Islam.

Purpose of Zakat

Fulfilling zakat aims to: 1. Develop social responsibility for those who own assets. 2. One way to help gharimin, ibnussabil and other mustahik. 3. Increasing the status of the poor and helping them to be free from the hardships of life. 4. Achieve justice by equal distribution of sustenance (income).

Productive Zakat

Productive zakat is the term for the form of distribution of zakat to zakat recipients (mustahik) for business purposes. The zakat funds given are invested and used for business. In this way, they can meet their sustainable living needs through the businesses they run. To achieve productive goals in the context of zakat, effective management is needed. Management is the process of controlling or organizing an activity. In the context of zakat, management involves several steps, such as introducing productive zakat, collecting zakat, distribution and utilization, and monitoring. So, productive type zakat management involves stages and organization in the introduction, collection, distribution and monitoring of zakat activities (Ridwan, 2013).

According to Wicaksono (2019), effective management requires four management functions, namely: 1. Forecasting, predicting the situation before zakat distribution. 2. Planning, program planning including mustahik targets, Controlling monitoring of zakat activities so that they continue to run according to procedures. The planning function is related to formulating plans and strategies in managing zakat.

The organizing function is related to the organizational structure and placement of resources to carry out zakat management. The mobilization function is related to the implementation of activities and coordination of the workforce involved in managing zakat. Meanwhile, the supervisory function is related to supervision of all aspects involved. The application of these four management functions is expected to make productive zakat management effective and efficient.

Productive Use of Zakat

Judging from the distribution method, the use of zakat is divided into consumptive and productive zakat. The consumptive type of zakat is less effective in overcoming poverty because the benefits are temporary (Utami, 2018). However, the distribution model of zakat collecting institutions is experiencing developments, one of which is the distribution of productive zakat. Conditions for utilizing zakat are subject to Law Number 23 of 2011 concerning the management of zakat funds (Wulansari, 2013).

The activities include: 1. Zakat is used for productive businesses with the aim of dealing with poverty and need and improving the quality of society. 2. The application of productive zakat if the mustahik has sufficient primary needs.

Fitri (2017) stated that the productive use of zakat funds falls into the category of economic improvement. The distribution of zakat funds is aimed at productive businesses, productive economic efforts here in the sense of long term efforts, with the hope of raising the level of community welfare objectives and so on. 3. Organizing and Leading, bringing together supporting matters including standard rules. 4. The use of mandatory zakat has a positive impact on zakat recipients (mustahik) from an economic and social perspective. Viewed from an economic perspective, mustahik must be able to fulfill their daily needs well and be independent. Meanwhile, on the social side, mustahik are expected to live on an equal footing with other individuals. So zakat is not only a consumptive practice, but can encourage productive and creative development for mustahik.

Business Training

Organizations can provide training in order to develop the potential of business actors. Training improves the skills required in today's jobs. Training is also considered an empowerment and learning process that allows individuals to improve their understanding and skills in completing daily tasks and achieving economic success (Nuriana, 2020) .

The success of training and skills development can be measured based on several factors. First, training can increase productivity and quality of work, producing participants who have good qualities in the business activities they carry out. Second, proper training can increase the quality and quantity of labor. Third, training can improve the accuracy of workforce planning, help prepare workers for the future and develop managerial skills needed in daily business activities.

Training Obectives

Article 9 of the 2003 Manpower Law states that training is carried out with the aim of providing provisions, improving and developing competencies in order to increase abilities, productivity and welfare. According to Mukaromah (2017), the aim of organizing training by organizations includes: 1. Adjusting the performance of workers whose performance is considered deficient so that they can improve. 2. Updating employee skills according to the latest technological developments. 3. Reduce the distance between predicted career development to promote employees. 6. Employee orientation towards the organization with the aim of creating a positive impression because impressions influence job satisfaction and overall employee productivity. 7. Training and development are not only useful for increasing performance effectiveness, but are also useful for increasing workers' personal growth.

Benefits of Training

Employee training is beneficial for the company in terms of knowledge, skills and honing their abilities. According to Mukaromah (2017), some of the benefits of training obtained are as follows: 1. Ensure that the program structure such as training materials, delivery methods and training facilities are consistent. 2. Facilitate communication between program planners and training employees. 3. Clarify the steps workers must take to achieve targets. 4. Make it easier to assess training participants. 5. Make it easier to assess training results. 6. Minimize the opportunity for conflict regarding the effectiveness of training between implementers and training participants.

Training Stage

In order for workers to achieve the training objectives as mentioned above, there are 3 stages of workforce training, including: 1. Determining training needs is carried out in order to collect information regarding the need for training. 2. Training program design begins with identifying training needs so that they are right on target. 3. Evaluation of training programs to assess the effectiveness of training in responding to institutional problems.

Training Methods

There are various types of training methods described by Donni (2016) in performance and actual performance. 4. Resolve organizational problems in order to carry out work effectively. 5. Systematic (Milah, 2020) , namely: 1. Direct Work Practices (On The Job training) PKL is generally implemented by leaders directly training their employees. PKL depends on the leadership's ability to train employees. 2. Simulation (Vestibule) Simulation or imitation of certain behavior that requires workers to realize it in real life.

The simulation method is accompanied by a special trainer (trainer specialist). In this way, employees can carry out work according to the simulation that has been carried out. 3. Internship (Apprenticeship) Apprenticeships are applied for jobs with fairly high skills. Internships can combine on-the-job training with experience and knowledge according to the goals and needs of the institution. 4. Specialist Courses: Courses are conducted in response to employees' interest in a field outside of their work responsibilities, for example language courses, management, accounting, leadership, etc. which are made into learning programs that enable employees to learn independently, according to their learning capacity.

Income Level Mustahik

The level of mustahik income is the amount or amount of income obtained by zakat recipients (mustahik). This level of income can vary and vary greatly depending on economic conditions and the situation of the individual or family who becomes a mustahik (Iswardani, I., & Hasbi H, 2021) . The income level of mustahik often reflects the level of poverty or economic limitations they face. Zakat itself aims to help improve the economic conditions of mustahik so that they are able to meet their needs for a decent and independent life. Sources of income are categorized as follows: 1. Trade 2. Services 3. Similar shares or works that produce interest, royalties or dividends. Sources of income are categorized into 3, including: 1. Trade 2. Services 3. Similar shares or works that produce interest, royalties or dividends.

DATA AND METHODOLOGY

Data analysis uses mixed methods, combining qualitative methods with quantitative methods in one research activity, with the aim of obtaining more complete, valid, reliable and objective data (Sugiyono, 2018). The mixed method used in this research is quan + qual (simultaneous), 40 main quantitative deductive directions and equipped with qualitative descriptive. Starting with collecting quantitative data, in the form of questionnaire results, followed by qualitative data obtained from questionnaire data which was reduced from respondents' answers based on the selected data. After that, the results are explained in the form of a description of the effect of utilizing productive zakat funds and business training on mustahik income levels (Mustaqim, 2016). The research location is the Bazis Culinary Bazaar (BKB) located opposite the Matraman Jami Mosque, Jl Matraman Dalam II. The research plan starts June – August 2023. The data is divided into two, namely quantitative and qualitative.

The author will use both data in carrying out this analysis, which will be explained as follows: 1. Quantitative Data Quantitative data is information represented by numbers, processed using mathematical or statistical formulas. Quantitative data can be obtained through distributing questionnaires. 2. Qualitative Data Qualitative data is in the form of words or verbal data obtained from direct interviews and observations.

Data collection is divided into primary and secondary data. 1. Primary data is obtained without intermediaries, directly sourced from individuals and groups. Collecting primary data through questionnaires and interviews with business actors at BKB Matraman as well as factors that can influence income levels include: 1. Current assets 2. Debt 3. Savings 4. Taxes 5. Stored stock of durable goods 6. Expectations conducting direct observations with the aim of obtaining data and information as well as interviews with mustahik who receive zakat from Baznas Bazis DKI Jak B Berdaya Program. 2. Secondary data obtained through intermediaries can be in the form of evidence, records or historical reports. Secondary data for this research was obtained via the internet, print media and the Baznas website.

Population is defined as the general area that you want to study with certain quantities and characteristics according to the researcher's provisions (Sugiyono, 2019). The population of this study was 45 DKI Baznas Bazis mustahik who received assistance from the Jak B Berdaya program. Determining the sample using purposive sampling uses certain considerations. The research considered 36 mustahik people, with the following criteria: 1. Mustahik recipients of assistance from the Jak B Berdaya Baznas DKI Jakarta Province program 2. Actively participating in the Baznas program.

Data Collection Techniques with various stages, Questionnaires, how to collect data through a list of questions to recipients of productive zakat fund assistance from Baznas Bazis DKI Jakarta in the Jak B Berdaya program with Likert Scale assessment scores in the form of checklists, Interviews in the form of verbal questions and answers by two or more people. The author will interview MSME business actors who are at BKB Baznas, and Observation, namely looking closely at the object being researched directly, the aim is to obtain a number of data and information related to the object as well as Library Data (Library Research). Literature study aims to collect data from books as a basis for forming hypotheses, questionnaires and theoretical elaboration.

The data obtained was processed using SPSS Statistics Version 25.0 software statistically, the statistical tests applied included:

1. instrument for measuring the accuracy of the data that has been obtained, or using the correlation method (pearson correlation), usually called item-total correlation.
2. Reliability Test Dharma (2021) says that reliability is a concept that tests the level of trust in data. Reliability testing is the level of accuracy, thoroughness and precision of the instrument.
3. Multiple Linear Regression Test Multiple linear regression shows the influence of the independent variable, namely utilization of zakat funds (X1) and business training (X2) on the dependent variable, namely mustahik income level (Y).
4. The t test looks at the significant partial influence of the independent variable utilization of zakat funds (X1) and business training (X2 on the dependent variable mustahik income level (Y). The formula df = n – k = 36 - 2 = 34 shows the degrees of freedom.
5. The coefficient of determination (R^2) can determine how the model can describe variations in the dependent variable. The weight of the coefficient of determination is between zero and one. A small R^2 indicates that the capacity of the independent variable to explain the dependent variable is very minimal. On the other hand, an R^2 of almost one indicates the ability of the independent variable to provide almost all the information needed to predict the dependent variable.

RESULT AND DISCUSSION

BAZIS DKI Jakarta Province was founded based on the suggestions of eleven national ulama figures, one of whom was Prof. Buya Hamka, Buya HA Malik Ahmad, KH. Ahmad Azhari and others who held a meeting on September 24 1968 in 1. Validity Test (2019) states that it measures whether a questionnaire is valid or not. The validity test is in Jakarta. The meeting discussed various issues, one of which was the implementation of zakat in Indonesia. The results of the meeting produced several recommendations, including:

1. Administrative and administration-based zakat management is needed for responsibility for collection and distribution to the community. 2. Zakat has great potential to support development, so zakat collection must be effective. This suggestion was carefully considered by the President of the Republic of Indonesia with the dissemination of information on zakat collection nationally on 26 October 1968 in conjunction with commemorating the Isra Mi'raj of the Prophet Muhammad SAW at the State Palace.

The Governor of DKI Jakarta Province, Ali Sadikin, became the first Governor to establish a zakat institution at the provincial level by issuing Decree No. Cb. 14/8/18/68 5 December 1968 concerning the Establishment of the Zakat Amil Agency in accordance with sharia in the DKI Jakarta area. After that, the structure of the BAZ Institution was formed starting from the DKI Jakarta Province level down to the sub-district level. From its founding until 1973, the DKI Jakarta Amil Zakat Agency (BAZ) operated quite well. However, zakat collection is not yet optimal, the amount is still quite far from the predicted ZIS potential. Therefore, the Governor of DKI Jakarta Province in 1973 issued Decree No. D.III/B/14/6/73 22 December 1973, refining this BAZ into the Amil Zakat and infaq/shadaqah Agency or BAZIS. The impact of collecting assets reaches a wider reach.

On February 28 2019, Governor Regulation Number 3 of 2019 was issued regarding the completion of the duties and functions of the Amil Zakat Infaq and Sadaqah Agency as mandated by Law number 23 of 2011 concerning Zakat Management. After this transition period, Governor's Decree 694 of 2019 was issued regarding the Leadership of the National.

There are criteria for respondents in this study to be mustahik who are recipients of the Jak B Berdaya program assistance who are in the Bazis Culinary Bazaar area and are actively participating in the BAZNAS program. The number of respondents obtained through distributing questionnaires was 36 respondents.

Hypothesis Test Results

Table 2. Validity Test Results

Butir Pernyataan	r hitung	r tabel	Keterangan
X1			
1	0,520	0,3388	Valid
2	0,492	0,3388	Valid
3	0,498	0,3388	Valid
4	0,629	0,3388	Valid
5	0,628	0,3388	Valid
6	0,785	0,3388	Valid
X2			
1	0,631	0.3388	Valid
2	0,759	0.3388	Valid
3	0,814	0.3388	Valid
4	0,777	0.3388	Valid
5	0,765	0.3388	Valid
6	0,834	0.3388	Valid
7	0,796	0.3388	Valid
8	0,834	0.3388	Valid
Y			
1	0,748	0.3388	Valid
2	0,888	0.3388	Valid
3	0,920	0.3388	Valid
4	0,911	0.3388	Valid
5	0,870	0.3388	Valid

Source: Processed Questionnaire Data Results via SPSS 25

The results of the instrument validity test for all variables show r count > r table of 0.3388, so it can be concluded that all statement items used from the independent and dependent variables are declared valid.

Table 3. Reliability Test Results

Variabel	Cronbach's Alpha	r Tabel	Keterangan
Pendayagunaan Dana Zakat	,637	0,3291	Reliabel
Pelatihan Usaha	,901	0,3291	Reliabel
Tingkat Pendapatan Mustahik	,917	0,3291	Reliabel

Source: Processed Questionnaire Data Results via SPSS 25

Amil Zakat Agency (Badan Amil Zakat, Infaq and Shadqah) in the Special Capital Region of Jakarta for the period 2019 to 2024 (BAZNAS, 2022) shows that the independent variable and dependent variable have a positive r alpha value and > r table, where the r table for df = N = 34 at a significance level of 5% is 0.3291. So it can be concluded that all statement items are considered reliable. This reliability is also shown by the Cronbach's alpha value of more than 0.60, so it can be concluded that the research measuring instrument is reliable.

Table 4 T Test Results

Variabel	t hitung	t tabel	Sig.	Keterangan
Pendayagunaan Dana Zakat (x1)	3,095	0,3338	0,004	Signifikan
Pelatihan Usaha (x2)	2,045	0,3338	0,049	Signifikan

Source: Processed Questionnaire Data Results via SPSS 25

1. The first hypothesis is that the utilization of zakat funds (X1) has a significant effect on the income level of mustahik. Based on the results of the t test, the calculated t value for the variable utilization of zakat funds (X1) is 3.095 with a t table of 0.3338, so the calculated t value is > t table. Meanwhile, the significant value of t calculated on the variable utilization of zakat funds (X1) is 0.004, so the significant value of t calculated is < 0.05 . Based on these results, H0 is rejected and H1 is accepted, which means that partially the utilization of zakat funds (X1) has a significant effect on the income level of mustahik (Y).
2. The second hypothesis is that business training (X2) has a significant effect on mustahik income levels. Based on the results of the t test, the calculated t for the business training variable (X2) is 2.045 with a t table of 0.3338, so the calculated t value is > t table.
3. H2 is accepted, which means that partially business training (X2) has a significant effect on mustahik income levels (Y).

Table 5. Multiple Linear Regression Test Results

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-4.332	3.896		-1.112	.274
	PENDAYAGUNAAN_DANA_ZAKAT	.578	.187	.486	3.095	.004
	PELATIHAN_USAHA	.303	.148	.306	2.045	.049

Source: Processed Questionnaire Data Results via SPSS 25

$$Y = a + B_1X_1 + B_2X_2 + e$$

$$Y = -4.332 + 0.578 + 0.303 + e$$

1. It is known that the regression coefficient has a constant value of -4.332, indicating that if the utilization of zakat funds and business training is a constant value (does not change), then the mustahik income level is -4.332%.
2. The multiple regression coefficient on the variable utilization of zakat funds (X1) is 0.578 with positive parameters, this shows that if the utilization of zakat funds increases at 1 stage, then the total income of mustahik increases by 0.578 or 57.8 %.
3. The multiple regression coefficient on the business training variable (X2) is 0.303 with positive parameters, this shows that if the utilization of zakat funds increases at 1 stage, then the mustahik's total income will increase by 0.303 or 30.3 % . Meanwhile, the significant t value for the business training variable (X2) is 0.049, so the t calculated significance value is < 0.05 . Based on these results, H0 is rejected and D i obtained a coefficient of 14.414 with a probability value of .000 (p<0.05). This shows that the Utilization of Zakat Funds and Business Training variables influence the Mustahik Income Level variable.

Table 6. F Test Results

ANOVA[a]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	185.672	2	92.836	14.414	.000[b]
	Residual	212.558	33	6.441		
	Total	398.232	35			

Source: Processed Questionnaire Data Results via SPSS 25

Table 7. Coefficient of Determination Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.683[a]	.466	.434	2.53789
a. Predictors: (Constant), PELATIHAN_USAHA, PENDAYAGUNAAN_DANA_ZAKAT				

Source: Processed Questionnaire Data Results via SPSS 25

The result of the R coefficient is 0.466 which shows that there is a contribution from the utilization of zakat funds and business training to the mustahik's income level of 46.6 % and 53.4% contribution from other variables unknown to the author.

RESULT AND DISCUSSION

This research aims to examine the effect of utilizing zakat funds and business training on the income level of BAZNAS Bazis mustahik in DKI Jakarta Province. There were 36 respondents who were mustahik recipients of zakat assistance who were at the Bazis Matraman Culinary Bazaar. This research was conducted on the basis of wanting to ensure that the distribution of zakat is given to those who are entitled to receive it (mustahik) (Nurfiana & Sakinah, 2022). The utilization in this research is BAZNAS Bazis DKI's productive zakat assistance to mustahik, through the Jak Berdaya program. The utilization provided is in the form of cash capital as business capital and efforts so that mustahik can develop their business and survive. BAZNAS Bazis DKI calculated t value (3.095) > t table (0.3338) with a significant value of 0.004 < 0.05. With H1 accepted. This means that the more assistance provided by BAZNAS Bazis DKI, the better the mustahik's business development will be. The result of utilization here is to develop the mustahik's business so that they are able to carry out their lives continuously so that their basic life needs are met (Fitri, 2017). This is in accordance with Law No. 23 of 2011 article 27. Zakat is utilized for productive efforts in the context of handling the poor and improving the quality of the community.

This result is reinforced by the opinion of Respondent 1 *"After closing 3 months of the renovation phase, the initial capital provided can help "businesses on the first day of opening after renovation, then the existing kiosk facilities can expand the business with sufficient space to add product types,"* he said.

Respondent 1's opinion can also support the results of productive utilization of zakat funds including category development economy (Fitri, 2017). Meanwhile, respondent 2 said *"Income increased only at the initial opening, perhaps because the initial position changed after renovation. So far the results obtained are the same as before, and the business is currently able to meet daily needs* . " Respondent 3's statement is also in line with respondent 2 in that all capital assistance provided can help and develop the business.

So it can be concluded that research into the variable utilization of zakat funds provided by BAZNAS Bazis DKI has a significant influence on the income level of mustahik. The results of this research are in accordance with research conducted by Nuriana (2020) with the research results stating that the utilization of zakat has an influence as a basic determinant of the income carries out renovations to their business premises.

Based on the results, the variable utilization of zakat funds has a significant effect on the income level of mustahik. This is proven by the results of the t test statistical test on the variable utilization of zakat funds with of mustahik micro businesses from the distribution of zakat given that can be developed to help mustahik businesses . Then the same research was also carried out by Yusnar (2017) with research results showing a significant influence of the use of zakat on the income level of North Sumatra BAZNAS mustahik.

Business training has a significant effect on mustahik income levels. This is proven by the results of the t test statistical test on the business training variable with a calculated t value (2.045) > t table (0.3338) with a significance value of 0.049 < 0.05. With H2 accepted. This means that the better the training provided by BAZNAS Bazis DKI, the greater the income received by mustahik.

The business training here aims to develop mustahik skills, regarding cleanliness, hygiene, product quality, safety and halal products, so that mustahik can improve the quality of their products. The training methods provided are in the form of direct *training as well as certification training related to food hygiene and halalness.*

The result of this business training is that Mustahik is able to take part in the training provided by BAZNAS Bazis DKI and apply the training in business activities. Reinforced by the opinion of respondent 1 *"initial training for 1 month provides an understanding of finished products, halal food, selection of raw materials which are supervised during the halal certification process"* in line with Robert L Mathis' theory, saying that *training* is a process for someone to gain the capability to achieve organizational goals.

Respondent 2 said, *"Guidance during training regarding shopping in terms of managing finances, selecting raw materials must also meet the standards set for halal product certification."* Respondent 3 also said this : *"Standardization from MUI regarding halal products, training on food security from APKEPI, then related to health in terms of hygiene, cleanliness and ingredients used to improve the quality of products sold."* So it can be concluded that the training provided by BAZNAS Bazis DKI to BAZNAS Tangerang City in the ZMART program can increase the knowledge of mustahik and increase the income and welfare of mustahik.

Based on the regression test on the variable utilization of zakat funds and business training on the income level of mustahik, the coefficient R was 0.466. These results indicate that the influence of the variable utilization of zakat funds and business training on mustahik income levels is 46.6% and 53.4%, which is another variable that the author does not know. Furthermore, the results obtained were an *F coefficient* of 14.414 with *a probability value* of .000 ($p<0.05$). With H3 accepted and a significant value of 0.000 <0.05, it can be interpreted that there is a significant influence between the utilization of zakat funds and business training on the income level of mustahik. Therefore, the alternative hypothesis in this research is accepted. This is in line with research conducted by Nafiah (2015), namely that there is a significant influence between the utilization of zakat funds and business training on mustahik income levels.

Level Mustahik's income here is a variation of income depending on economic conditions And situation of an individual or family which becomes a mustahik (Iswardani, I., & Hasbi, H. (2021).

Respondents 1 and 3 were of the opinion that " *during the operation of the business here, all the daily needs, including children's school fees, are met, but they have not been able to invest* ." Continued with the opinion of respondent 2 " *"All the money I earn every day is immediately divided according to my needs, so from the distribution of the results I can set aside to save."*

However, if you look at the overall results of the research, it shows that all the mustahik who receive zakat assistance from BAZNAS mustahik can increase knowledge and can also be applied to their business activities so that improving the quality and quality and obtaining halal certification can improve mustahik.

The results of this research are in line with research conducted by Nazmi (2022) which states that the business training Bazis DKI feel that all their daily needs are met, but most of them have not been able to set aside their income until they reach the investment stage.

CONCLUSION AND RECOMMENDATION

Based on the research results that have been described, it can be concluded that there is a contribution from the utilization of zakat funds and business training to the mustahik's income level of 46.6% and another 53.4% contribution from other variables that the author does not know. Apart from that, there is a significant influence between the utilization of zakat funds and business training on the income level of mustahik, which is shown based on the results of the *F coefficient* of 14,414 with *a probability value* of .000 ($p<0.05$). These results prove that the alternative hypothesis proposed by the author is accepted.

Utilization of zakat funds also has a significant positive influence on mustahik income levels of .578 with a *probability value* of .004 ($p<0.05$). This shows that the higher the utilization of zakat funds provided, the higher the income received by mustahik.

Apart from that, business training also has a significant positive influence on the level of mustahik income of .303 with a *probability value* of .049 ($p<0.05$). This shows that the higher the training provided, the higher the income earned by mustahik, and vice versa.

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