THE ROLE OF PRODUCTIVE ZAKAT, INFAQ, AND SHODAQOH (ZIS) TOWARDS THE DEVELOPMENT OF MICRO AND SMALL ENTERPRISES IN BANYUMAS REGENCY (Case Study: LAZISNU Banyumas)

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Abstract

This study aims to see the difference in the state of MSEs before and after obtaining business capital assistance from LAZISNU Banyumas District which was seen from the indicators of business capital, turnover of sales, business profits, income of *mustahiq* and infaq *mustahiq*. The object of this study is that *mustahiq* who receives business capital assistance from LAZISNU Banyumas Regency as many as 32 *mustahiq*. The type of data collected is primary data. Data analysis methods include descriptive statistical tests and Wilcoxon signed rank test. Based on the results of the Wilcoxon signed rank test there is a difference in the variable business capital, sales turnover, business profit, *mustahiq* income and infaq of *mustahiq* before and after receive productive ZIS from LAZISNU Banyumas Regency. From the research result, The Amil Zakat, Infaq and Shodaqoh Institutions are expected to continue to improve productive zakat utilization by maintaining and increasing budget allocations for this productive economic program because it has been proven to have a significant effect on the development of *mustahiq* micro businesses so as to reduce poverty and grow new *muzzaki*.

Keywords: Micro, Small and Medium Enterprises (MSMEs), productive zakat, LAZISNU Banyumas.

Abstrak

Penelitian ini bertujuan untuk melihat perbedaan keadaan UMK sebelum dan sesudah memperoleh bantuan modal usaha dari LAZISNU Kabupaten Banyumas yang dilihat dari indikator modal usaha, omzet penjualan, keuntungan usaha, pendapatan mustahiq dan infaq mustahiq. Objek penelitian ini adalah mustahiq yang menerima bantuan modal usaha dari LAZISNU Kabupaten Banyumas sebanyak 32 mustahiq. Jenis data yang dikumpulkan adalah data primer. Metode analisis data meliputi uji statistik deskriptif dan uji peringkat yang ditandatangani Wilcoxon. Berdasarkan hasil uji peringkat yang ditandatangani Wilcoxon terdapat perbedaan dalam variabel modal usaha, omzet penjualan, laba usaha, pendapatan mustahiq dan infaq mustahiq sebelum dan sesudah menerima ZIS produktif dari LAZISNU Kabupaten Banyumas. Dari hasil penelitian, Lembaga Amil Zakat, Infaq dan Shodaqoh diharapkan terus meningkatkan pemanfaatan zakat produktif dengan mempertahankan dan meningkatkan alokasi anggaran untuk program ekonomi produktif ini karena terbukti memiliki pengaruh signifikan terhadap pengembangan usaha mikro mustahiq. sehingga dapat mengurangi kemiskinan dan menumbuhkan muzzaki baru.

Kata kunci: Usaha Mikro, Kecil dan Menengah (UMKM), zakat produktif, LAZISNU Banyumas.

INTRODUCTION

Poverty in Indonesia and especially in Banyumas district is a problem that must be addressed by the government so that it can help the economy get better. If the problem of poverty is not addressed immediately, it is feared that later it will become a great danger for humanity because Islam considers that poverty is able to influence the faith, morals and human thinking logic (Qardhawi, 2005).

As a solution to the problem of poverty, the government made various programs promoted to reduce poverty. Many of the programs promoted by the government are expected to alleviate poverty and encourage better economic development. Economic development is an important agenda for every country because economic development aims to improve people's welfare. One effort that can help economic development is the MSME sector (Micro, Small and Medium Enterprises).

MSMEs are always said to be a sector that has an important role because MSMEs can absorb workers with low education and live in small business activities, both traditional and modern. While large-scale businesses generally need more workers with high formal education and sufficient work experience. MSMEs also greatly assist the government in terms of creating new jobs and through MSMEs there are also many new work units created that use new personnel that can support household income (Bank Indonesia, 2015).

Table 1.2.   Number of MSMEs in Banyumas Regency

	Number of MSMEs (Units)			Total Units
	Micro	**Small**	**Medium**	
Total	64,957	1,551	25	66,533

Sources: Department of Labor, Cooperatives, and MSMEs of Banyumas Regency, 2014

In the table 1.2., it can be seen that Banyumas Regency has 66,533 business units in every economic sector. Micro business has dominant number compared to small and medium business with 64,957 business unit. With the number of MSMEs are still considered not enough to overcome the problems of poverty. Whereas MSMEs in Banyumas Regency have the potential to support the economy and very likely to be developed.

The strategic role of MSMEs cannot run optimally if MSMEs do not develop. Revenue and profits are the most important factor in measuring the level of success of entrepreneurs and the development of MSMEs. In terms of developing this productive business, there have been many efforts made by the government, but in reality there are still many people who have not felt that assistance. Efforts that have been made by the government such as loans from government-owned banks, collateral-free credit distribution and others. In addition, the existence of micro institutions is also quite helpful such as Microfinance Institutions (MFIs), Baitul Maal Wa Tanwil (BMT), and other Islamic financial institutions. One of the Islamic financial institutions in charge of collecting and distributing funds to the public and is an official lemabaga is the Amil Zakat Institution (LAZ) or the Zakat Agency (BAZ).

Zakat, Infaq, and Shodaqoh (ZIS) is one of the approaches of Islam in poverty alleviation as well as equality of welfare. At this time, the concept of productive ZIS has been developing in an effort to realize the economic equality. Productive ZIS is an aid given to mustahiq as capital to run an economic activity in the form of business, that is to develop the level of economic and productivity of *mustahiq* (Qadir, 2001).

ZIS are not just occasional help to the poor people to ease their suffering, but are aimed at overcoming poverty, knowing what is at the root of the cause of poverty and seeking ways for the poor to improve their own lives. So, this is the reason why ZIS needs to be utilized in productive terms (Qardhawi, 2000).

The productive ZIS is in the form of business capital. This concept is developed because the mustahiq of micro enterprises are unable to access capital to formal financial institutions such as banks. In addition, productive ZIS aims to prevent and assist the effort of mustahiq regardless of debt bond. To realize a productive zakat, it takes a social organization that is able to manage zakat funds in a special and professional manner. The organization is an amil zakat institution to manage zakat funds of great potential, from collecting, utilizing, and starting to distribute its zakat not only consumptive but also productive.

One of the institutions that provide productive zakat aid to the dhuafa or *mustahiq* in Banyumas Regency is the Institute of Amil Zakat Nahdatul Ulama of Banyumas Regency. This zakat management institution has several programs as the realization of the optimal utilization of zakat. One of the programs of productive and optimal utilization of zakat is a productive economic program (Nu Preneur) with the concept of providing business capital for street vendors or small traders in the market.

NU Preneur is described as an independent community empowerment program and for those who get business capital assistance they are recommended to infaq through LAZISNU infaq box of Banyumas Regency. This program aims to improve *mustahiq* running Micro and Small Enterprises *mustahiq* who do not have the capital. With this scheme is expected to change position from *mustahiq* to *muzzaki*.

The utilization of zakat funds in Banyumas Regency which is distributed to *mustahiq* is still for consumptive purposes. Some have applied productive ZIS concept but not running maximumly, whereas the role of utilization of productive ZIS in poverty alleviation very effective and can stand in the long term.

Based on the background, scope of problems and above explanation, the research question in this research is:
(1) How is the ZIS collection, management and distribution system in LAZISNU of Banyumas Regency?
(2) How is the role of productive ZIS given by LAZISNU of Banyumas Regency to the development of *mustahiq* business?

ANALYTICAL METHOD

The method used in this research is a descriptive method which is done through quantitative analysis. Quantitative descriptive is one of the analyses that the data are obtained from the sample population and analyzed in accordance with statistical methods used and then interpreted.

1. **Object of Research**

   In this study, the object of this research is the development of mustahiq business given productive ZIS assistance by LAZISNU Banyumas. Indicators of business development in this research are increases in sales turnover, business profits, income and *infaq mustahiq*.

2. **Population and sample**

   The population of this research are *mustahiq* who receive productive ZIS from LAZISNU Banyumas. The technique used in determining the sample of this study is purposive sampling. Purposive sampling is a technique of determining the sample based on certain criteria or considerations.

   The criteria in this study are *mustahi*q who have obtained financing from zakat amil institutions at least one year, in 2018 still receive productive ZIS assistance and still actively running their business. So based on the criteria already mentioned, the samples taken in this study were 32 respondents.

3. **Types and Data Sources**

   This research has two kinds of data source that are primary and secondary data. Primary data are data obtained directly from the source. These primary data are obtained from questionnaires, in-depth interviews and observation with LAZISNU Banyumas and respondents who provide responses from the questions posed. And secondary data are additional data which become supporting data for the primary data. Secondary data comes from books, scientific journals, booklets, management reports of LAZISNU Banyumas, and so on.

Data Analysis Technique

1. **Validity Test**

   Validity test is used to measure the validity of a questionnaire (Ghozali, 2006). A valid instrument proves that the instrument precisely measures what you want to measure. In this study using Product Moment correlation techniques to test the validity of the questionnaire with the following formula: (Suliyanto, 2011)

2. **Reliability Test**

   Ghozali (2009) states that reliability is a tool to measure a questionnaire which is an indicator of a variable or construct. A questionnaire is said to be reliable if someone's answer to the statement is consistent or stable over time. In this study, reliability testing is done once, then compare the correlation of the answers or results with the questions. To test the reliability of the questionnaire, researchers are required to test the validity first. If the result shows invalid, then the questionnaire is omitted. Valid questions are then reliably measured.

3. **Descriptive Data Analysis**

Descriptive data analysis technique is a way of examining the status of a group of people, an object, condition, system of thought or also current events. This analytical technique is used to analyze data by describing the data that have been collected without any intent to make generalizations of the research results.

4. **Normality Test**

To fulfill the requirements for data analysis, normality tests are carried out. This normality test is intended to find out whether the data in question is normally distributed or not. Test normality using Saphiro-Wilk to see whether the data is normally distributed or not. If the significance value is more than 0.05, the data is normally distributed, but if the significance value is less than 0.05, the data is not normally distributed.

5. **Wilcoxon Signed Rank Test**

Wilcoxon Signed Rank Test is a non-parametric test to measure the significance of differences in two groups of paired data in ordinal or interval scales but the distribution is not normal. Wilcoxon Signed Rank Test is an alternative test of Paired Sample t Test if it does not meet the assumption of normality. Non-parametric testing is useful to use when the sample is small and easier to calculate than the parametric method. In non-parametric statistics, conclusions can be drawn without regard to the form of population distribution (statistics that are free of distribution).

RESEARCH RESULT

A. *Data Analysis and Discussion*

1. *Collection of ZIS Funds at LAZISNU Banyumas Regency*

Based on the results of interviews that have been conducted with LAZISNU Banyumas officials, on the side of gathering, many aspects must be done, such as aspects of socialization, education, and others. This aspect occupies a key function for the success of ZIS fund raising. Therefore, every means must be utilized optimally.

2. *Utilization of Productive ZIS*

In utilizing productive ZIS, LAZISNU Banyumas Regency chose *mustahiq* which was in accordance with the provisions of the Islamic religion. This productive ZIS program is very important and appropriate to improve the economic level of *mustahiq* because LAZISNU Banyumas Regency always prioritizes its *mustahiq* needs. Thus, this productive ZIS is very useful for the sustainability of *mustahiq* economy and increasing *mustahiq* income even though the amount given is not enough to help in the *mustahiq* business capital

3. *Distribution of Productive ZIS*

In distributing productive ZIS utilization, this productive ZIS program is carried out by the committee or amil from LAZISNU Banyumas Regency. This program is carried out in accordance with the right targets even though in carrying out its duties LAZISNU Banyumas Regency cannot be maximized. However, in distributing productive zakat is in accordance with the terms and conditions that apply. The requirements given are easy, in fast service and no illegal levies are requested from Amil, but *mustahiq* who receives capital assistance is recommended to infaq every month. (Results of interviews with

LAZISNU Banyumas).

1. *Validity Test*

Based on the calculation results of the validity test, the mentoring research variables with 14 question items are as follows:

Table 4.26. Validity Test Result

Item Number	r Count	r Table	Conclusion
1	0.521	0.349	Valid
2	0.373	0.349	Valid
3	0.651	0.349	Valid
4	0.487	0.349	Valid
5	0.685	0.349	Valid
6	0.487	0.349	Valid
7	0.405	0.349	Valid
8	0.613	0.349	Valid
9	0.683	0.349	Valid
10	0.487	0.349	Valid
11	0.373	0.349	Valid
12	0.624	0.349	Valid
13	0.537	0.349	Valid
14	0.668	0.349	Valid

Source: Primary data, processed (2018)

Based on Table 4.26 it can be indicated that all items are declared valid because r count> r table. Then the 14 items of statement can be used as a variable assistance research questionnaire.

2. *Reliability Test*

Table 4.27. Reability Test Result

Variable	Alpha Chronbach	r Table	Conclusion
Mentoring	0.806	0.349	Reliabel

Source: Primary data, processed (2018)

Based on the data in Table 4.27, it can be seen that the mentoring research variable has a Cronbach Alpha value that is higher than r Table. So, it can be concluded that the results of this instrument have a high level of reliability or it can be said that the results of this instrument can be trusted.

3. *Normality Test*

Table 4.28. Saphiro-Wilk Normality Test Results

Variable	Statistic	Conclusion
Capital	0.765	Not Normally Distributed
Sales Turnover	0.788	Not Normally Distributed
Profit	0.709	Not Normally Distributed

Income	0.741	Not Normally Distributed
Infaq	0.918	Not Normally Distributed

Source: Primary data, processed (2018)

Based on the results of the normality test in Table 4.28 it can be seen that the significance value of the variable capital, turnover, profit and income of 0,000 is less than 0.05, so Ho is rejected or the data tested is not normally distributed. Then the significance value of the infaq variable is 0.018 smaller than 0.05, so Ho is also rejected in other words the data tested is not normally distributed.

Based on the results of the normality test analysis, all data variables tested in this study were not normally distributed. Then the statistical method used in this study is nonparametric. Nonparametric statistics are spread-free statistics (do not require a form of population parameter distribution, either normal or not). To determine the nonparametic statistical test used in this study by looking at the sample used. The samples used are two interconnected samples, so the analysis technique in this study uses the Wilcoxon sign rank test.

4. *Wilcoxon Signed Rank Test*
a. *Capital*

Table 4.31. Wilcoxon Signed Rank Test Output of Test Statistics of Capital

	Capital before – Capital after
Z	-4,109
Asymp. Sig. (2-tailed)	,000

Source: Primary data, processed (2018)

Based on the results of the Wilcoxon sign rank test, the p-value is 0,000 (0,000 <0,05) and Zhitung is -4,109. This means that the sig value is smaller than the degree of error so that it is H_1 accepted and H_O rejected. So it can be concluded that the indicator variables of business capital before and after obtaining capital assistance are statistically significant differences.

b. *Sales Turnover*

Table 4.34. Wilcoxon Signed Rank Test Output of Test Statistics of Sales Turnover

	Sales Turnover Before – Sales Turnover After
Z	-4,112
Asymp. Sig. (2-tailed)	,000

Source: Primary data, processed (2018)

Based on the results of the Wilcoxon Signed Rank Test calculation, the Z value obtained is -4.112 with p-value (Asymp. Sig 2 tailed) of 0.000 which is less than the 0.05 degree of error so the decision of the hypothesis is to accept or that means there is a difference statistically significant between sales turnover before and sales turnover after receiving capital assistance.

c. *Profit*

Table 4.37. Wilcoxon Signed Rank Test Output of Test Statistics of Profit

	Profit before – profit after
Z	-3,725
Asymp. Sig. (2-tailed)	,000

Source: Primary data, processed (2018)

Based on the results of the Wilcoxon signed rank test obtained the p-value of 0,000 (0,000 <0,05) and Zhitung of -3,725. This means that the sig value is smaller than the degree of error so that it is H_1 accepted and H_O rejected. So it can be concluded that the indicator of business profit before and after obtaining capital assistance there is a statistically significant difference.

d. *Income*

Table 4.40. Wilcoxon Signed Rank Test Output of Test Statistics of Income

	Income before – Income after
Z	-3,823
Asymp. Sig. (2-tailed)	,000

Source: Primary data, processed (2018)

Based on the results of the Wilcoxon sign rank test obtained the -p value of 0,000 (0,000 <0,05) and Zhitung of -3,823. This means that the sig value is smaller than the degree of error so that it is H_1 accepted and H_O rejected. So it can be concluded that the income indicator variables before and after obtaining capital assistance are statistically significant differences.

e. *Infaq*

Table 4.43. Wilcoxon Signed Rank Test Output of Test Statistics of Infaq

	Infaq before - Infaq after
Z	-4,868
Asymp. Sig. (2-tailed)	,000

Source: Primary data, processed (2018)

Based on the results of the Wilcoxon Signed Rank Test calculation, the Z value obtained is -4.868 with p value (Asymp. Sig 2 tailed) of 0.000 which is less than the 0.05 degree of error so that the decision of the hypothesis is acceptable or that means there is a difference statistically significant between pre-infaq and infaq after receiving assistance.

CONCLUSION

a. Coclusion

Based on the results of data analysis and discussion, this study can be summarized as follows:

(1) With the technique that has been applied by LAZISNU in Banyumas Regency, it has been effective to *mustahiq* economic empowerment, it is understood that the provision of productive zakat with this technique is able to influence the *mustahiq* economy and influence the amount of income before and after obtaining productive zakat funds so that the techniques are used. it is appropriate to run the *mustahiq* economic empowerment program and to distribute this productive zakat..

(2) The capital aid provided by LAZISNU Banyumas Regency has a statistically significant effect on changes in the value of capital, turnover, profit, income, and infaq before and capital, turnover, profit, income, and infaq after receiving capital aid.

b. Implication

Based on the above conclusions, the implications can be taken as follows:

(1) The Amil Zakat, Infaq, and Shodaqoh Institutions are expected to continue to improve productive zakat utilization by maintaining and increasing budget allocations for this productive economic program because it has been proven to have a significant effect on the development of *mustahiq* micro businesses. So that it can reduce the level of poverty and appear new *muzzaki*. It is expected that LAZISNU of Banyumas Regency will maximize its productive zakat in the future by providing guidance or training to *mustahiq* in entrepreneurship so that they are more skilled and independent.

(2) The mentoring provided has quite good, but still needs more sustainable assistance, that is by the continued supervision to *mustahiq* which has turned into *muzzaki* so that it can continue to expand its business and not fall and change again to *mustahiq*. This was suggested because considering the assistance provided by LAZISNU Banyumas even though it was already good but not yet running optimally. LAZISNU needs to prepare for future steps so that empowerment efforts through this productive economic program will take place maximally, and optimally.

(3) The *mustahiq* are expected to use the capital assistance to develop their business optimally. Because the use of capital assistance is not all for developing business, so this research is an input for LAZISNU to further improve mentoring to *mustahiq* so that the funds provided are truly utilized for the development of *mustahiq* business, not for consumptive.

(4) It is expected that the community, especially the middle class and above, to understand and run the pillars of Islam, that is paying zakat in the Agency or the Amil Zakat, Infaq and Shodaqoh Institutions. Because the Agency or Institution of Zakat can distribute zakat funds more evenly so that it does not

focus on just one area. Besides that, the Zakat, Infaq and Shodaqoh Agency or Institution can utilize zakat funds to be more effective, for example in the productive economic empowerment program, which is utilizing zakat funds for *mustahiq* business capital which is expected to change the life of *mustahiq* to be better. In order for the public to understand the importance of zakat, so the Agency or the Amil Zakat Institution must continue to aggressively provide socialization and education to the community, especially the upper middle class.

c. **Limitations of Researh**

The limitation of this research is to use cross-section data so that it cannot see the development of *mustahiq* business conditions from time to time with certainty. Time series data cannot be obtained because the respondent does not have a historical record of business capital, sales turnover, or profits from the business being carried out. The absence of records related to the business activities of the respondents so that answers related to business capital, turnover, profits, income and information issued by the business are only estimates from respondents.

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