
Utilization of Productive Zakat and its Effect on Empowerment of Small Micro Business (SMEs) in Serang Regency

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Abstract:

This study aims to analyze (1) Utilization of productive zakat in BAZNAS Serang Regency and (2) The effect of utilization of productive zakat in the form of capital on the empowerment of Small Micro Enterprises (SMEs) in Serang Regency. The object of this research is the National Amil Zakat Agency (BAZNAS) of Serang Regency and Small Micro Enterprises (SMEs) that receive venture capital assistance from BAZNAS Serang Regency. The method used in this study is a mixed method with a sequential explanatory approach, collection and analysis of qualitative data in the first stage, then followed by the collection and analysis of quantitative data in the second stage. The findings of this study show that (1) Utilization of productive zakat BAZNAS Serang Regency is done through small business capital assistance program given to seven types of small micro enterprises (SMEs) namely stalls, machete craftsmen, traders, herbal therapy/herbal traders, culinary, sandal name making and travel. Small business capital assistance is distributed in the form of rolling capital loans using qardul hasan contract (repayment amount according to the loan amount), if there is business bankruptcy due to default of SMEs actors, then BAZNAS Serang will resolve it through a partner from local village officials, but if the bankruptcy occurs without any element of default, then BAZNAS Serang Regency will remove SMEs from the nominative if the assistance period has exceeded 5 years. and (2) the utilization of productive zakat in the form of business capital has a positive and significant effect on the empowerment of SMEs in Serang Regency with an influence contribution of 22.7% and the remaining 77.3% is influenced by other factors not examined in this study.

Keywords: Empowerment, Productive Zakat, Small and Micro Enterprises (SMEs).

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INTRODUCTION

Small and Medium Micro Enterprises (SMEs) is an economic machine in providing employment around the world, including in Indonesia (Siregar, 2021), SMEs also have an important role in economic growth and overcoming unemployment (Sunariani et al., 2017). Covid 19 which hit the world at the end of 2019 has a huge impact on the rate of economic growth, including SMEs. Based on the report of the Organization for Economic Co-operation and Development (OECD), it is said that the pandemic poses a threat of a major economic crisis in the form of declining production activity, declining consumption levels and consumer confidence (Chaerani et al., 2020), the decline in economic performance in the first quarter of 2020 which reached 2.97 % and second quarter of 2020 grew minus 5.32 %. (Ayuni et al., 2020), a decrease in income from Small Micro Enterprises (SMES) by 84.20 and Large Medium Enterprises (LMEs) 82.29 % (Sa'diah, 2020).

Pakpahan's research stated that the covid 19 pandemic caused a decline in the performance of SMEs on the demand side (consumption and purchasing power of society) which ultimately had an impact on the supply side, namely termination of employment and the threat of credit crunch (Pakpahan, 2020). Amri's research states that the condition of SMEs in the midst of the pandemic continues to decline in capacity, ranging from production capacity to decreased income (Amri, 2020)

Assistance needed by Micro, Small Enterprises (SMEs) according to the Central Statistics Agency (CSA) is venture capital assistance of 69.02 %, rather than assistance in other forms such as tax deferral, ease of administration for business filings, relief of electricity bills for businesses, relaxation or deferment of loan payments (Ayuni et al., 2020). In the province of Banten, the assistance needed by MSEs is business capital assistance of 82.4 %, greater than the need for capital assistance on a national scale. Thus, venture capital assistance is the most needed assistance during the pandemic covid 19 or 8 out of every 10 MSE entrepreneurs need venture capital assistance (Sa'diah, 2020). Imam Arramli Asyafii rejects the economic dangers posed by disasters (Nurhidayat, 2020), including humanitarian disasters (Covid 19), so that zakat funds can be used as venture capital to empower SMESs affected by Covid 19 (Silfani Aprianingsih & Kheryadi, 2021).

Zakat is property that must be issued by a Muslim or a business entity to be given to those who are entitled to receive it in accordance with Islamic law. in its

distribution (Hendri & Suyanto, 2017), zakat is divided into two parts, productive zakat and consumptive zakat (Tanjung, 2019). Productive zakat is the provision, management, and distribution of productive zakat funds, which provide long-term benefits and effects for zakat recipients (Sukesti & Budiman, 2018). The amount of productive zakat fund given to *mustahik* is used as venture capital. Capital factors have a very important role in productive activities and business development, in accordance with the theory that capital will help other factors of production to be more productive, so that capital assistance will improve the welfare of its recipients (Alam, 2019).

BAZNAS fundraising in 2019 reached 10.2 trillion with an average growth rate of 25.7 % annually (Adinugroho et al., 2020), while in the Province of Banten, the acquisition of BAZNAS funds in 2020 reached 120.3 billion (Muhammad, n.d.), while in Serang Regency, the acquisition of BAZNAS funds reached 15.10 billion. Each BAZNAS from the national level to the district/city level has a portion of the aid budget for the empowerment of SMEs.

Capital is all the funds expended by the trader in order to run the business which consists of purchase costs and marketing costs (Wardani et al., 2019). Meanwhile according (Pamungkas et al., 2015) capital is money that is used as a principal (parent) to trade, release money and so on or capital is property (money, goods and so on) that can be used to produce something that adds wealth. Capital is a business factor that must be available before conducting business activities. The small size of the capital will affect the development of the business in the achievement of income (Safitri & Setiaji, 2018). Indicators used to measure capital according to (Putri et al., 2014) is as follows (1) Capital structure; own capital and loan capital, (2) utilization of additional capital, (3) Barriers in accessing capital and (4) Business conditions after adding capital.

Empowerment according to (Hendri & Suyanto, 2017) empowerment is a process and a goal. As a process, empowerment is a series of activities to improve the power and empowerment of vulnerable groups in society, including individuals who live in poverty, as the goal of empowerment points to the conditions or outcomes that social change wants to achieve, including a society that is empowered, has power or has knowledge and ability to meet the needs of his life whether physical, economic or social.

Najmudin et al., (2019) argued, empowerment is the ability of people, especially vulnerable and vulnerable groups so that they have the strength or ability to (a) meet their basic needs, (b) reach productive sources that enable them to increase their income and obtain the goods and services they need and (c) participate in development processes and decisions that affect them.

Empowerment according to (Firmansyah, 2012) can be measured by four indicators, namely (1) Level of awareness and desire to change, (2) Level of ability to acquire capacity, (3) Level of ability to face obstacles, and (4) Levels increase cooperation.

METHOD

This is field research with a qualitative and quantitative approach (mixed method) using sequential explanatory. John W. Creswell states a sequential explanatory strategy involves the collection and analysis of qualitative data at the first level, which is then followed by the collection and analysis of quantitative data at the second level based on the results at the first level (Creswell & Creswell, 2018).

The population in this study consists of two parts, first, the distribution of zakat BAZNAS Serang Regency and second all SMEs actors who receive venture capital assistance from the zakat fund BAZNAS Serang Regency from 2019 to 2020 which amounted to 38 SMEs. According to (Arikunto, 2010) if the population is less than 100, it is better to take all so that the study is a population study. Furthermore, if the population is large (more than 100), it can be taken between 10-15% or 20-25% or more, depending at least on the researcher's perceived ability in terms of time, energy and funds, the narrowness of the observation area and the small size of the risk. which is borne by the researcher. Based on Arikunto's opinion, the researchers took the entire existing population, because there were only 38 SMEs.

The data collection technique in this study is an interview with the distribution of zakat BAZNAS Serang Regency, then followed by the distribution of questionnaires or questionnaires to 38 owners of SMEs who received capital assistance from zakat funds BAZNAS Serang Regency.

Data analysis technique was performed with two stages, in the first stage, this study analyzes how the distribution of productive zakat funds BAZNAS Regency to the perpetrators of SMEs affected by the Covid 19 pandemic in Serang Regency. Data analysis techniques to describe the formulation use Miles and Huberman data

analysis techniques, in which the data analysis process is classified into three, namely data reduction, data supply and drawing conclusions (Ilyas, 2016).

In the second stage, this study analyzes the effect of the utilization of zakat funds BAZNAS Serang Regency in the form of capital on the empowerment of SMEs. The method used in this study is a simple linear regression analysis method using computer program (software) SPSS version 23.0 for windows and Microsoft Excel 2013. SPSS or abbreviation of Statistical product and Service Solution is a computer application program performed to perform statistical calculations with more accurate (Nurcahyo & Hudrasyah, 2017). The first test is a validity test that is used to measure the validity or validity of a questionnaire. Furthermore, a reliability test where a questionnaire is said to be reliable or trustworthy if a person's answer to a statement is consistent or stable over time. After the instrument is valid and reliable, then the classical assumption test (normality test, multicollinearity test and heteroskedasticity test), then after that a simple linear regression analysis is performed, because there is one independent variable in this study. Hypothesis test (t test) is used to see the effect of independent variables on dependent variables. And the test of the coefficient of determination is used to determine the contribution of the independent variable in influencing the dependent variable (Ulya & Karneli, 2018)

RESULT AND DISCUSSION

BAZNAS Serang Regency

The National Amil Zakat Agency (BAZNAS, formerly BAZDA) of Serang regency was established in 2000. However, before the Law Number 38 of 1999 on Zakat Management, in Serang district (Dt. II Serang district) BAZIS was formed. The establishment of BAZIS is based on 6 regulations issued by the government, namely; 1). Circular Letter of the Minister of Religion Number A/VII/I/71736 dated December 6, 1951, 2). Regulation of the Minister of Religion (PMA) Number 4 of 1968, 3). Instruction of the Minister of Religion Number 16 of 1968 on 12 December 1968, 4). Joint Decree of the Minister of Religion and the Minister of Home Affairs Numbers 29 and 47 of 1991 on March 19, 1991, 5). Instruction of the Minister of Religion Number 5 of 1991, and 6). Instruction of the Minister of Home Affairs

Number 7 of 1998(Muslich, 2020). BAZNAS Serang regency is located at Jalan Yumaga Gg. Description No. 3 Serang - Banten. (Muslich, 2020)

BAZNAS Serang Regency has a Vision "To make the National Zakat Amil Body (BAZNAS) Serang Regency as the best zakat amil, competent (professional) and trustworthy (trusted) in the management of zakat". The vision is achieved with five missions, namely as follows:

1. To develop the competence of zakat management so that it becomes the institution of choice for the people.
2. Carry out trustworthy management so as to gain the trust of the community.
3. Provide services to *muzaki* to fulfill zakat correctly in accordance with sharia.
4. Develop services and empowerment programs to improve community welfare

BAZNAS Serang regency is seen by the officials of the Ministry of Religion of Banten province as an institution that has a good predicate in the management of zakat funds. One of the things so get the predicate, namely on the accountability of financial reporting(Balai, 2018). In addition, the BAZNAS Serang Regency has also twice received the BAZNAS award from the BAZNAS Republic of Indonesia in 2019 and 2020, also received the BAZNAS Award from the Ministry of Religion of the Republic of Indonesia in 2020 on BAZNAS 2015-2020 achievements in supporting government programs in eradicating poverty with the collection of zakat has increased significantly every year (Field, 2020).

Receipt of zakat funds, infak/alms, amil and non -halal funds in 2019 and 2020 can be seen in the following table:

Table 1. Receipt of BAZNAS Funds, Serang Regency Year 2019-2020

No	Fund Type	Year	
		2019	2020
1	Zakat Fund	11,163,603,579	11,406,464,625
2	Infak Fund	1,590,965,251	1,549,610,888
3	Amil Fund	3,455,667,327	3,020,825,619
4	Non -Shariah Funds	4,162,433	5,440,495
Total		16,214,398,590	15,982,341,627

Source: BAZNAS Serang Regency

The table above shows an increase in zakat fund income in 2020 by Rp. 242,861,046, while there was a decrease in the receipt of infak funds, amil funds and

non -Shariah funds in 2020. This was due to the economic recession due to the covid 19 pandemic which led to a decrease in the income of donors. So that the total receipt of funds BAZNAS Serang Regency in 2020 decreased when compared with the receipt in 2019 of Rp. 232,056,963.

While the utilization of zakat funds, infak/alms, amil and non -halal funds in 2019 and 2020 can be seen in the following table:

Table 2. Utilization of BAZNAS Funds for Serang Regency Year 2019-2020

No	Fund Type	Year	
		2019	2020
1	Zakat Fund	11.049.197.798	12,294,398,398
2	Infak Fund	1,750,104,181	1,856,787,992
3	Dana Amil	3,410,191,550	3,000,161,230
4	Non -Shariah Funds	3,950,000	36,837,408
Total		16,213,443,529	17.188.185.028

Source: BAZNAS Serang Regency.

The table above shows an increase in the utilization of zakat funds, infak funds and non -Shariah funds in 2020, while there is a decrease in the amount of utilization of amil funds in 2020, it is adjusted to the necessary needs.

Utilization of Productive Zakat BAZNAS Serang Regency

Empowerment according to Hasan (2001) in (Maisaroh & Herianingrum, 2019) is the ability to bring benefits or results achieved. The utilization of zakat, infak and alms funds for the economic empowerment of Small Micro Enterprises (SMEs) is in line with the fourth mission of BAZNAS Serang Regency, which is to develop services and empowerment programs to improve community welfare (Sujawandi, 2021).

Utilization of Zakat, Infak and Alms Fund BAZNAS Serang Regency in the framework of economic empowerment of Small Micro Enterprises (SMEs) is done through the Small Business Capital assistance (SBCA) program provided to traders, shop owners, machete craftsmen, culinary, travel, sandal makers and herbal therapy amounting to 38 SMEs. Capital assistance given to SMEs is in the form of a rolling fund loan with a *qardul hasan* contract, this is in accordance with the view of Widodo

(2001) in (Siswanto & Fanani, 2017) which states that one of the forms and nature of zakat utilization that is allowed is a rolling fund, zakat can be given in the form of a rolling fund (loan) by the manager to the mustahik with the note must be *qardul hasan*, meaning there should be no excess that must be given by the mustahik to the manager when repaying the loan such, in other words The amount of repayment is equal to the amount lent. The amount of loans given varies according to the type and size of the business, ranging from Rp 2,000,000 to Rp. 10,000,000. Data on the number of SMEs receiving rolling capital assistance can be seen in the following table:

Table 3. Data on the number of SMEs obtained the Capital Assistance Year 2019-2020

No	Type of MSE	Number of SMEs	Percentage
1	Knife Craftsman	10	26.32 %
2	Coffee shop	15	39.47 %
3	Merchant	8	21.05 %
4	Culinary	1	2.63 %
5	Herbal Therapy/Herbal Medicine Dealer	2	5.26 %
6	Sandal Making Name	1	2.63 %
7	Travel	1	2.63 %
Total		38	100 %

Source: Borrower Data SBCA BAZNAS Serang Regency 2019-2020 Processed, 2021

The table above shows that the SMEs received the most rolling loan capital assistance were stalls at 39.47 %, then machete makers at 26.32 %, traders 21.05 %, herbal therapists/herbal traders at 5.26 % and the least were Culinary MSE, sandal making and travel name, 2.63 %each. SMEs that receive SBCA funds BAZNAS Serang Regency are SMEs that have a business proven by the business license and apply to BAZNAS Serang Regency by filling out the form provided by BAZNAS with a photocopy of ID card, Family Card and photo. if there is a business bankruptcy due to the default of SME actors, then BAZNAS Serang Regency will resolve it through a partner from the local village officials,(Sujawandi, 2021).

Meanwhile, data on the amount of small micro -enterprise capital assistance in 2019 and 2020 issued by BAZNAS Serang Regency can be seen in the following table:

Table 4. Fund Amount Data for 2019-2020

No	Year	Amount of Funds	Percentage
1	2019	Rp 91,000,000	79.13 %
2	2020	Rp 24,000,000	20.87 %
Total		Rp 115,000,000	100 %

Source: Borrower Data SBCA BAZNAS Serang Regency 2019-2020

The above data explains that the SBCA fund in 2019 is much larger than the SBCA fund in 2020, this is due to the fact that in 2019 the number of SMEs receiving SBCA funds amounted to 33, while in 2020 the number of SMEs receiving SBCA funds was only 5, also due to because the covid 19 pandemic that started entering Indonesia in the early part of the first quarter caused an economic downturn to the micro scale (Sa'diah, 2020), until SMEs is unable to pay the installment of the SBCA loan to BAZNAS, the impact of the SBCA allocated as a rolling capital loan is not running as it should(Sujawandi, 2021) as a result, only a few SMESs get SBCA funds.

Test Research Instruments

Validity Test

Validity test was performed using SPSS v. 23. The results of the validity test can be seen in the following table:

Table 5. Validity Test Results

Question Item	RCount value	RTabel value	Conclusion
Variable Relativity			
X1.1	0.568	0.320	Valid
X1.2	0.682	0.320	Valid
X1.3	0.662	0.320	Valid

X1.4	0.658	0.320	Valid
Purchasing Interest Variables			
Y.1	0.544	0.320	Valid
Y.2	0.624	0.320	Valid
Y.3	0.704	0.320	Valid
Y.4	0.783	0.320	Valid

Source: SPSS Data Processed, 2021

Based on the results of the validity test in the table above, it is known that the value of all question items is greater than the table (0.320), so it can be concluded that all question items in the questionnaire filled out by the respondents are all valid.

Reliability Test

Reliability test was performed using SPSS v. 23. The results of the reliability test can be seen in the following table:

Table 6. Reliability Test Results

Variable	Cronbach's Alpha value	R Value Table	Conclusion
Venture Capital (X)	0.512	0.320	Reliable
Empowerment (Y)	0.590	0.320	Reliable

Source: SPSS Data Processed, 2021

Based on the results of the reliability test in the table above, it is known that the value of cronbach's alpha variable working capital (X) is greater than r table (0.512 0.320), and the value of cronbach's alpha variable MSE empowerment (Y) is greater than r table (0.590 0.320). Thus it can be concluded that all variables in this study are reliable and trustworthy.

Classical Assumption Test

Normality Test

Normality test was performed using SPSS v. 23. The results of the normality test can be seen in the following table:

Table 7. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		38
Normal Parameters, b	Mean	.0000000
	Std. Deviation	1.74648019
Most Extreme Differences	Absolute	.107
	Positive	.081

	Negative	-.107
Test Statistic		.107
Asymp. Sig. (2-tailed)		.200c, d
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Source: SPSS Data Processed, 2021

Based on the results of the normality test in the table above, it is known that the significance value of the Kolmogorov Smirnov test is greater than the alpha value (0.200 0.05), so it can be said that the residual data of the normally distributed model or the assumption of normality has been met.

Heteroskedasticity test

Heteroskedasticity test was performed using SPSS v. 23. The results of the heteroskedasticity test can be seen in the following table:

Table 7. Heteroskedasticity Test Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.676	2,018		.335	.740
	Venture Capital	.038	.108	.058	.351	.728

a. Dependent Variable: RES_2

Source: SPSS Data Processed, 2021

The table above shows that the significance value of the venture capital variable is greater than the alpha value (0.728 0.05), so it can be concluded that there is no heteroskedasticity in the regression model in this study.

Correlation Coefficient Test

Correlation coefficient test was performed using SPSS v. 23. The results of the correlation coefficient test can be seen in the following table:

Table 8. Correlation Coefficient Test Results

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.498a	.248	.227	1,694

- a. Predictors: (Constant), Venture Capital
- b. Dependent Variable: MSE Empowerment

Source: SPSS Data Processed, 2021

The table of test results above shows that the value of the correlation coefficient of the variable of venture capital to the empowerment of small micro enterprises (SMEs) is 0.227. These values indicate that the empowerment of SMEs is affected by venture capital as much as 22.7 percent, while the remaining 77.3 are influenced by other variables not studied in this study.

Hypothesis Test (t test)

Hypothesis test or statistical t test was performed using SPSS v. 23. The results of the statistical t test can be seen in the following table:

Table 9. Statistical t Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5,036	3,700		1,361	.182
	Venture Capital	.679	.197	.498	3,442	.001

a. Dependent Variable: MSE Empowerment

Source: SPSS Data Processed, 2021

Based on the results of statistical t test in the table above, it is known that the t value of the calculated venture capital variable is 3,442 and the significance value is 0.001, while the t value of the venture capital variable table is 1,688 and the alpha value is 0.05. when compared, the calculated t value was larger than the t table (3.442 > 1.688) and the significance value was smaller than the alpha value (0.001 < 0.05). thus, business capital has a positive and significant effect on the economic empowerment of small micro enterprises (SMEs).

The Influence of Zakat Utilization in the Form of Venture Capital on the Empowerment of Small Micro Enterprises (SMEs)

Utilization of productive zakat BAZNAS Serang Regency is channeled in the form of capital for Small Micro Enterprises (SMEs). Capital is all funds spent by

traders in order to run a business from purchase costs to marketing costs(Wardani et al., 2019). Based on the results of the data analysis above, it is known that the t value of the calculated business capital variable is 3,442 and the significance value is 0.001, while the t value of the business capital variable table is 1,688 and the alpha value is 0.05. when compared, the calculated t value was larger than the t table (3.442 > 1.688) and the significance value was smaller than the alpha value (0.001 < 0.05). thus, the venture capital has a positive and significant effect on the empowerment of SMEs stalls, machete craftsmen, traders, herbal therapists/herbal medicine sellers, sandal making, culinary and travel in Serang Regency. The contribution of the influence of business capital to the empowerment of SMEs is 22.7 %, while the remaining 77.3 percent is influenced by other factors not studied in this study.

The results of this study are in line with the results of (Asdani et al., 2020) which states that capital has an effect on the income of low -income communities (MBR). The results of (Pamungkas et al., 2015) stated that capital has a positive and significant effect on the empowerment of small and medium micro enterprises (SMEs) around the Babadan market, Ungaran. The result of (Ririn, 2019) explained that venture capital has an effect on the income of traditional traders Landungsari Malang City. The results of (Soliha & Hoetoro, 2016) showed that capital has a significant positive effect on the income of Indomaret SMEs partners in Malang. Abbas research results (Abbas, 2018) shows that venture capital has an effect on the performance of micro small businesses (SMEs) of Makassar. The results of (Hasanah et al., 2020) shows that capital has a positive and significant effect on the income of SMEs in Purbalingga Regency. The results of (Arliani et al., 2019) showed that business capital has a positive and significant effect on the success of SMEs in Tukad Sumaga Village, Gerokgak District, Buleleng Regency. Research results of (Safitri & Setiaji, 2018) which states that venture capital has a positive and significant effect on the development of micro and small businesses in Kedungleper Village, Bangsri District, Jepara Regency. The results of (Wardani et al., 2019) which states that capital has an effect on the income of coconut retailers in the Langsa Kota Market.

CONCLUSION

Based on the results of data analysis and discussion above, it can be concluded that the utilization of productive zakat BAZNAS Serang Regency is done through small business capital assistance (SBCA) program given to seven types of small micro enterprises (SMEs) namely stalls, machete craftsmen, traders, herbal therapy /herbal medicine trader, culinary, sandal making and travel. Small business capital assistance (SBCA) is distributed in the form of rolling capital loans using qardul hasan contract (repayment amount according to the loan amount), if there is business bankruptcy due to default of SMEs actors, then BAZNAS Serang will resolve it through partners from local village officials, but if the bankruptcy occurs without any element of default, then BAZNAS Serang Regency will remove SMEs from the nominative if the assistance period has exceeded 5 years. and the utilization of productive zakat in the form of revolving loan business capital has a positive and significant effect on the empowerment of SMEs affected by covid 19 in Serang Regency, with a contribution of 22.7 % and the remaining 77.3 % influenced by other factors not studied in this study.

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