EMPOWERMENT OF ZAKAT FUNDS THROUGH BUSINESS EMPOWERMENT

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ABSTRACT
Public welfare is the main goal of economic development in every country. One of the Islamic economic instruments that can be used to realise welfare in society is zakat. This study analyses the effect of productive zakat utilization in the form of capital and mentoring on mustahik welfare. This research is quantitative research with Partial Least Square Structural Equation Modelling (PLS-SEM) analysis technique, with SmartPlS 4 software. The object of research is mustahik beneficiaries of the lapak berkah program. The sample used in this study was the entire existing population, namely 80 mustahik beneficiaries of the blessing stall programme. The results showed that capital has no effect on mustahik welfare. Furthermore, the mentoring provided by zakat institutions has no effect on the welfare of mustahiks. This study measures the welfare of mustahik using the maqashid sharia method. These results can be used as evaluation material related to the utilization of productive zakat funds for the lapak blessing programme, so that it can maximise the benefits to mustahik.

Keywords: Capital, Mentoring, Mustahik Welfare.

INTRODUCTION

Zakat is an Islamic economic instrument that can be used to overcome the problem of poverty and can be used to empower the community in order to realise welfare in the community. According to BPS (Badan Pusat Statistik) in March 2023, the poor population in Indonesia reached 25.9 million people (BPS, 2023). This shows that there are still problems in efforts to create community welfare. The role of the government is needed in an effort to overcome poverty and create prosperity in Indonesia. This is where the role of zakat funds to be able to help overcome the problem of community poverty, by distributing zakat funds to people who need help. The distribution of zakat funds is generally given in two ways, the first is the distribution of zakat consumptively and the second is productively (Mawardi et al., 2023). The distribution of zakat funds adjusts the conditions and needs of the mustahik, the distribution of consumptive zakat funds is distributed when the mustahik needs life support and short-term mentoring, while the distribution of productive zakat funds is given to help mustahik in the long term with empowerment programmes.

The distribution of productive zakat funds is very helpful for mustahik with the empowerment programmes provided. Because zakat funds distributed through productive empowerment programmes are expected to have a long-term socio-economic impact, including through empowering business funding (Beik & Arsyianti, 2015). With the mentoring from zakat funds, it helps socio-economic problems in society, one of which is problems related to access to capital in society. In the AFPI (Indonesian Joint Funding Fintech Association) data in 2021, there were 46.6 million SME (Small and Medium Enterprise) or 77.6 per cent of the total 60 million SME in Indonesia that could not reach access to financing in the form of bank credit (Ramli, 2021). The main problem with formal financial institutions (e.g. banks) is that these financial intermediaries demand collateral and certain wealth requirements in order to obtain credit (Widiastuti et al., 2021). Formal financial institutions such as banks will generally ask for collateral to be used as a condition for borrowing funding, this is very burdensome for mustahik because they cannot fulfil the requirements and eventually turn to loan sharks or online loans with high interest rates.

Zakat funds can not only be used to help the community related to funding or capital for business, but also used to improve the quality and understanding of business with mentoring in the form of business mentoring or mentoring. Pratiwi & Widiastuti (2017) said that one of the factors that led to the failure of the business financing programme was the lack of mentoring from the institution. Mentoring and training related to mustahik businesses are needed, this is so that mustahik can maximally manage the zakat funds that have been given to be able to develop their business. Fikriyah & Ridlwan (2018) explained that further efforts are needed to improve the quality of business training and mentoring for mustahiks so that they can optimise their business potential.

One of the zakat institutions that distribute productive zakat funds in the form of business capital empowerment and business mentoring is Inisiatif Zakat Indonesia (IZI) Jawa Timur. IZI is an amil zakat institution that collects, manages, and utilises zakat to be distributed to mustahik. By looking at BPS (Badan Pusat Statistik) data in March 2023 the number of poor people in East Java was 4.18 million, IZI helped in efforts to alleviate poverty in East Java with various utilization programmes for zakat, infaq and shadaqah funds (BPS, 2023). The utilisation of zakat funds at IZI institutions is implemented into two programmes, namely the noble initiative programme and the empowerment programme (IZI, 2023). The noble initiative programme is a consumptive distribution of zakat funds, by providing direct living mentoring to mustahiks. Meanwhile, the empowerment programme is a productive distribution programme of zakat funds to mustahik in the long term. One of the productive empowerment programmes of zakat funds in IZI Jawa Timur is the lapak berkah programme, this programme is a business capital mentoring programme for mustahik who have a business but are having difficulty in terms of business funding and mustahik who want to start a business.

In addition to providing training and mentoring to the mustahiks, the Lapak Berkah programme also provides business capital mentoring in the form of kiosks or rombong and other business needs. This mentoring is intended to support the business operations and spirituality of the mustahiks. The mentoring is in the form of religious mentoring and business mentoring. According to Beik & Arsyianti (2015), zakat institutions need to improve their monitoring programmes to identify houses that may be experiencing spiritual decline. In addition, they also need to improve the way they evaluate the spiritual and educational mentoring provided to zakat users.

This study tries to find factors that can influence the welfare of mustahiks through business development, which is mediated by the exposure of phenomena and previous research. The purpose of this study is to find out how capital mentoring and mentoring relate to welfare.

LITERATURE REVIEW

Theoretical Framework

Mustahik Welfare

Zastrow (2010) defines well-being as the fulfilment of one's needs in terms of social, financial and recreational well-being in a community. From a different perspective, welfare refers to the idea that people can live an honourable life if their needs are met (Setiawan, 2019). The main objective of the Zakat Fund Empowerment Programme is welfare, with the expectation that empowerment efforts will lead to mustahik welfare. Al-Ghazali stated that in Islam, fulfilling one's basic needs includes protecting the body, mind, and property (maal), as well as providing for children (nasl), religion (diin), soul (nafs), intellect (aql), and offspring (nasl) (Sodiq, 2016).

Capital

Before carrying out the company's operational activities, capital is a requirement that must be fulfilled (Abbas, 2018). Capital in production factors according to Sukirno (2000) is an object created by humans and used to produce the goods and services they need. Capital is very important for a business, when the business wants to grow, it needs more capital to achieve this. Research carried out by Setiaji & Fatuniah (2018) explained that the source of capital consists of own capital and capital from outside in the form of loans and mentoring.

Mentoring

Mentoring is a strategy intended to improve the quality of human resources that aims to develop the ability to identify problems and find solutions to problems (Soemitra et al, 2022). Mentoring is an effort given to develop abilities and provide new insights for individuals or community groups that need mentoring. Suharto (2005) explains that mentoring is a strategy used by the government and non-profit organisations in improving the quality of human resources, so that they can identify as part of the problems being experienced and in an effort to find alternative solutions to the problems being faced.

HYPOTHESIS

The Effect of Capital on the Welfare of Mustahik

The study by Romdhoni (2018) shows the influence between capital, income, and consumption on the welfare of LAZISMU Sragen mustahik. In this research, capital has a positive and significant influence on the welfare of mustahik, in this research shows that the greater the capital provided, the more it will improve the welfare of mustahik. In line with previous study by Widiastuti et al., (2021) distribution of productive zakat in the form of business capital has an influence on welfare. So from these results, a hypothesis can be drawn:
H1: Capital affects the welfare of mustahik

The Effect of Mentoring on the Welfare of Mustahik

Ibrahim & Ghazali (2014) shows that the mentoring provided to mustahik has an influence on the welfare of mustahik. In this study, the mentoring provided by the institution is very instrumental to the welfare, in addition to mentoring to the business, mentoring also covers aspects of life, and spiritual aspects. This is in line with Andriati & Huda (2015) in his research shows that mentoring has a positive and significant influence on welfare. With the results of previous studies showing the effect of mentoring on the welfare of mustahik, a hypothesis can be drawn:
H2: Mentoring affects the welfare of mustahik

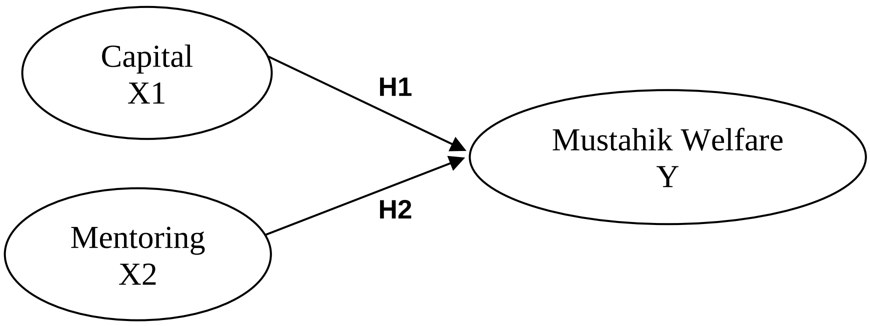

Figure 1. Conceptual Framework
Source: Processed Data (2024)

METHODS

The type of research used in this study is quantitative research associative. Quantitative research is research that has the aim of discovering knowledge, analysing problems based on empirical experience using theory, design, hypothesis and determining research subjects and associative is an attempt to find a cause-and-effect relationship between related variables (Purwanza et al., 2022). The data collection technique used in this study was a questionnaire, which was distributed online and offline. In this study, LAZNAS IZI Jawa Timur was used as a research site. The sample used in this study was 80 mustahik, or all the population was sampled. This sampling method is a saturated sample method, saturated sample is a sampling technique if all members of the population are sampled. This is done if the population is small, and the research conducted wants to make generalisations with small errors (Hardani et al., 2020). In order to collect data for this research, the questionnaire will be sent directly to the mustahiks of the Lapak Berkah programme using Google Form. The Likert scale is used as a scoring tool to assess the answers to this research questionnaire. According to Purwanza et al. (2022), the Likert scale is a tool used to measure a person's attitudes, views, and perceptions about social phenomena.

According to Hair et al. (2019), the measurement scale in this study uses five possible answers as follows:

Strongly Agree	= 5
Agree	= 4
Neutral	= 3
Disagree	= 2
strongly disagree	= 1

RESULTS

Table 1. Outer Loading Result

	Indicators	Outer Loading	AVE
Capital (X1)	X1.2	0,87	0.650
	X1.3	0,88	
	X1.4	0,727	
	X1.5	0,712	
	X1.6	0,776	
Mentoring (X2)	X3.1	0,769	0.605
	X3.2	0,779	
	X3.3	0,813	
	X3.4	0,727	
	X3.5	0,709	
	X3.6	0,862	
	X3.7	0,777	
Mustahik Welfare (Y)	Y.1	0.713	0.874
	Y.2	0,859	
	Y.3	0,831	
	Y.4	0,801	
	Y.5	0,886	
	Y.6	0,869	
	Y.7	0,814	
	Y.8	0,878	
	Y.9	0,84	
	Y.10	0,777	

Source: Processed Data (2024)

To see an indicator has a positive correlation with other indicators so that it can be used to measure a variable, it can be seen from the outer loadings value > 0.7. The table above shows that the indicators have met the convergent validity requirements, which are above 0.7. Based on the results of the data test above, it shows that the AVE values of all variables have met the requirements, namely the AVE value is greater than 0.5. So from these results it can be stated that all variables are valid.

Table 2. Fornell Lacker Criterion

Variable	X1	X3	Y
Capital	0.806		
Mentoring	0.788	0.778	
Mustahik Welfare	0.827	0.747	0.832

Source: Processed Data (2024)

Discriminant validity is seen from the results of the cross loading and fornell - larcker tests which show a value of >0.70 (Sarstedt et al., 2021). Based on the results of the data test above, it shows that the AVE values of all variables have met the requirements, namely the AVE value is greater than 0.5. So, from these results it can be stated that all variables are valid.

Table 3. Cross Loading

	X1	X2	Y
X1.2	**0.870**	0.785	0.893
X1.3	**0.880**	0.725	0.751
X1.4	**0.727**	0.542	0.520
X1.5	**0.712**	0.441	0.479
X1.6	**0.776**	0.583	0.564
X2.1	0.506	**0.769**	0.461
X2.2	0.599	**0.779**	0.490
X2.3	0.588	**0.813**	0.568
X2.4	0.563	**0.727**	0.512
X2.5	0.536	**0.709**	0.479
X2.6	0.806	**0.862**	0.824
X2.7	0.589	**0.777**	0.538
Y.1	0.509	0.505	**0.713**
Y.2	0.741	0.714	**0.847**
Y.3	0.778	0.608	**0.820**
Y.4	0.700	0.550	**0.790**
Y.5	0.723	0.670	**0.886**
Y.6	0.693	0.612	**0.869**
Y.7	0.689	0.696	**0.814**
Y.8	0.697	0.603	**0.878**
Y.9	0.636	0.583	**0.840**
Y.10	0.655	0.574	**0.777**
Y.11	0.752	0.685	**0.875**

Source: Processed Data (2024)

Based on table 3 shows the results of the cross-loading value test, where there are several items that do not meet the requirements and will be removed from the research model. While most of the items have met the criteria, namely the cross-loading value greater than 0.7.

Table 4. Construct Reliability & Validity

variable	*Cronbach Alpha*	*Composite Realibility (rho_a)*	*Composite Realibility (rho_c)*
Capital	0.867	0.906	0.902
Mentoring	0.891	0.916	0.915
Mustahik Welfare	0.955	0.959	0.961

Source: Processed Data (2024)

This test is used to see whether the items used have consistency to measure a variable. To measure this consistency, there are requirements in the form of Cronbach Alpha and composite reliability values which must be greater than 0.6 (Sarstedt et al., 2021). The table above shows that the data test results show that all variables have met the requirements, namely having a value above 0.6. So it can be said that all variables have consistency.

Table 5. R-Square

	R-Square	R-Square Adjusted
Mustahik Welfare	0.852	0.846

Source: Processed Data (2024)

The R-Square test is used to measure the accuracy of the model prediction and is calculated as the correlation between the actual value and and as the predicted value of the construct for endogenous variables. In this test, there are assessment criteria, namely 0.75 strong, 0.50 medium, 0.25 weak (Sarstedt et al., 2021). The table above shows that the capital and mentoring variables on mustahik welfare have an r-square value of 0.852, this value indicates a strong model.

Table 6. Path Coefficient

	Variabel Y
Capital	0.147
Mentoring	0.127

Source: Processed Data (2024)

The path coefficient significance test is conducted to see the significance value of each path coefficient in the structural model. To assess the significance, look at the path coefficient results with a value of - 1 and + 1. The results of the value that shows close to + 1 indicate a strong or significant positive relationship. Meanwhile, the result of a value close to 0, the weaker the relationship and the insignificant (Hair et al., 2014). The table above shows that there is significance between variables, namely the value shown is close to +1. So it can be concluded that there is significance in each variable.

Table 7. F-Square

	Mustahik Welfare
Capital	0.034
Mentoring	0.040

Source: Processed Data (2024)

This test is conducted to measure the relative value of endogenous variables to exogenous variables. To find out this value, it can be seen from the f-square value, with assessment criteria for direct effects of 0.02 low, 0.15 medium, 0.35 high (Sarstedt et al., 2021). From the table above, it is known that the value of capital on the welfare of mustahik is 0.034, this value shows the effect of capital on the welfare of mustahik is low. The effect of mentoring on the welfare of mustahik has a value of 0.040 which is classified as low.

Table 8. Q-Square

	Q^2 Predict
Mustahik Welfare	0,646

Source: Processed Data (2024)

This test is conducted to measure how much the relationship between variables is. There are measurement criteria for measuring variable relationships, namely, more than 0.50 there is high accuracy, more than 0.25 moderate accuracy and more than 0 low accuracy (Sarstedt et al., 2021). From these results, it was concluded that the overall model was considered to have high accuracy and relevant predictive value.

Table 9. Analysis of the Influence of Capital and Mentoring on Mustahik Welfare

	Hypothesis	T-statistics	P values	Conclusion
H1	Capital – Mustahik Welfare	1.768	0.077	No Effect
H2	Mentoring – Mustahik Welfare	1.445	0.148	No Effect

Source: Processed Data (2024)

The results show that capital has no influence on the welfare of mustahik. This finding shows that the capital provided by zakat institutions may not be able to directly improve the welfare of mustahik. Capital that cannot be used effectively causes capital not to be able to prosper mustahik.

Likewise, with the mentoring variable which has no effect on the welfare of mustahik. Ineffective mentoring makes the empowerment of zakat funds ineffective. This is because mentoring is important to be able to develop the ability and understanding of mustahik regarding the use of capital and running their business.

Discussion

The results showed that the capital provided by IZI East Java had no effect on the welfare of the mustahik of the lapak berkah programme. This result is in accordance with the results obtained Prastiawati & Darma (2016) and Rachmawati et al., (2019), but these results are different from the results obtained Widiastuti et al., (2021). Mustahiks who are not prosperous cannot manage the capital provided so that the capital increases. This is because the mustahik cannot use the capital effectively. The capital provided has not been able to be used by mustahik effectively to make their lives better. The capital obtained by mustahik is not only used to develop their business, but also used to fulfil their daily needs. This is what makes the capital provided unable to prosper the mustahik, because when the capital used to develop a business is used to fulfil daily life the capital will not last long and will run out in a short time.

The capital provided has not been able to be used by mustahik effectively to make their lives better. The capital obtained by mustahik is not only used to develop their business, but also used to fulfil their daily needs. This is what makes the capital provided unable to prosper the mustahik, because when the capital used to develop a business is used to fulfil daily life the capital will not last long and will run out in a short time. This is due to the limited capital mentoring provided and the capital provided by zakat institutions is intended to help mustahik businesses. The results of these findings strengthen the findings of Rachmawati et al., (2019) which reveal that productive zakat mentoring in the form of capital has not been able to prosper mustahik due to limited capital mentoring, as well as the lack of supervision from zakat institutions regarding the use of zakat funds in mustahik.

CONCLUSION

The results in this study indicate that the distribution of productive zakat funds in the form of capital and mentoring has not yet affected the welfare of mustahik. Capital does not affect the welfare of mustahik because, when the capital provided by IZI Jawa Timur cannot be maximised and used effectively, the capital cannot last long and cannot affect the welfare of mustahik. Meanwhile, mentoring has no effect on the welfare of mustahik because the mentoring carried out by IZI Jawa Timur is not optimal and effective to improve the welfare of mustahik.

These results can be used by IZI Jawa Timur as evaluation material related to the utilization of productive zakat funds for the lapak berkahah programme. This includes supervision of mustahik related to the capital provided, it aims to ensure that the capital provided is used properly. Furthermore, related to the mentoring provided for mustahik, the mentoring provided must be more optimal.

Suggestions that can be given to zakat institutions are that further supervision is needed from IZI Jawa Timur regarding the use of the business capital provided. In addition, IZI Jawa Timur must also make agreements or regulations for mustahik so that mustahik has the responsibility to manage the capital provided as well as possible. Online mentoring must be maximised by IZI Jawa Timur to be able to increase knowledge and monitor mustahik businesses. In addition, monitoring is needed as well as making modules and mentors for mustahiks. It is intended that mustahik get further mentoring and knowledge related to managing their business.

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