THE EFFECT OF PRODUCTIVE ZAKAH, INFAQ AND SHADAQAH TO THE GROWTH OF MICRO-ENTERPRISES AND WELFARE MUSTAHIQ IN PASURUAN

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ABSTRACT

The purpose of this study was to determine the effect of Zakah, Sadaqah Infaq and productive to the growth of micro-enterprises and welfare mustahiq in Pasuruan in East Java, as well as to determine the effect of growth on the welfare of micro enterprises mustahiq mustahiq in Pasuruan, East Java. This study included an explanatory or confirmatory research category, which would like to get an explanation of the relationship between variables. The object to be examined / analyzed the relationship is variable Infaq Zakah Sadaqah (ZIS) productive with variable micro and welfare variables Bazda mustahiq in Pasuruan. This research is a quantitative analysis approach PLS (Partial Least Square). Results penelitian show Zakah, Infaq and Shadaqah Productive affect the growth of micro enterprises mustahiq in Pasuruan in East Java, while Zakah, Infaq and Shadaqah Productive no influence on the welfare mustahiq in Pasuruan in East Java, while the growth of micro enterprises mustahiq no influence on the welfare mustahiq in city of Pasuruan, East Java. Potential ZIS in Pasuruan actually quite large, if they distribute their zakah through BAZNAS Pasuruan will accumulate greater funds for the benefit of the Ummah.

Keywords: ZIS productive, growth, prosperity, mustahiq, BAZ
INTRODUCTION

The economic condition of the world today shows the economic downturn in the world, can be seen from the quarterly report 2014 issued by the World Bank (World Bank, 2014), which projects a decline in economic growth in the United States, Europe, Japan and emerging countries in the world, China.

As a country whose economy has always grown, must balance the economic impact on slowing economic growth. World economic conditions also impacted on the pace of economic growth slowed in Indonesia were affected by weakening investment and exports. Slowing economic growth indicate a decline in economic activity, which would certainly have an impact on the increase of poverty, particularly in developing countries, including Indonesia. Indonesia’s economic growth is relatively slow compared to a few years ago is expected to slow the rate of decline in the national poverty level, which in March 2014 stood at 11.3 percent. Indonesia faces challenges to deal with the problem of extreme poverty that is difficult to solve. Poverty is projected to remain above 8 percent by 2018, unless there is concerted action to support equitable growth, strengthen and expand the social safety net.

In the context of encouraging the achievement of national priorities for tackling poverty, instrument ZIS (zakah, infaq and Sadaqah) forward required to increasingly play a role in alleviating poverty and bringing prosperity to the people a lot. Until now should be recognized collection of zakah is not maximized in our country. Zakah potential in research and BAZNAS IPB reached Rp 217 trillion (Indonesia Zakah and Development Report 2012’). While collected until now only around Rp 2.1 trillion, or 1% of the available potential. But we are grateful until now zakah funds collected have been able to help more than 2.8 million mustahiq or more than 9% of poor people in Indonesia. So you can imagine if zakah collected up to 10, 30, or 50 percent, will undoubtedly become a significant force for address the problem of poverty and largely well-being to the people in the homeland.

Realization of zakah which is still low compared to its potential, and is concentrated on one type of zakah fitrah, according Mufraini (2006: 1) indicates that there are issues that led to a Muslim who has had enough wealth to zakah obligatory disobedient in tithing. On the other hand, Azizy (2004: 132) reveals that in reality people do not fully comprehend the teachings of charity.

Productive utilization of zakah is the understanding rather to how or methods of delivering Zakah funds to the target in a broader sense, in accordance with the spirit and purpose of Personality’. Administration that is efficient, effective benefits system with a versatile and productive, according to the shari’ah message and the role of the social and economic function of zakah. Zakah productive thus giving zakah is to make the recipients produce something continuously, with Zakah had received. Where property or charity funds given to mustahiq not spent but are developed and used to help their businesses, so that with the effort they can make ends meet on an ongoing basis.

The phenomenon of ZIS productive in developing new Pasuruan town about three years, before the division and distribution of ZIS funds are still struggling in consumer needs mustahiq. Seeing the importance of empowerment so mustahiq can
develop the business so that it can independently, eventually developed ZIS also for funding mustahiq productive so they have a business and be independent.

LITERATURE REVIEW

Zakah is worship related to financial economic community and is one of the five pillars of Islam which has the status and function is very important in Islamic law. As an effort to foster empathy and liken the taste to each individual fellow Muslims. The charity has two functions. The first is to clean the property and the human soul so constantly in a state of fitrah. Secondly, the charity that also serves as public funds are used for social purposes in order to reduce poverty.

In general, redeemable zakah consumptive nature which is to meet daily needs, cover the needs maknana and clothing. But if you think about the longer it is less helpful for the long term. Because zakah is given it will be used for the daily needs which will soon run out, and then the mustahiq going back to live in a state of poor and needy. Because of this, the term zakah productive in order to deliver impact and benefits of long-term value in themselves the mustahiq zakah. Zakah is not a term productive as well as the types of zakah zakah mal and zakah fitrah. Zakah is a form of productive utilization of zakah. Thus, the distribution is productive is to supplement or as working capital mustahiq. Mustahiq that should return the capital, it is its nature as a strategy to educate them to work hard so that he succeeded. Indeed, it became infaq returns of their labor, then rolled again to another mustahiq. Thus, the beneficiaries of zakah is increasing.

One side of Islam that has not been taken seriously is the optimization of the utilization of zakah, sadaqah infaq and for poverty alleviation. Although the implementation of zakah has long been carried out by Muslims in Indonesia, but its implementation is still limited to tithe in the month of Ramadan alone. While Zakah Maal, Infaq and Shodaqoh still managed by individuals. Form of distribution is still consumptive. That means he is given to mustahiq for direct use by the person concerned in meeting their daily needs.

So did the management do-Amil Amil Zakah. Even though recently appeared many Amil Zakah (LAZ) that manage zakah in a professional and productive, but he is still concentrated in large cities and have not touched the core of the problem of poverty. He is still focused on the presentation of services in the field of social, and not touching the efforts to improve the economic well-being in the areas such as business development, training and management oversight of SMEs and others. Managed by the general for health care, education and direct assistance. Zakah is expected to be a productive alternative to empower the mustahiq so that in the future could be Muzakki.

Distribution and distribution of zakah can be through a variety of ways. Some are distributed independently and some are through amil zakah institutions in the vicinity. Which in this case Badan Amil Zakah Nasional (BAZNAS) and Badan Amil Zakah Regions (Bazda). The distribution of zakah independently many of us encounter in various places. Regardless of what their motivation but this model is done by many people is to set aside their property for the needy in the vicinity. However, we have encountered many independent
distribution of zakah is not uncommon leaving depression and anxiety and even the deadliest of the candidates mustahiq. Due to be jostled and queued before they get their rights.

Concrete examples of the utilization of zakah as a productive business is the provision of venture capital revolving, meaning mustahiq lent amount of capital and are required to be accountable for the use of venture capital/labor by returning the installments, or according to mutual agreement. Required that the right memberikat zakah that is productive is the institutions that are able to provide guidance and assistance to the mustahiq so that business activities can be run well. In addition to provide guidance and assistance to the mustahiq in their business activities, also must provide spiritual guidance and religious intellectuals that increasing the quality of faith and Islam.

If the way is running smoothly, the benefit of zakah must be very large. Many people who can get capital, to work, to make his life quite rich even and eventually changed from mustahiq to muzakki. If the productive zakah is conducted properly, undoubtedly poverty will gradually diminish and even disappear. The second model of the distribution of zakah both consumptive and productive zakah there are advantages and disadvantages of each. The positive side is zakah consumptive impact can be felt directly by mustahiq, and the downside consumptive zakah distribution model that will give adverse impact which the increasing dependence of the mustahiq power.

Micro-businesses are business activities that can expand employment and provide economic services to the wider community and can play a role in the process of equalization and improvement of people’s income, stimulating economic growth, as well as instrumental realize national stability. Additionally, micro-enterprises is one of the main pillars of the national economy who gets the ultimate opportunity, support, protection and development are widely seen as a form of the firm to a group of economic activities of the people, without ignoring the role of large enterprises and government-owned enterprises. According to the Department of Labor (Labor Department) micro-enterprises are businesses with fewer than five workers.

Empowerment and development of Micro, Small and Medium Enterprises (SMEs) is the efforts taken by the government to tackle the problem of unemployment and poverty. According Rudjito (2003) micro-enterprises are businesses owned and run by the poor or near poor. Micro-businesses are often referred to as home businesses. The amount of credit that can be received by the business is USD 50 million. Micro-businesses are productive enterprises individually or joined in a cooperative with sales revenue of Rp 100 million. Prosperity in view of Islam

The first Islamic society born of the Prophet Muhammad. through his personality that is very impressive. This private family gave birth to a balanced like Khadija, Ali bin Abi Talib, Fatimah Az-Zahra, and others. Moreover, Islam recommends that not spoil anyone else or restrict the creativity of others, so that the person can not help himself. The new financial assistance may be granted if a person was not able to meet their needs. When someone came to the Prophet. complain of poverty, the Prophet. do not give him any money, but the ax to be used to retrieve and gather wood. Thus, the Islamic doctrine of social welfare is included teachings that encourage people to be creative
and be independent, not much dependent on others.

According Zadjuli (2006: 18), argues that according to sharia-Islamic welfare is already the achievement of comprehensive human or human so completely that it has achieved a holistic happiness anyway (outer and inner happiness, the world and the Hereafter). welfare system in the concept of Islamic economics is a system that embraces and involves factors or variables faith (the values of Islam) as one of the fundamental elements that are very fundamental in achieving the welfare of individuals and collectively as a society or a country. Variables or factors faith has become a benchmark in determining the menu production, menu Consumption and menu Distribution of goods and services before being put into circulation market law that established a harmony and compass balance between commercial pressures and the desire satisfaction individual sector in hand with the pressure of the interests of profit market on the other hand are formulated through policy outcomes lembagas socio-economic communities and the state in the form of policies that also berasaskan basic values of faith, so intertwined stimulation and socialization of sustainable economic development that can deliver individual and society that believes until the peak makasidus Syariah namely " baldatun tayyibah wa Rabbun Ghofur ".

Here, Islam precisely the Islamic economic system has a chance to reappear to provide solutions to the economic problems that exist, because the principles of Islamic economics does not know the system "interest-or freedom without direction" and also "excessive dominance". Welfare is referred to in this article uses the concept of maqasid al-shariah (Islamic purposes). Imam Al Ghazali that man is said to be prosperous if it can meet the needs of his religion (deen), soul (nafs), intellect (aql), descent (nasl) and property (maal).

As for the object to be a study in this research is zakah, infaq and sadaqah (ZIS) productive in relation to the growth of micro and welfare mustahiq. Based on the object of study, taking into account both theoretical studies, empirical and normative, made formulation of the problem in this thesis there are three (3) formulation of the problem. Furthermore, based on the object of study, formulation of the problem and is supported by a combination of both reasoning as mentioned above, then drafted the hypothesis that a temporary answer on the problem formulation of the proposed research. Furthermore, based on the above thinking process framework, prepared the conceptual framework of the study as the following figure:

Framework of the above describes the variables that the object of research as well as indicators to measure these variables. The variables studied in this research is Zakah, Sadaqah Infaq and (ZIS) productive, the growth of micro-enterprises, and welfare mustahiq. Concept or theory that will be built in this study is that the effect tehadap ZIS productive micro business growth and prosperity mustahiq. ZIS
productive variables presented by value / amount of aid (X). While the growth of micro enterprises (Y1) was measured by the change in sales volume (Y11) and the change in the amount of gain (Y12). While variable welfare mustahiq (Y2) measured by maqasid sharia of As-Syatibi namely Dien which in this case is approached through the implementation of the prayer (Y21). Nafs / soul approached through health / frequency and duration of pain (Y22). Aql (intellect) is approached through education (Y23). Nasl (family and descendants) is approached through the offspring / number of children (Y24), and Mal / assets measured / is approximated by total revenues (Y25).

RESEARCH METHODOLOGY

Given this study is a blend between descriptive and problem solving, as well as digging up information that sometimes is normative, then the approach used is a quantitative approach incorporating qualitative analysis. The design of the study or the study design as defined by Nasir (1999: 100) that “investigation begun planning process of identification, selection and formulation of the problem through the formulation of a hypothesis and its relation to existing theories and literature”. Based on the formulation of the problem posed in this study, the research is categorized as explanatory or confirmatory study, which would like to get an explanation of the relationship between variables. The object to be examined / analyzed the relationship is variable Infaq Zakah Sadaqah (ZIS) productive with variable micro and welfare variables Bazda mustahiq in Pasuruan.

The variables in this study consisted of 3 (three), namely:
1. Zakah, Sadaqah Infaq and (ZIS) is the number of productive capital (rupiah) received by households earning mustahiq of ZIS funds disbursed by Bazda Pasuruan Jam‘iyyah to 3 groups (groups) in Pasuruan on Year 2015.
2. The growth of micro enterprises is increasing mustahiq business activity as measured by changes in the turnover / total sales gained in rupiah every day. Whereas micro-enterprises which are intended in this study are all economic activity carried out by beneficiaries mustahiq capital of ZIS funds that aim to produce goods or services for commercial
3. mustahiq welfare is the fulfillment / of the adequacy of the provision is lawful, both material and spiritual. The dimension of wellness that is used in this case is the requirement dharuriyyat pliers according to As-Syatibi covers five areas: fulfillment of religion (deen), soul (nafs), intellect (aql), family and descendants (nasl), and materials (maal).
   - The need for religion (deen), the indicator used is the implementation of religious activity (pillars) in everyday life.
   - The soul (nafs), the health indicators used are approached with morbidity (frequency and duration of illness) in a week and participation in social security programs.
   - Property (aql), the indicator used is the level of education, and guidance development to add intelligence.
   - Family and descent (nasl), the indicator used is the number of children and expediency in the offspring, especially education for family / kids.
   - Material (maal), the indicator used is the income and possession over his business premises and business facilities available.
RESULT AND DISCUSSION

Characteristics of respondents are mustahiq getting ZIS productive at the National Zakah Agency (BAZNAS) Pasuruan, distributed in three groups / Jam'iyyah namely Jam'iyyah Housing Charm Candi Pasuruan, Jam'iyyah Kepel / Lojok Pasuruan, and Jam 'Yeah Bugul Kidul, Pasuruan. In this study were taken all the population, are all recipients of BAZNAS Pasuruan productively used for the development of micro enterprises. Program ZIS productive undertaken are masi was only implemented in 2015, the year before the distribution of ZIS still is consumptive, and because there is an effort to empower mustahiq so they can develop their micro business and to be independent, then rolled out a program of ZIS productive in order to empower the work done mustahiq. Here are the test results inner PLS models:

The model equations are as follows:
1. The coefficient of path or inner models are showing a level of significance in hypothesis testing. Scores coefficient or inner path model shown by the t-Statistic value, must be> 1.96 for the hypothesis of the tail (one-tailed) for hypothesis testing at alpha 5 percent and 80 percent power. Looking at the results in the table above show that all hypotheses indicate a positive influence on three hypotheses, but only one hypothesis is significant that the first hypothesis is Zakah, Infaq and Shadaqah Productive significant effect on the growth of micro businesses mustahiq in Pasuruan in East Java, because its path 7.072873 coefficient above 1.96, so that said positive and significant effect, meaning the addition of ZIS productive significant effect on the growth of micro businesses mustahiq in Pasuruan, East Java. While the next two hypotheses, namely Zakah, Sadaqah Infaq and productive influence on the welfare mustahiq in Pasuruan in East Java only its path coefficient 1.638569, below 1.96, so it is said to be positive but not significant effect, it means Zakah, Sadaqah Productive Infaq and has no effect on mustahiq welfare in Pasuruan in East Java, while the third hypothesis that the growth of micro enterprises mustahiq influence on the welfare mustahiq in Pasuruan in East Java also its path coefficient 0.683169, below 1.96, so it is said to be positive but not significant effect, so it can be said that the growth of micro enterprises mustahiq no influence on the welfare mustahiq in Pasuruan, East Java.

Productive ZIS influence on the growth of micro-enterprises

Based on the analysis as shown, is known that productive ZIS has a significant influence (within the meaning of the relevant predictive) to the growth of micro-enterprises mustahiq with coefficient lanes or t statistic of 7.072873 above 1.96, so it is said to be a positive influence and significant, meaning that the addition of ZIS productive significant effect on the growth of micro businesses mustahiq in Pasuruan in East Java, the addition of ZIS productive increase would boost the growth of micro businesses mustahiq. Another indication of the significant influence of ZIS
productive to the growth of micro businesses is the change in turnover obtained by micro enterprises mustahiq before getting ZIS Productive and after getting ZIS productive.

From the results obtained from studies of Pasuruan BAZ mustahiq respondents stated that productive ZIS funds channeled BAZNAS Pasuruan greatly assist them in the growth of micro-business respondents. It can be seen from the daily turnover is generated by 30 respondents was the total of Rp 1.555 million or an average of about USD 51 833 per respondent before getting capital ZIS, after getting ZIS productive capital channeled by BAZNAS Pasuruan, the daily turnover is generated by total respondents increased to Rp 2.259 million or an average of about US $ 75 300, no increase in daily turnover amounted to 45.27% after the capital distribution of productive ZIS funds disbursed by BAZNAS Pasuruan. They stated that the productive ZIS funds disbursed are used as additional capital for operations and business development, and even more are not using the system ZIS capital interest / usury ‘thus helping them to avoid loan sharks that strangle and keep them from doing forbidden and a sin. Prior to the program of ZIS productive, most respondents to obtain capital from moneylenders who charge interest / usury extremely high range of 100% -200% which is very burdensome and a burden on the respondent as well as the effect violating religious rules that prohibit interest / usury. Therefore, they were very excited and enthusiastic about their program initiated productive ZIS BAZNAS Pasuruan because it helps them to avoid the crush of loan sharks and assist micro them.

**Productive ZIS influence on the welfare mustahiq**

Based on the analysis as shown is known that productive ZIS has no significant influence (within the meaning of the relevant predictive) against welfare mustahiq with coefficient lanes or t statistic of 1.638569 below 1.96, so it is said to be a positive influence but not significant, meaning that the addition of ZIS productive not significantly affect the welfare mustahiq in Pasuruan, East Java. But it is equally descriptive in general we can see when we look at the respondents’ wellbeing maqosid sharia is hifdzu din 4.50, 2.80 hifdzu nafs, hifdzu aql 2.03, hifdzu nasl 3.83, 4.26 then hifdzu maal obtained an average score of respondents was 3.48 (Good).

The results of this study may occur due to lack of funds channeled to productive ZIS mustahiq that on average only get funding from ZIS Rp 360,000 per mustahiq, so ZIS productive does not significantly affect the welfare mustahiq. Another thing is also why no significant effect of ZIS productive to the welfare mustahiq is a necessity of life mustahiq growing and many, also affecting the concept of well-being that is wide enough in the concepts of Islamic welfare that includes maqosid sharia, which means not only the material world A decisive, but all aspects of life hereafter that includes hifdzu din, hifdzu nafs, hifdzu aql, hifdzu nasl, hifdzu maal. Many facts show that the abundance of material and property often does not find the happiness and welfare of the comprehensive holistic. Thus when the five basic human needs are met in maqosid sharia, then that’s when people will get peace and ketentaran life. Conversely the absence of one or more of the five basic needs (dharurriat) would reduce welfare and tranquility of life, which can thus be said to be a person’s happiness will also be reduced or imperfect.
The influence of the growth of micro-enterprises in the welfare mustahiq

Based on the analysis as shown in is known that the growth of micro businesses mustahiq not have significant influence (within the meaning of the relevant predictive) against welfare mustahiq with coefficient lanes or t statistic of 0.683169 below 1.96, so it is said to influence positive but not significant, meaning that the growth of micro enterprises mustahiq not significantly affect the welfare mustahiq in Pasuruan, East Java. But it is equally descriptive in general we can see when we look at the respondents' wellbeing maqosid sharia is hifdzu din 4.50, 2.80 hifdzu nafs, hifdzu aql 2.03, hifdzu nasl 3.83, 4.26 then hifdzu maal obtained an average score of respondents was 3.48 (Good).

The results of this study may occur due to the small scale of micro enterprises mustahiq only if we see from the daily turnover is generated by 30 respondents was the total of Rp 1.555 million or an average of about USD 51 833 per respondent before getting capital ZIS, after obtaining capital funding productive ZIS distributed by BAZNAS Pasuruan then daily turnover generated by the total respondents increased to Rp 2.259 million or an average of about US $ 75 300, meaning that they daily turnover ranged only between Rp 50.00 to Rp 75,000. Causing profit from the income they receive also be small. On the other hand the number of dependents / family members of the household is currently 3-4 with the number of people (70%), whereas small keluaga with the sheer number of 1-2 people is 16.67% and ranges from large families with the number 5 to the top is only about 13, 33%. The large number of dependents is increasingly far accepted part of the amount of income per capita is relatively small anyway. Therefore, even though their incomes increase but the increase was not proportional to the amount of the needs of those who have to feed the number of dependents sizable, so that the effect of an increase in the growth of their businesses, as reflected by the increasing volume / turnover and profit has not significantly influence their welfare. Also affecting the concept of well-being that is wide enough in the concepts of Islamic welfare that includes maqosid sharia, which means not only the material world that determine well-being of a person, but all aspects of life hereafter that includes hifdzu din, hifdzu nafs, hifdzu aql, hifdzu nasl, hifdzu maal. Although not very significant but Islam has always exhorted her to try and trade, do not continue to depend on other people, although statistically the growth of micro-enterprises not give effect to the well-being, but what has been done mustahiq to pursue micro businesses is important for continued and improved

CONCLUSION

Based on the results of the study of theoretical or empirical, both quantitative and qualitative discussion that has been described in the previous chapter, this section can be arranged several conclusions as follows: ZIS productive with significant influence on the growth of micro businesses mustahiq, meaning the addition of ZIS productive very significant effect to the growth of micro-enterprises mustahiq in Pasuruan in East Java, the addition of ZIS productive will increase the growth of micro enterprises .. ZIS productive mustahiq has no significant effect on the welfare of mustahiq, meaning the
addition of ZIS productive not significantly affect the welfare mustahiq in Pasuruan in East Java, But it is equally descriptive in general we can see when we look at the respondents' wellbeing maqosid sharia is hifdzu din 4.50, 2.80 hifdzu nafs, hifdzu aql 2.03, hifdzu nasl 3.83, 4.26 then hifdzu maal obtained an average score of respondents was 3.48 (Good). The growth of micro enterprises mustahiq no significant effect on the welfare mustahiq in Pasuruan, meaning that the growth of micro enterprises mustahiq not significantly affect the welfare mustahiq in Pasuruan, East Java. But it is equally descriptive in general we can see when we look at the respondents' wellbeing maqosid sharia is hifdzu din 4.50, 2.80 hifdzu nafs, hifdzu aql 2.03, hifdzu nasl 3.83, 4.26 then hifdzu maal obtained an average score of respondents was 3.48 (Good).

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