

PRODUCTIVE ZAKAT DISTRIBUTION EFFECT ON MICRO SMALL AND MEDIUM ENTERPRISES EMPOWERMENT (CASE STUDY: BAZNAS YOGYAKARTA)

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ABSTRAK

Kemiskinan yang terjadi di Indonesia disebabkan oleh distribusi harta kekayaan yang tidak adil. Salah satu solusi dalam mengatasi masalah tersebut yaitu dengan menghimpun dana zakat produktif. Pendayagunaan zakat produktif tersebut dapat berfungsi sebagai modal usaha dalam pemberdayaannya UMKM (Usaha Mikro Kecil dan Menengah). Penelitian ini bertujuan untuk mengetahui mekanisme distribusi zakat produktif di BAZNAS Kota Yogyakarta dan pengaruh distribusi zakat produktif dalam pemberdayaan UMKM di Yogyakarta. Teknik pengumpulan data terdiri dari wawancara, kuesioner, dan dokumentasi. Populasi dalam penelitian ini berjumlah 78 *mustahiq* dan sampel dalam penelitian ini berjumlah 51 responden. Penelitian ini dilakukan dengan menggunakan metode deskriptif untuk mengetahui mekanisme distribusi zakat produktif di BAZNAS Kota Yogyakarta. Metode analisis regresi linear sederhana dengan uji t, koefisien korelasi, dan koefisien determinasi untuk mengetahui pengaruh, kuatnya hubungan, dan besar pengaruh distribusi zakat produktif (X) terhadap pemberdayaan UMKM secara materi (Y1) pemberdayaan UMKM secara non-materi (Y2). Berdasarkan hasil penelitian diketahui bahwa distribusi zakat produktif di BAZNAS Kota Yogyakarta melalui program pengawasan dan pembinaan dalam pengelolaan usaha *mustahiq*. Dari hasil analisis diperoleh kesimpulan bahwa zakat produktif berpengaruh positif yang sangat kuat dan signifikan terhadap pemberdayaan UMKM secara materi dan pemberdayaan UMKM secara non-materi. Beberapa saran dalam penyaluran dana zakat produktif disalurkan kepada *mustahiq* dengan pembinaan yang lebih intensif serta mengoptimalkan pemberdayaan ekonomi dan spiritual agar *mustahiq* dapat lebih mandiri dalam pemenuhan kebutuhannya.

Kata kunci: Zakat Produktif, Pemberdayaan, UMKM

INTRODUCTION

During the economic crisis, many problems arise, especially social problems that occur in Indonesia. One of these problems is the occurrence of social gap that leads to poverty. The cause of poverty is the unfair distribution of wealth. Whereas God has reminded in the Qur'an (59:7) that wealth is not

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only given to the hands of rich people because there are treasures in rights for the poor and needy. The economy issue could be overcome by collecting zakat funds and distributing on the right target. Zakat is one of the pillars of Islam related to financial economic of society. Zakat has very clear rules and is fair. Therefore zakat can help the needs of the poor and needy and increase the welfare of the country.²

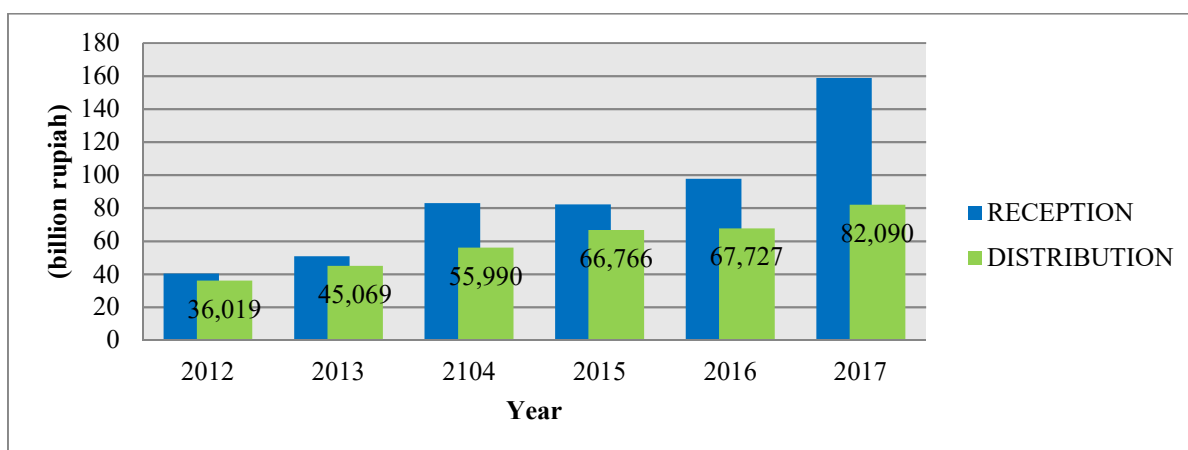


Chart 1.1 Data of Receptions and Distribution of *Zakat* in 2012-2017

Source: BAZNAS Center

The distribution of zakat was originally more consumptive and is developed with the pattern of the productive distribution to increase the value in the use of zakat and forms an independent person who is able in fulfilling their needs so that it can improve the development of country community.³ The productive zakat is directed to productive activities such as the development and empowerment of the community by making the funds as working capital or for capital production according to their respective skills and skills supported by quality improvement.⁴ The utilization of productive zakat has several procedures, namely by conducting feasibility study, determining the type of productive business, guiding and counseling, monitoring, controlling and supervising, conducting evaluation, and making report.⁵ Thus, *mustahiq* has responsibility for the received zakat funds and always tries to improve the quality in developing their business.

Community empowerment in Indonesia can be started in the empowerment of the perpetrators of the MSMEs (Micro Small and Medium Enterprises). Indonesia has large potential for MSMEs who have the nature of not depending on imported raw materials and do not get a loan from a foreign currency which causes the value of the rupiah surges.⁶ This renders MSMEs are able to live and thrive amidst the economic

² Nurul Huda, *Ekonomi Pembangunan Islam*, Jakarta: Kencana, 2015, p. 136.

³ Nurul Huda, et al., *Zakat Perfektif Mikro-Makro Pendekatan Riset*, Jakarta: Kencana, 2015, p. 27.

⁴ Nurul Huda, *Ekonomi Pembangunan...*, p. 137.

⁵ Nurul Huda, et al., *Keuangan Publik Islam Pendekatan Teoritis dan Sejarah*, Jakarta: Kencana, 2012, p. 181.

⁶ Article of Makassar Preneur, *Pemberdayaan UMKM Menuju Ekonomi Masa Depan*, within the site <http://www.makassarpreneur.com/> (accessed on December 21, 2010, time 03:15 p.m. IWST).

crisis that occurred in the year 1997-1998. So, it can be said that MSMEs was the driving wheels of most formidable economy.⁷

The importance of the role of MSMEs in Indonesia's economic development, is to empower MSMEs because in running their business, they experience some common problems.⁸ The most serious problem is the lack of business capital. Actually, there are many sources of funds that can be extracted and used as venture capital. One of these sources is zakat.⁹ One of the zakat collecting institutions appointed by the state is Badan Amil Zakat Nasional (BAZNAS) of Yogyakarta City. BAZNAS Yogyakarta had managed to raise funds of 3,8 billion in 2015 which increased 7% from the funds collected the previous year.¹⁰ The funds are distributed to the needy through some programs, one of them is “Jogja Sejahtera”. This program aims to improve the economics of poor people and have productive economic activities such as MSMEs. MSMEs in the city of Yogyakarta have a very good potential in helping the Indonesian economy. In December 2016, Yogyakarta City was awarded as the best city in the management of MSMEs.¹¹

The role of productive zakat is very influential on the welfare of society, especially in terms of economy as has been studied by Lailiyatun Nafiah.¹² Iin Anggraeni¹³ and Muhammad Burhanuddin¹⁴ which also stated in their research that productive zakat affect the economic empowerment of society because it helps in increasing state economic development. However, economic empowerment is not enough because empowerment according to Islam is not only in material terms but also in non-material terms. Therefore the researcher examines the mechanism of distribution of productive zakat in BAZNAS of Yogyakarta City and the effect of productive zakat distribution on the Micro Small and Medium Enterprises (MSMEs) empowerment in Yogyakarta City.

⁷ Raihanah Daulay, Pengembangan Usaha Mikro untuk Pemberdayaan Ekonomi Umat Islam di Kota Medan, *Economics Journal MIQOT*, Vol. 9, No. 1, January-June 2016, p. 53

⁸ Gunawan Sumodiningrat dan Ari Wulandari, *Menuju Ekonomi Berdikari*, Jakarta: Media Pressindo, 2015, p. 107-139.

⁹ L.M. Harafah, *Zakat sebagai Wujud Pemberdayaan Ekonomi Umat*, Ekonomi dan Bisnis Islam: Seri Konsep dan Aplikasi Ekonomi dan Bisnis Islam/FORDEBI, ADESy, Ed.1, Cet.1, Jakarta: Rajawali, 2016, p. 398.

¹⁰ Harian Jogja, *Baznas Kota Jogja Kumpulkan Dana Rp3,8 Miliar*, within the site <http://www.harianjogja.com/baca/2016/01/19/usaha-kecil-menengah-umkm-diy-tumbuh-hingga-10-per-tahun-682072>, accessed on December 30, 2015.

¹¹ Jogja Daily, *Kota Yogyakarta Raih Penghargaan UMKM Terbaik*, within the site <http://jogjadaily.com/2016/11/kota-yogyakarta-raih-penghargaan-umkm-terbaik/>, accessed on November 30, 2016.

¹² Lailiyatun Nafiah, Pengaruh Pendayagunaan Zakat Produktif terhadap Kesejahteraan Mustahiq pada Program Ternak Bergulir BAZNAS Kabupaten Gresik, *el-Qist Journal*, Vol. 05, No. 01, April 2015, p. 318.

¹³ Iin Anggraeni, *Pengaruh Pengelolaan Zakat Produktif terhadap Pemberdayaan Ekonomi Mustahiq pada BAZMA Asset 3 PT Pertamina EP*, Undergraduate Thesis of Law of Islamic Economic, Institut Agama Islam Negeri (IAIN), Cirebon, 2015, p. 87.

¹⁴ Muhammad Burhanuddin, Pengaruh Pengelolaan Zakat Produktif terhadap Perkembangan Usaha Masyarakat Club di PMA Al-Bunyan Bogor, *Journal of Islamic Economics Al-Infraq*, Vol. 5, No. 1, March 2014, p. 125.

PRODUCTIVE ZAKAT

The word “*zakat*” comes from “*zaka*” which is *isim masdar*, which has several meanings of sacred, grow, blessing, and praise.¹⁵ Zakat is submitting treasures for doing good deeds commanded by Allah. Zakat is also to draw closer to Allah SWT. Similarly zakat is the constant that is definitely from Allah that must be given to those who qualify.¹⁶ Productive is to produce, providing a lot of results, creating worked valuable item.¹⁷ Productive zakat is distribution of zakat which makes the recipient to produce something on an ongoing basis with the received property which is developed in the form of productive enterprises.¹⁸ It is different with consumptive zakat distribution which is the form of zakat distribution of zakat by providing direct funding in compensation only for the fulfillment of basic needs of *mustahiq*, such as food, clothing, shelter, and so forth.¹⁹ Zakat funds are given to the *mustahiq* not to be spent or consumed alone but to be developed in order to support their bussines.²⁰

The law of zakat is *fardhu 'ain* meaning an obligatory for every Muslim as Allah says in the Qur'an:

يَتَأْتِيهَا الَّذِينَ ءَامَنُوا أَنفُقُوا مِن طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ وَلَا تَيَمَّمُوا
الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِآخِذِيهِ إِلَّا أَن تُغْمِضُوا فِيهِ ۚ وَعَلِمُوا أَنَّ اللَّهَ غَنِيٌّ حَمِيدٌ

*"Oh you believe! Spend of the good things which you have (legally) earned, and of that which We have produced from the earth for you, and do not aim at that which is bad to spend from it, (though) you would not accept it save if you close your eyes and tolerate therein. And know that Allah is Rich (free for all needs), and worthy if all praise."*²¹

Zakat management in Indonesia is regulated by the state in the Law No. 23, 2011. The regulation which is governing the management of zakat in Indonesia is Law No. 38 in 1999 with a decentralized system. Then the system was changed to a centralized system based regime change which does not alter the rules of utilization and distribution of zakat funds. In the era of post-Law No. 38 In 1999, national zakat has undergone a significant transformation, one of which is the utilization of zakat in the form of program development and empowerment so that the charity will help them people, apart from their reliance on socio-economic structure and political does not favor them.²² The regime change only changes the management system based on the

¹⁵ Mardani, *Hukum Islam: Zakat, Infak, Sedekah, dan Wakaf*, Bandung: PT Citra Aditya Bakti, 2016, p. 15-16.

¹⁶ Aden Rosadi dan Mohamad Anton Athoillah, *Distribusi Zakat di Indonesia: antara sentralisasi dan desentralisasi*, *Ijtihad Jurnal Wacana Hukum Islam dan Kemanusiaan*, Vol. 15, No.2, Desember 2015, p. 239

¹⁷ AS Hornby, *Oxford Advanced Learner's Dictionary of Current English*, Eight edition, New York: Oxford University Press, 2010, p. 1211 .

¹⁸ Lailiyatun Nafiah, *Pengaruh Pendayagunaan Zakat Produktif terhadap Kesejahteraan Mustahiq...*, p. 311.

¹⁹ Rusli, et al, *Analisis Dampak Pemebrian Modal Zakat Produktif Terhadap Pengentasan Kemiskinan di Kabupaten Aceh Utara*, *Jurnal Ilmu Ekonomi Pasca Sarjana Syiah Kuala*, Vol. 1, No. 1, Februari 2013, p. 58

²⁰ Moh. Toriquddin, *Pengelolaan Zakat Produktif...*, p. 30.

²¹ QS. Al-Baqarah: 267

²² Yusuf Wibisono, *Mengelola Zakat Indonesia*, Jakarta: Prenada Media Group, 2015, p. 54.

opinions of classical study of Islamic laws in which only governments that manage the national zakat. The changes arise debate because it can weaken even deadly for the civil society formation operator (LAZ).²³ However, the management of zakat by the state is not the real points, it is only an instrument because the real purpose is zakat is paid and receive by the beneficiary (*mustahiq*) with optimum benefits.

The aim of zakat is to reduce social inequality caused by the uneven wealth distribution by distributing the wealth to those who qualify. The disbursed zakat funds should be distributed more selective in order to be more useful and is not futile. The method of productive zakat distribution is divided into three, namely conventional productive (*in kind*), creative productive (*qardhul hasan*), and productive *mudharabah*.²⁴

1. Conventional productive zakat distribution (*in kind*) is distribution of zakat given to *mustahiq* in the form of goods productive. The system is supplied to *mustahiq* or the disadvantaged who want to produce something. Both of which who want to start a business or who have been trying for the development of existing businesses. The procedure in this system is *muzakki* pay zakat to the zakat fund management institutions (BAZ / LAZ). Then, this institution distributes the funds to suitable *mustahiq* who will be given productive zakat funds. The help given to *mustahiq* is not in the form of money, but production tools of their business. After giving production tools, the zakat institution supervise and provide guidance to the business carried out by *mustahiq*.
2. Creative distribution of productive zakat (*qardhul hasan*) is the distribution of the funds given to *mustahiq* in the form of working capital loans with principal returns without any additional services. If *mustahiq* suffer loss, They do not have to recoup. However, if they harvest crops he should return the capital loan of zakat institution. After receiving the capital returned by *mustahiq*, the zakat institution can give it back to the *mustahiq* who needs additional capital or distribute it to other *mustahiq* as capital assistance and so on.
3. Productive zakat distribution with *mudharabah* is the provision of venture capital with consequences for the results. This system is similar to the system *qardhul hasan* the difference is in the division of the results of operations between *mustahiq* and zakat agency. When *mustahiq* gets profit from the results of their business, he takes a percentage of the profits, and the rest is returned to the BAZ / LAZ to restore their capital.

EMPOWERMENT

Empowerment comes from the word *empower* which has meaning give strength to a person or authority to do something.²⁵ The concept of empowerment has two meanings namely, to develop and to be independent, to self-supporting lower layers of society against life sector emphasis. Another meaning is to protect, defend and side the weak to prevent exploitation.²⁶ Two ingredients keys that most underlying

²³ *Ibid*, p. 2.

²⁴ Moh. Toriquuddin, *Pengelolaan Zakat Produktif Perspektif Maqasid Al-Syari'ah Ibnu 'Asyur*, Malang: UIN-Maliki Press, 2014, p. 34

²⁵ AS Hornby, *Oxford Advanced Learner's Dictionary...*, p. 498 .

²⁶ Masdar Farid Ma'udi, *Pajak itu Zakat Uang Allah untuk Kemaslahatan Rakyat*, Bandung: Mizan Pustaka, 2005, p. 114.

empowerment is a process and product. As a process, empowerment (*empowerment*) means helpless condition (*power*) individuals or communities are built, developed, facilitated through social interaction.²⁷

Empowerment in Islam is known as “*Tamkin*”. *Tamkin* in Arabic is *masdar* from verb of “*makkana*” which means the ability to do something, robustness, strength, power, influence and have a good position or place on *hissiy* (material) and *ma'nawi* (non-material).²⁸ Qur'an mentioned the word *tamkin* with all derivative root of the word indicating various meanings as defined in dictionaries, namely power, position on the side of the authorities, preparing to take power, empowerment of material (treasures and pleasures of the world), firmness against religion, ability or winnings, fixed and sturdiness somewhere. So, the empowerment is divided into two forms namely *tamkin* on earth (material) and *tamkin* on religion (non-material). Man is to helpless if fulfilled both. Hence, the divisions of empowerment in the Qur'an are material empowerment (*Maddi*) and non-material empowerment (*ma'nawi*).²⁹

1. Material Empowerment (*Maddi*)

It means that humans have been empowered or able to manage the land and make a living on it. As Allah says:

وَلَقَدْ مَكَّنَّاكُمْ فِي الْأَرْضِ وَجَعَلْنَا لَكُمْ فِيهَا مَعِيشَةً قَلِيلًا مَّا تَشْكُرُونَ

*"And surely, We gave you authority on the earth and appointed for you therein livelihoods Little thanks do you give."*³⁰

This empowerment is the ability to meet the basic needs of life such as food, clothing, housing and so forth. Besides humans have the ability in a stable economy. Therefore, empowerment is closely related to economic activities, namely production and distribution both in the form of services and services.³¹

2. Non-Material Empowerment (*Ma'nawi*)

This will be fulfilled by the affirmation of religion and human security. As Allah says:

وَعَدَ اللَّهُ الَّذِينَ ءَامَنُوا مِنكُمْ وَعَمِلُوا الصَّالِحَاتِ لَيَسْتَخْلِفَنَّهُمْ فِي الْأَرْضِ كَمَا اسْتَخْلَفَ الَّذِينَ مِن قَبْلِهِمْ وَلَيُمَكِّنَنَّ لَهُمْ دِينَهُمُ الَّذِي ارْتَضَىٰ لَهُمْ وَلَيُبَدِّلَنَّهُم مِّن بَعْدِ خَوْفِهِمْ أَمْنًا ۗ يَعْبُدُونَنِي لَا يُشْرِكُونَ بِي شَيْئًا ۗ وَمَن كَفَرَ بَعْدَ ذَلِكَ فَأُولَٰئِكَ هُمُ الْفَاسِقُونَ

"Allah has promised those among you who believe and do righteous good deeds, that He will certainly grant them succession in the land, as He granted it to those

²⁷ Yulizar D. Sanrego, et al, *Fiqh Tamkin: Fiqh Pemberdayaan: Membangun Modal Sosial dalam mewujudkan Kairu Ummah*, Jakarta: Qisthi Press, 2016, p. 70-71.

²⁸ *Ibid*, p. 75-76.

²⁹ *Ibid*, p. 85-86.

³⁰ QS. Al-A'raf: 10

³¹ Dian Iskandar Jaelani, *Pemberdayaan Ekonomi Umat dalam Perspektif Islam (Sebuah Upaya dan Strategi)*, *Eksyar Journal*, Vol. 1, No. 1, March 2014, p. 21.

*before them, and that He will grant them the authority to practise their religion which He has chosen for them. And He will surely give them in exchange a safe security after their fear if they worship Me and do not associate anything with Me. But whoever disbelieved after this, they are the rebellious”.*³²

This category requires humans to try to reaching a glorious life with two foundations. The most important is religion that includes spiritual values, morals, and social; and security that guarantees the fulfillment of human rights.³³

MICRO SMALL AND MEDIUM ENTERPRISES (MSMEs)

MSMEs are an inseparable part of life in a community that is self-sufficient economic and trade activities.³⁴ MSMEs's definitions and criteria contained in Law No. 20 of 2008 on MSMEs. Micro enterprises is the business worth of less than 50 million rupiah or generate sales of less than 300 million for one year. Small businesses are businesses with a profit between 50 and 500 million rupiah or generate sales between 300 million and 2.5 billion rupiah in a year. Medium business is a business with a fortune of between 500 million and 10 billion rupiah or generated sales between 2.5 and 50 billion for one year.³⁵

Some of the characteristics that became the hallmark of MSMEs in Indonesia include small-scale enterprises which have good capital, labor and market orientations. Many located in rural areas, small towns or suburban areas; personal status or family-owned businesses; labor resources derived from social and cultural environment are recruited through a pattern of apprenticeship or through a third party; work patterns are often *part time* or as a sideline of economic activity; has limited ability to adopt technology, business management and administration is simple; very limited capital structure and working capital deficiency and is highly dependent on environmental resources and private equity; and do not have permit and do not comply the business requirement.³⁶

The priorities of national economic development in Indonesia are Micro, Small and Medium Enterprises (MSMEs) because they have a vast market and can absorb a lot of labors. MSMEs become the backbone of a democratic economic system to reduce the problems of poverty. In addition, its development is able to expand the economic base and make a significant contribution in improving the national economy. MSMEs are also proven to survive in times of crisis. The MSMEs, material production is not dependent on imported goods and its financing is not in the form of foreign loans.³⁷ Therefore, MSMEs have an important role in creating economic prosperity of Indonesia.

³² QS. An-Nur: 55

³³ Yulizar D. Sanrego, et al, *Fiqih Tamkin...*, p. 88-89.

³⁴ Mukti Fajar, *UMKM di Indonesia: Perspektif Hukum Ekonomi*, Yogyakarta: Pustaka Pelajar, 2016, p. 1

³⁵ Irfan Syauqi Beik dan Laily Arsyianti, *Ekonomi Pembangunan Syariah*, Depok: PT Raja Grafindo Persada, 2016, p. 129-130.

³⁶ Mukti Fajar, *UMKM di Indonesia: Perspektif Hukum Ekonomi*, Yogyakarta: Pustaka Pelajar, 2016, p. 108-109

³⁷ Artikel Makassar Preneur, *Pemberdayaan UMKM Menuju Ekonomi Masa Depan*, within the site <http://www.makassarpreneur.com/> (accessed on December 21, 2010, at the time 03:15 p.m ISWT).

The importance of character and the number of MSMEs in Indonesia is a concern to the government in the protection of MSMEs. MSMEs have encountered many internal and external problems, among others³⁸:

1. Internal factors
 - a. Lack of capital and access of financing
 - b. Low quality of Human Resources
 - c. Mentality of MSMEs
 - d. Lack of mastery of technology
 - e. Low productivity
 - f. Weak business networks and the ability of market penetration
 - g. The lack of transparency
2. External factors
 - a. Business climate that is not conducive
 - b. Limited facilities and infrastructure
 - c. Existence of illegal payments
 - d. Implications of regional autonomy
 - e. Implications of free trade
 - f. Nature of the product with resilience short
 - g. Limited market access
 - h. Lack of access to information

METHODOLOGY

This study focused on the casual relationship is a causal relationship³⁹ in which the productive zakat variable will affect the empowerment of MSMEs variable. In terms of objectives, this research is descriptive research aims to create a description, picture, or painting in a systematic, factual, and accurate about the facts, characteristics and relationships between phenomena owned.⁴⁰ The variables in this study is consisted of independent variables and the dependent variable. The independent variable is the stimulus variable or variables that affect other variables. The dependent variable is the variable that gives a reaction or response if associated with the independent variables.⁴¹ The independent variable in this study is the Productive Zakat Distribution (X), which affects the dependent variables consists of MSMEs empowerment in material variable (Y1) and empowerment of MSMEs in non-material variable (Y2).

Data Collection Methods

1. Interview

Interview is a technique of data collection which is done by a meeting of two people to exchange information and ideas through questions and answers, so that it

³⁸ Bachtiar Rifa'i, Efektivitas Pemberdayaan Usaha Mikro Kecil dan Menengah (UMKM) Krupuk Ikan dalam Program Pengembangan Lbsite Pemberdayaan Masyarakat Desa Kedung Rejo Kecamatan Jabon Kabupaten Sidoarjo, *Journal of Kebijakan dan Manajemen Publik*, Vol. 1, No. 1, Januari 2013, p. 131.

³⁹ Suryani dan Hendryadi, *Metode Riset Kuantitatif*, Jakarta: Kencana Prenadamedia Group, 2016, p. 120.

⁴⁰ Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif dan R&D*, Mold 19th, Bandung: Alfabeta, 2013, p. 40

⁴¹ Suryani dan Hendryadi, *Metode Riset Kuantitatif...*, p. 90-91.

can be constructed the meaning within a particular data.⁴² In this case, researcher conducted a debriefing or interview directly to the section of zakat distribution (Mr. Muhaimin) at BAZNAS Yogyakarta.

2. Questionnaire

The questionnaire is a technique of data collection which is done by giving a set of questions or written questions to the respondent to answer. The questionnaire is an efficient data collection techniques if researcher know for certain variables to be measured and know what can be expected from the respondents.⁴³ The questionnaires in this study were addressed to *mustahiq* which receive the productive zakat of BAZNAS Yogyakarta.

Measurement scale of research questionnaire used *Likert* scale method that aims to measure attitudes, opinions, and perceptions of a person or a group of social phenomenon. The scores obtained from each individual of this scale shows high-low effect of productive zakat distribution on empowering MSMEs in material and non-material, and vice versa. If it shows a low level, the score obtained is also low.

3. Documentation of study

The data collection methods in this study is by studying or using the records in the form of texts or images from the institution studied⁴⁴ which is BAZNAS Yogyakarta.

Population and Sample

The populations in this study were all MSMEs or *mustahiq* which received productive zakat from BAZNAS Yogyakarta. Based on population, numbers are obtained 78 *mustahiq* and sample in this study was taken by simple random sampling. Sampling of members from population is randomly assigned without regard to the extent of the population.⁴⁵ Thus, this study examines empowerment through productive zakat BAZNAS Yogyakarta amounted to 51 people.

RESULT AND ANALYSIS

Characteristics of Respondents

In this study, the characteristics of respondents were identified by several factors such as gender, age, and latest education. The details are as follows:

1. Characteristics of Respondents by Gender

⁴² Boedi Abdullah and Beni Ahmad Saebani, *Metode Penelitian Ekonomi Islam (Muamalah)*, Bandung: Pustaka Setia, 2014, p. 207.

⁴³ Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif dan R&D...*, p. 142

⁴⁴ Boedi Abdullah dan Beni Ahmad Saebani, *Metode Penelitian Ekonomi Islam...*, p. 213.

⁴⁵ *Ibid*, p. 118

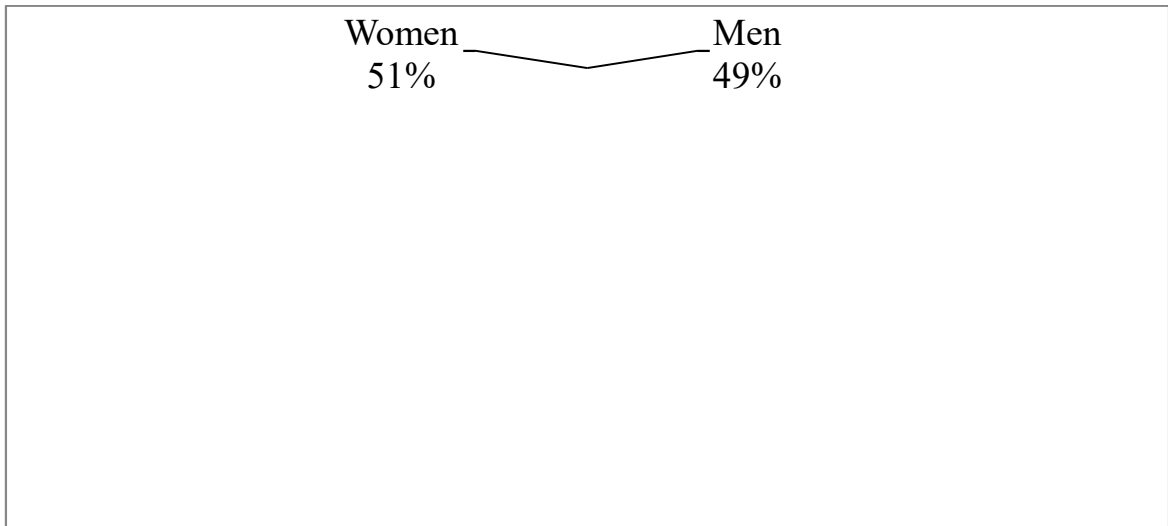


Chart 2.1 Characteristics of Respondents by Gender

Source: Data result by the questionnaire research

From the chart 2.1 above is known that the respondents of this research are *mustahiq* who are the beneficiaries of productive economic empowerment program in BAZNAS Yogyakarta. They are consisted of men by 49%, amounting to 25 people, while 51% of female respondents, 26 people. It can be concluded that *mustahiq* who received productive economic empowerment program in BAZNAS Yogyakarta is equal because every family tries to help their family economy by following the program of BAZNAS Yogyakarta.

2. Characteristics of Respondents by Age

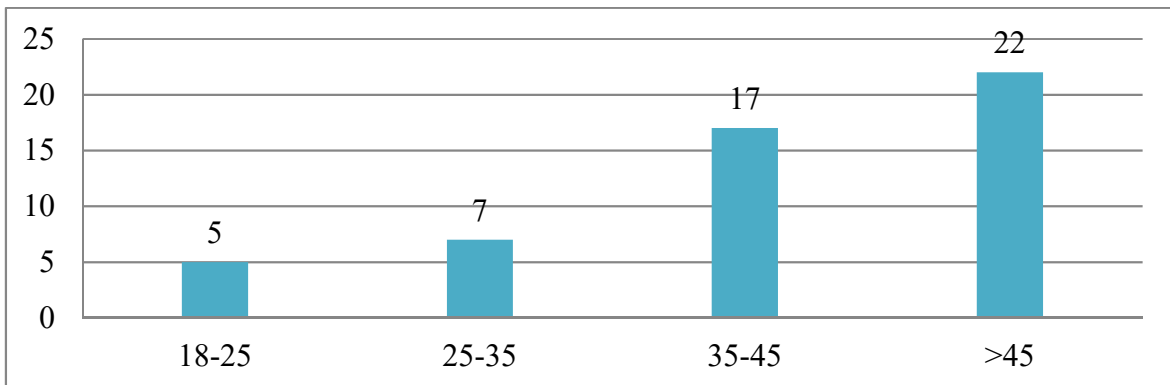


Chart 2.2 Characteristics of Respondents by Age

Source: Data processed from the questionnaire research

The chart 2.2 above shows that of the 51 respondents, 9,80%, totaling 5 people are 18-25 years, 13,73% with a total of 7 people are 25-35 years, 33,33% with 17 people are 35-45 years, and 43,14% with the number of 22 people are over 45 years. From these data it is seen that most *mustahiq* are old due to the majority of the old age needs more funds for this needs of family life. *Mustahiq* in were are not really been so in need of additional funds for their life because they are financed by their parents.

3. Characteristics of Respondents by Occupation

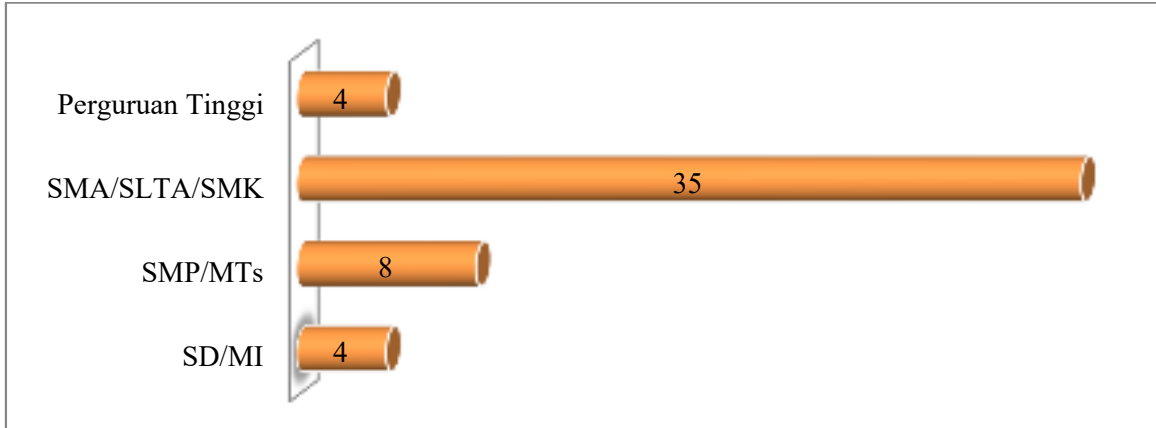


Chart 2.3 Characteristics of Respondents by Occupation

Source: Data processed from the questionnaire research

Chart 2.3 above shows that *mustahiq* who receive community economic empowerment program in BAZNAS Yogyakarta with the latest education in elementary school are 7,84% 4 people, with the latest educational in junior high school are 15,69%, 8 people, the latest education in high school / vocational school / are 68,63%, amounting to 35 people, and with the recent education in College by 7, 84%, amounting to 4 people. It can be concluded *Mustahiq* who receive the community economic empowerment program in BAZNAS Yogyakarta have lower and middle education because they do not have sufficient knowledge in the fulfillment of their needs.

Validity Test

It is done with the help of a computer using SPSS for windows version 22. In this study testing the validity of the views of the Sig Calculate the count if sig is less than 0.05, then the variable is valid. However, if sig count is greater than 0.05, then the variable is invalid. Research instrument validity test results listed in the following table as follow:

Table 1.1 Validity Test Results

Item	Pearson Correlation	Sig Calculate	Description
Zakat Productive (X1)			
X1.1	0.724	0.000	Valid
X1.2	0.855	0.000	Valid
X1.3	0.654	0.000	Valid
X1.4	0.628	0.000	Valid
x1.5	0.703	0.000	Valid
X1.6	0.804	0.000	Valid
X1.7	0.720	0.000	Valid

Empowerment Material (Y1)			
Y1.1	0.878	0.000	Valid
Y1.2	0.700	0.000	Valid
Y1.3	0.783	0.000	Valid
Y1.4	0.819	0.000	Valid
Y1.5	0.789	0.003	Valid
Y1.6	0.757	0.002	Valid
Y1.7	0.69	0,000	Valid
Empowerment Non-Material (Y2)			
Y2.1	0.828	0.000	Valid
Y2.2	0.712	0.000	Valid
Y2.3	0.786	0.000	Valid
Y2.4	0.755	0.000	Valid
Y2.5	0.684	0.000	Valid
Y3.6	0.749	0.000	Valid
Y4.7	0.694	0.012	Valid

Source: output SPSS for windows 22.0 (data processed by researcher)

Reliability Test

Table 1.2 Reliability Test Results

Item	Cronbach's Alpha	0.6	Description
X	0.870	0.60	Reliable
Y1	0.917	0.60	Reliable
Y2	0.894	0.60	Reliable

Source: output *SPSS for windows 22.0* (data processed by researcher)

According to the table 3.1, Cronbach's alpha values of all the items are more than 0,60. It can be concluded that all the items instrument or questionnaire used are reliable and fit for use.

Analysis Simple Linear Regression Equations

This test is used to analyze the influence of independent variable which is productive zakat (X) on the dependent variable which is the empowerment of the material (Y1) and the empowerment of non-material (Y2).

Simple linear regression analysis on productive zakat variable (X) to empowerment in material (Y1) in the table as follows:

Table 2.1 Analysis Results of Simple Linear Regression Test Variable X and Y1
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-4.078	3.205			-1.272,209,
Productive Zakat	1.095		.098,846	11.125,	.000

Dependent Variable: Empowerment in Material

Source: The output of SPSS for windows 22.0

Based on the above table 4.1, it can be regression equation a simple linear as follow:

$$Y1 = -4.078 + 1,095X$$

Description:

Y1 = Empowerment in material

a = -4.078

b = 1.095

X = Productive zakat

From equation of simple linear regression can be explained regression coefficient of productive zakat variable to MSMEs empowerment in material at BAZNAS Yogyakarta. Explanations and the equation are as follows:

1. Constant value is negative amounting to 4.078 which states that if zakat productive (X) is equal to zero, then the value of the MSMEs variable in material (Y1) is equal to -4.078. It means that if zakat productive missing, the empowerment of MSMEs in material is exists.
2. Productive zakat regression coefficient value of productive zakat (X) 1,095 with a positive sign shows their positive impact on the empowerment of MSMEs in the material (Y1). If the productive zakat increased by 1 unit, it lead to increase empowerment of MSMEs materially by 1.095. The empowerment of MSMEs in material will improved when productive zakat funds are disbursed to *mustahiq* which means if there are more productive Zakat funds distributed, it will be followed by positive empowerment of MSMEs material

Simple linear regression analysis on Productive zakat variable (X) to the Non-Material Empowerment (Y2) in the table as follows:

Table 2.2 Results Analysis of Simple Linear Regression Test Variable X and Y2

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2,045	2,569,			796,430
Productive Zakat	,935,		079,861	11,853,	000

Dependent Variable: Empowerment in Non-Material

Source: The output of SPSS for windows 22.0

Based on the above table 2.2, it can be obtained by linear regression equation is simple as follows:

$$Y2 = 2,045 + 0,935X$$

Description:

Y2 = Empowerment in non-material

a = 2.045

b = 0.935

X = Productive Zakat

From the equal of simple linear regression it can be explained regression coefficient of productive zakat variable to empowerment of the MSMEs in non-material at BAZNAS Yogyakarta. Explanations and the equation as follows:

- Constant value that is equal to 2,045 is positive, stating that if productive zakat (X) is equal to zero, then the value of the variable MSMEs empowerment in non-material (Y2) is equal to 2,045. It means that if productive zakat has no change, the empowerment of MSMEs in non-material persists because it is influenced by other factors outside variables empowerment of non-material.
- Productive zakat regression coefficient (X) of 0,935 with a positive sign shows the positive impact on the empowerment of MSMEs in non-material (Y2). If the productive zakat increase by 1 unit, it lead to increase empowerment of MSMEs in non-material amounted to 0,935. The empowerment of MSMEs in non-material increase when the productive zakat funds were disbursed to *mustahiq* which means if there are more distributed productive zakat funds, it leads to the empowerment of MSMEs in non-material positive.

T test

Hypothesis testing (t test) was used to test hypotheses about the relationship of productive zakat variable (X) towards the empowerment of MSMEs in material (Y1) and the empowerment of MSMEs in non-material (Y2).

The results of the t test for productive zakat variable (X) and the empowerment of material (Y1) is expressed in the following table:

Table 3.1 T Test Results of X and Y1 Variable

Coefficients^a

Model	Unstandardized Coefficients		Coefficients Standardized	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-4.078	3.205			-1.272,209,
Productive Zakat	1.095		098,846	11.125,	000

Dependent Variable: Empowerment in Material

Source: The output of SPSS for windows 22.0

The analysis of these data shows the value of $t_{count} > t_{table}$ amounting to 11,853. Or $11.125 > 1.675$ and a significance value of $0.00 < 0.05$ thus t_{count} is in the region H_0 rejected and H_a accepted and these figures show a significant value, which means there is influence between productive zakat to empowerment of MSMEs materially.

The results of the t test for productive zakat variable (X) and the empowerment of non-material (Y2) is expressed in the following table:

Table 3.2 T Test Results of X and Y2 Variable

Coefficients^a

Model	Unstandardized Coefficients		Coefficients Standardized	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2,045	2,569,			796,430
Productive Zakat	,935,		079,861	11,853,	000

Dependent Variable: Empowerment in Non-Material

Source: The output of SPSS for windows 22.0

The analysis of these data shows the value of $t_{count} > t_{table}$ amounting to 11,853 or $11,853 > 1,675$ and the significant value of $0.00 < 0.05$ thus t_{count} is in the region H_0 rejected and H_a accepted and these figures show a significant value, which means there is influence between productive zakat to empowerment of MSMEs in non-material ,

Test of Correlation Coefficient (R) and the Coefficient of Determination (R²)

The correlation coefficient test is used to measure the strength of the relationship between productive zakat variable (X) towards empowerment of MSMEs in material (Y1) and the empowerment of MSMEs in non-material (Y2). While the coefficient

determination test is used to measure the contribution of productive zakat variable (X) towards empowerment of MSMEs in material (Y1) and the empowerment of MSMEs in non-material (Y2). The correlation coefficient and determination for productive zakat variable (X) towards empowerment of MSMEs in material (Y1) is as follows:

Table 4.1 Correlation Coefficient and Determination Coefficient Test Result of X and Y1 Variables

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1,	846 ^a ,	,716	716,711	2,070

a. Predictors: (Constant), Productive Zakat

b. Dependent Variable: Empowerment Material

Source: The output of SPSS for windows 22.0

The table 4.1 above shows that the correlation (R) is 0,846 that if means relationship between the variables of productive zakat to the empowerment of MSMEs in the material have a very strong relationship for the R value of 0,846 the very close to the value 1. The coefficient of determination (R^2) of 0,716 illustrates that variation can be explained by the productive zakat (X) to empowerment of MSMEs in material at BAZNAS Yogyakarta is 71,6% and the remaining 28,4% are influenced by other variables in addition to empowerment materially.

The correlation coefficient and determination for variable zakat productive (X) to the empowerment of MSMEs in non-material (Y2) is as follows:

Table 4.2 Correlation Coefficient and Determination Coefficient Test Result of X and Y2 Variables

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1,	861 ^a ,	,741	741,736	1,660

a. Predictors: (Constant), Productive Zakat

Source: The output of SPSS for windows 22.0

Based on the table 4.2 above, the correlation (R) is 0,861. The relationship between the variable of productive zakat to the empowerment of MSMEs in non-material have a very strong relationship for the R value of 0,861 is very close to the value 1. Based on the coefficient of determination (R^2) is 0,741 which illustrates that variation can be explained by the productive zakat (X) to empowerment of non-material variable at BAZNAS Yogyakarta amounted to 74,1% and the remaining 25,9% are influenced by other variables in addition to empowerment of non-material.

Productive Zakat Distribution on Empowerment of MSMEs in BAZNAS Yogyakarta

According to a study conducted by the researcher, the productive zakat distribution mechanism implemented in BAZNAS Yogyakarta is through productive economic empowerment program called "Jogja Sejahtera". The basis for the implementation of productive economic program National Zakat Agency (BAZNAS) Yogyakarta, namely Decree Chairman of BAZNAS Yogyakarta No. 1 2017/1438 about the Strategic Plan (Strategic Plan) BAZNAS Yogyakarta Year 2016 to 2020 and the Decree of the Chairman of BAZNAS Yogyakarta No. 2 in 2017/1438 about the Annual Work Plan and Budget (RKAT) BAZNAS Yogyakarta year 2017/1438.⁴⁶

The concept of productive economic empowerment implementation National Zakat Agency (BAZNAS) Yogyakarta is as follows:

1. Getting *Mustahiq*

BAZNAS Yogyakarta City has a strategy in getting *mustahiq* to be given zakat productive its socialize the concept of economic empowerment programs at mosques during informal productive enterprises, agencies and ta'mir mosque then hold socialization to the community about economic empowerment program held in BAZNAS Yogyakarta. Other form of socialization conducted by BAZNAS Yogyakarta is through social media such as YouTube channel, radio, television, and magazine in accordance with the changing times.

2. Requirements

Mustahiq listed in Yogyakarta City BAZNAS are not necessarily get help because there are several steps that must be followed to get that helping. As for the conditions that must be met to be *mustahiq* economic empowerment in BAZNAS Yogyakarta, namely:

- a. Islam
 - b. Request aid letter
 - c. Letter which prove the needy from RT/RW/Mosque Ta'mir
 - d. Certificate of active participation in taklim / takmir mosque
 - e. Copy of identity card (KTP)
 - f. Copy of family card (KK)
 - g. Copy of health card (KMS) for those who have it
 - h. For the converter they attach a copy of the certificate of conversion to Islam
 - i. Color photo 3x4, 3 sheet
 - j. Certificate of willingness to carry out a good business / integrity pact stamped
- ### 3. BAZNAS Assessment of Yogyakarta City and Companion

Assessment BAZNAS Yogyakarta and companion will be implemented if the requirements in the form of letters have been fulfilled.

4. Review

⁴⁶ Interview with Mr. Muhaimin, The officer of BAZNAS Yogyakarta, Friday, January 12, 2018, 10.15 a.m.

This review is conducted by looking directly at the circumstances by checking the location or field interview to the mustahiq candidate. So, they are not only seen in terms of administration but also in terms of physical.

5. Approval

Field checks by mustahiq parties are the chosen determinants as mustahiq in the empowerment program in BAZNAS Kota Yogyakarta. If they pass in terms of administration and field side, then the BAZNAS Yogyakarta will agree that he is entitled to become mustahiq in the program.

6. Entrepreneur School (*Sekolah Saudagar*)

Entrepreneur School (*Sekolah Saudagar*) of BAZNAS Yogyakarta is an effort to assist the beneficiaries of productive economic empowerment for one month with a compiled curriculum and teachers from practitioners, entrepreneurs and spiritual approaches.

- a. Spiritual mental reinforcement
- b. Work ethic
- c. Business management
- d. Technical business (manufacture, packaging, and marketing)
- e. Financial accounting
- f. Business expansion
- g. Business strengthening
- h. Graduation

7. Agreement

After joining the entrepreneur school, BAZNAS Yogyakarta make agreement to *mustahiq* so that all parties have benefit. Some obligations of *Mustahiq* in running the program, among others:

- a. Following the assistance (Entrepreneur School BAZNAS Yogyakarta City)
- b. Saving 2.5% of (the assistance provided) to the sharia bank
- c. Actively following the study of Islam in *majelis taklim*

8. Submission of Assistance

If the requirements as beneficiaries of the program have been met, then BAZNAS Kota Yogyakarta will submit assistance in the form of business. Type of business that has been specified BAZNAS Kota Yogyakarta Business Capital is given in the form of goods and capital start, type of businesses are *Angkringan* (MAS ZAKKI), Voucher and Starter Pack (MAS ZAKKI CELL), and Fried Snacks (MAS ZAKKI GO).

Based on the concept of empowerment conducted by BAZNAS Yogyakarta, it can be illustrated the ways of productive zakat distribution in Yogyakarta city community empowerment as follows:

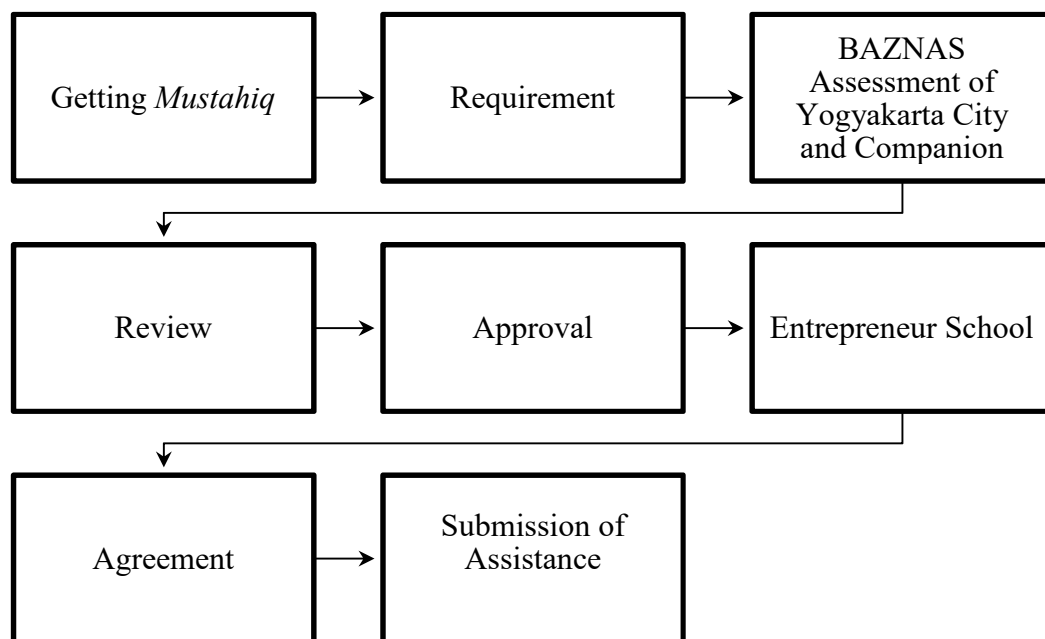


Figure 1.1 Ways of Productive Zakat Distribution BAZNAS Yogyakarta

Source: BAZNAS Yogyakarta

The above figure is a form of empowerment in 2017. The empowerment of BAZNAS Yogyakarta is different every year. The form of empowerment program by BAZNAS Yogyakarta in 2013-2014 through orphanage children because they will not always stay at the orphanage. BAZNAS Yogyakarta give donut machine as their business capital. This form of empowerment gives them supplies when they are out of the orphanage so that they can live more independently. In 2015-2016 the form of empowerment is by giving venture capital of Rp 5.000.000, - which then given to *mustahiq* to start the business. Actually, all the empowerments done by BAZNAS Yogyakarta in 2013-2017 are the same that is to provide business capital from zakat funds that have been collected and then developed it through a business run by *mustahiq*. The differences empowerment done by BAZNAS Yogyakarta in 2013-2017 is only in the form of business run by *mustahiq* and form of coaching from BAZNAS Yogyakarta.⁴⁷

The Effect of Productive Zakat on MSMEs Empowerment in Yogyakarta City

Based on the results of statistical testing, it can be seen clearly that the productive zakat variable affect the variables of MSMEs empowerment in material. There is influence on the variable meaning the higher the utilization of productive zakat, the higher the *mustahiq* empowerment in material and non-material generated. The results are in accordance with the proposed hypothesis. The results of this study used a hypothesis t test that yielded $t_{count} Y1 11,125 > t_{table} 1,675$, $t_{hitung} Y2 11,835 > t_{table} 1,675$ and significance level 0,00 thus H_{a1} and H_{a2} are accepted, H_{o1} and H_{o2} are rejected. The result is in accordance with the results of previous research by Iin Anggraeni that shows the effect of the distribution of productive zakat to the empowerment of *mustahiq* with the results of analysis "*the management of productive zakat contributed in*

⁴⁷ *Ibid*

affecting economic empowerment of mustahiq". However this research is not only about economic or material empowerment, it also discusses non-material empowerment.

The analysis test used in this study is simple regression analysis and correlation. The result of correlation is 0,846 for material empowerment and 0.861 for non-material empowerment which means productive zakat has a very strong positive effect. These results are similar to the research of Muhammad Burhannudin which states that the influence of zakat productive management is very strong and positive towards the development of community business. Thus it can be concluded that the distribution of productive zakat done in BAZNAS Yogyakarta City greatly affects the empowerment of MSMEs in the city of Yogyakarta. The empowerment here is not only in material form but also in non-material empowerment because human beings will not be empowered only by physical form but also have their own inner power. The higher the distribution of productive zakat, then then the higher the empowerment created for Yogyakarta MSMEs.

CONCLUSION

Based on the research on the effect of productive zakat distribution toward MSMEs empowerment in Yogyakarta, some conclusions are the mechanism of productive zakat distribution in BAZNAS Yogyakarta is through the productive economic empowerment program called "Yogya Sejahtera". The process of this productive zakat distribution is given to the *mustahiq* by the recommendation of mosque committees or agencies with several administrative requirements and field survey. Then, they are trained by coaching in business so that they can know how to manage business which is in accordance with the Sharia. After that, BAZNAS Yogyakarta delivers assistance in the form of money and goods such as wagon and other equipment as venture capital. In this research, the type of business are *angkeringan*, voucher and starter pack, and fried snacks. There are some obligations that they have to do such as following the mentoring, monthly savings of 2.5% of the assistance given to the Islamic banks, and actively participating in Islamic studies. The goal of MSMEs empowerment at BAZNAS Yogyakarta in 2013-2017 is to provide venture capital, but there is little difference in the form of a business carried out by *mustahiq* and shapes its development.

The test results of statistics about the effect of the productive zakat distribution to MSMEs empowerment in Yogyakarta shows that productive zakat variable (X) has a very strong positive effect and significant to the MSMEs empowerment in material variable (Y1) and the empowerment of non-material (Y2) with the following results variable X 05 to variable Y1 has a sig. count of 0,00 and 1,095 with an alpha coefficient of 0, and variable X to variable Y2 has a sig. count of 0,00 and a coefficient of 0,935, then the variable X has a significant positive effect on the variable Y1 and Y2. T_{value} for the variable X to Y1 is 11,125 and variable X to Y2 amounted to 11,853. Both have $t_{\text{value}} > t_{\text{table}}$ 1,675, then H_{a1} and H_{a2} are received, H_{o1} and H_{o2} are rejected, thereby, productive zakat has an influence on the empowerment of MSMEs empowerment in material and non-material empowerment. The correlation between variable X to variable Y 1 is 0,846 and the variable X to variable Y2 is 0,861. It states that the productive zakat has a very strong positive impact on MSMEs empowerment in material and non-material at BAZNAS Yogyakarta. Therefore, productive zakat does not only

affect materially the empowerment of MSMEs in material but also affect the non-material empowerment.

After researching and data analyzing, the researcher intends to give some suggestions to the object of research. It is expected that productive zakat by BAZNAS Yogyakarta City is distributed to *mustahiq* that has great potential in running the program. It also should give more intensive coaching and supervision so that the goals of the program are achieved. The program of society empowerment at BAZNAS Yogyakarta should be optimized by the coaching of economic and spiritual to balance the physical and spiritual needs so that *mustahiq* can be more independent in meeting their needs and is grateful for what they have.

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