

THE EFFECT OF ZAKAH, INFAQ, SEDEKAH TO THE WELFARE OF THE ZIS RECIPIENT IN MALANG CITY (CASE STUDY ON LAZIS SABILILLAH AND LAZ YATIM MANDIRI)

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ABSTRACT

Zakat, Infaq and Alms can be an alternative in poverty alleviation. Utilization of Zakat, Infaq, Productive Alms is expected to increase the income of ZIS Recipients continuously until the Productive ZIS Recipients move out of poverty. This study aims to analyze the welfare status of household mustahik before and after the Earning ZIS assistance. The approach in this study is a qualitative approach using multiple regression analysis tools. Respondents in this study with total 50 respondents from LAZIS Sabilillah and LAZ Yatim Mandiri provided that they had received Earning ZIS funds for a minimum of 6 months. The results were found from the calculated F test results in the amount of $15.727 > F$ table 2.37. It can be interpreted that simultaneously the variables of religiosity, Productive ZIS, and coaching have a significant effect on the business benefits of ZIS Recipients.

INTRODUCTION

Poverty is still one of the problems faced by Developing Countries including Indonesia. Poverty is an important problem to overcome because the main goal of economic development is to alleviate poverty and minimize the gap between the rich and the poor (Beik and Arsiyanti 2015). In the last three years the percentage of Indonesia's poor population in 2017 was 10.12% or 26.58 million people, in 2018 was 9.66% or 25.67 million people and in 2019 the percentage of poor people was 9, 41% or 25.14 million people. The declining number of poor people in the last three years is caused by there have been several government programs to reduce poverty such as the Indonesia-Healthy Card, Indonesia -Smart Card, Social aid program by giving rice to the poor people, and the distribution of inexpensive food.

East Java is one of the provinces that cannot be separated from poverty. Mr. Jowoki's poverty alleviation program has been implemented in East Java Province. According to Central Bureau of Statistic, Malang is the second highest city in poverty after Surabaya. The poverty rate in Malang in 2017 was 35.89 thousand people and in 2018 there were 35.49 thousand people. The Decreasing number of poor people in Malang because the city government of Malang provides a lot of assistance to poor people such as the Family Hope Program (PKH), giving rice to the poor (Raskin), and etc. (edunews.id, 2018). Gini Ratio of Malang City' in the last three years has increased. In 2015 the Malang City Gini Ratio was 0.38%, in 2016 it was 0.41% and in 2017 it was 0.42%. The high gini ratio of Malang City exceeds the national average of 0.40% The Malang City Gini Ratio becomes the highest in East Java (BPS Kota Malang, 2018). This means that the inequality-income in Malang is getting bigger or wider.

The program taken by the government in poverty alleviation is by increasing income and increasing people's purchasing ability. This can be achieved by the even-distribution of income. Zakat, infaq, alms (ZIS) funds are expected to minimize income gaps and improve the economy of ZIS recipients, both at the individual level and at the social level.

The reserch of Pratama, 2015 showed that the average Zakat recipient experienced an increase in their income after distributing the productive zakat funds as well as guidance from MM Dompot Dhuafa compared to before they earn the distribution of productive zakat. Productive Zakat can improve the welfare of household mustahik and can reduce the level of material poverty, spiritual poverty, and absolute poverty

In this study, researchers will discuss the Effects of Productive ZIS, Religiosity, and Coaching on Mustahik Welfare in Malang City. This research is a field research conducted by using a quantitative approach. Based on this background, the researcher raised a study entitled "The Effect of Productive ZIS on Mustahik Welfare in Malang City (Case Study on Lazis Sabilillah and LAZ Yatim Mandiri)"

1.2 Problem Formulation

This study focuses on the effect of religiosity, productive ZIS, and coaching on the income of earning ZIS recipients in Malang. This research problem formulation is

1. How does the effect of Productive ZIS, religiosity, and guidance on mustahik welfare?

1.3 Research Objectives

Based on the formulation of the problems that have been described, the objectives to be achieved from this research is

1. Knowing the effect of Productive ZIS, religiosity, and coaching on the welfare of ZIS recipients in Malang.

1.4 Research Benefits

In this study, researchers aim to provide benefits to those who have a relationship with the manager of Productive ZIS. The benefits of this research are:

1. The results of this study are expected to provide knowledge and information about Islamic economics regarding zakat, infaq, sadaqah (ZIS) Productive.
2. For the community, the results of this study are expected to provide information on the benefits of Productive ZIS and the benefits of coaching to reduce poverty levels.

LITERATURE REVIEW

Religion is a set of beliefs, practices and languages that inspire a community that seeks to find transcendental meaning in a way that is believed to be true (Pasiak Taufik, 2012). Religiosity is defined by how strong the beliefs, practices of worship and rules are and how they appreciate the religion they carry in daily life.

According to Syed Anwar Husain (2004) in Mochammad Nadjib (2013), Islam has an ethic that teaches its people to work hard, not lazy, be thrifty, not fool and do not depend on their lives solely from charity. Islam has taught people a work ethic and ethics that must be practiced in carrying out work activities. This is as stated in QS. Az-Zumar: 39 which means "Say (Muhammad)" O my people! Do as you say, I will. You'll find out later. The meaning of the verse is that man is commanded to work and his law is required to perform as a form of worship to Allah Almighty.

Rakhman Amry, 2011 in his dissertation suggested that the use of ZIS has a significant positive impact on the performance of essential productive enterprises in West Sumbawa Regency. This situation means that the more the use of ZIS for productive enterprises, the greater its impact on improving the performance of productive enterprises, which in turn will continue to increase the use of ZIS in financing its productive efforts. According to Syarifuddin, 2014 stated that ZIS expenditure has a positive and significant impact on mustahik productivity, performance of mustahik business, and mustahik prosperity. Accompaniment or coaching is an activity conducted by someone who is consultative, interactive, communicative, motivational, and negotiative (Kamil Mustofa, 2012).

RESEARCH METHOD

The data to be analyzed is quantitative data using relevant statistical methods to the hypotheses. The dependent variable used in this study is business profit while the independent variable is religiosity and Productive ZIS and coaching.

Methods and Data Analysis

The data analysis method that being used in this research is adjusted to the purpose of the research and can be seen in the following table:

No.	Research Objectives	Data Analysis
1.	Knowing the influence of religiosity, Productive ZIS, and Coaching on the business benefits	Multiple Regression

Analysis of Multiple Regression

Multiple regression analysis is an analysis of the dependent variable dependent on more than other variables (independent variables) to estimate or predict the average values of each dependent variable if the value of the independent variable is known. The multiple regression model used in this study is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \epsilon$$

Information :

Y = Business profit

α = constant

β = Regression coefficient is the amount of change in the dependent variable due to changes in one unit of the independent variable.

X1 = Religiosity

X2 = Productive ZIS

X3 = Coaching

a. Test T

Statistical tests are used to test whether or not the effect of independent variables on the dependent variable is significant through the regression coefficient. T-statistic test was used to determine the effect of each independent variable on the dependent variable.

The steps taken in testing are compiling the null hypothesis (Ho) and the alternative hypothesis (Ha) with the real level (a) commonly used is 5% or 0.05 The alternative hypotheses in this study are:

H1: Religiosity of ZIS Recipients has a significant effect on the profitability of ZIS Recipients.

H2: Productive ZIS has a significant effect on the business benefits of ZIS Recipients.

H3: Coaching has a significant effect on the business benefits of ZIS Recipients.

The hypothesis will be accepted if the significant number is smaller than $\alpha = 5\%$ and the alternative

The hypothesis will be rejected if the significant number is greater than or equal to $\alpha = 5\%$.

b. Test F

The F test is used to show whether all independent or independent variables included in the model have an influence on the dependent or dependent variable (Ghozali, 2006).

c. Determination Coefficient Test (R² Test)

The coefficient of determination (R²) shows how much the independent variables are in explaining the dependent variable.

RESULTS & DISCUSSION

5.1 Characteristics of Respondents

This section will describe the characteristics of respondents taken from Productive ZIS Recipients at LAZ Yatim Mandiri and LAZIS Sabilillah explained based on sex, age, level of education, and marital status. Table 5.1 shows the earning of ZIS Recipient characters.

Table 5.1 Gender of Respondents

No.	Gender of respondents	LAZIS Sabilillah	LAZ Yatim Mandiri	Total of Productive ZIS Recipients	Percentage (%)
1.	Male	2	0	2	4%
2.	Female	35	13	48	96%

Source: Data after processing, 2020

Based on tabel 5.1 it can be seen that the majority of respondents are female, 48 people or 96% while the earning ZIS Recipients are male, 2 people or 4%.

a. The Age ZIS Recipient

Age is one of the characteristics used to determine the age of the respondent and the result can be seen in the table as follows :

Table 5.2 Age of ZIS Produktif responden

No.	Age of productive ZIS receipient	LAZIS Sabilillah	Orphaned Independent LAZ	Total of Productive ZIS Recipients	Percentage (%)
1.	20-29	1	0	1	2%
2.	30-39	7	4	11	22%
3.	40-49	16	3	19	38%
4.	50-59	11	6	17	34%
5.	60-69	2	0	2	4%

Source: Data after processing, 2020

Based on the table above, it can be seen that ZIS recipients aged 40-49 years were 16 people, while the Productive ZIS Recipients from LAZ Yatim Mandiri age ZIS recipients aged 50-59 years were 6 people. The highest number of ZIS recipients, aged 40-49, was 19 people or 38%.

b. The Education of Productive ZIS Recipient

The level of education can be seen from the latest education of the respondent. Level of education of respondents ranging from elementary school graduation to undergraduate education. Can be seen in the following table.

Table 5.3 Respondent Education

No.	Respondent Education	LAZIS Sabilillah	Orphanaed Independent LAZ	Number of Respondent	Percentage (%)
1.	Elementary school	8	4	12	24%
2.	Junior high school	6	3	9	18%
3.	Senior high school	20	5	25	50%
4.	Diploma3	1	0	1	2%
5.	Bachelor Degree	2	1	3	6%

Source: Data after processing, 2020

Based on the above table, it is known that the Productive ZIS Recipients from Sabilillah mostly have a high school education of 20 people while in Yatim Mandiri the highest-earning ZIS is in the high school education level, which is 5 students. Highest Earning ZIS Recipient Education is at the Senior High School level of 25 people or 50%.

c. Productive ZIS Recipient Status

ZIS Recipient status is needed in order to find out whether the respondent is married or not. The respondent status table can be seen as follows:

Tabel 5.4 Status of Respondent

No.	Status of respondent	LAZIS Sabilillah	Orphanaed Independent LAZ	Number of Respondent	Percentage %
1.	Married	22	10	32	64%
2.	Widow	15	3	18	36%
3.	Widower	0	0	0	0%

Source: Data after processing, 2020

Based on the table above, it can be seen that the majority of productive ZIS Recipients are married 32 persons or 64% and widowed 18 persons or 36%.

5.2 Multiple Regression Test

From the results of data processing with multiple regression equation the following equation:

$$Y = -0,850 + 0,382X1 + 0,390X2 + 0,119X3 + e$$

Based on the regression equation it can be explained as follows:

1. The Constant IS -0,850, means that if religiosity Productive ZIS, and coaching value is 0, then the business profit value is - 0,850.
2. The regression coefficient of the religiosity variable is 0.382 indicates that if the level of religiosity increase one unit, the business profit will increase by 0.382 units assuming the other independent variables have a fixed value.
3. The regression coefficient of the Earning ZIS variable is 0.390 indicates that if the Productive ZIS has increased by one unit, the operating profit will increase by 0.390 units assuming the other independent variables have a fixed value.
4. The coaching coefficient regression variable is 0.119 indicates that if coaching has increased one unit, then business profits will increase by 0.119 assuming the other independent variables have a fixed value.

5.2.1 Test T

Statistical tests in order to test the significance or insignificance of the influence of independent variables on the dependent variable through the regression coefficient. The following is a statistical test table that has been processed are as follows:

Picture 5.5 T-test

Variable	Unstandardized Coefficients		Standardized Coefficients Beta	T	Sig.
	B	Std. Error			
(Constant)	-.850	.464		-1.830	.074

Religiosity	.382	.134	.317	2.858	.006
Productive ZIS	.390	.137	.336	2.842	.007
Coaching	.119	.050	.288	2.363	.022

Source : Data after processing, 2020

Based on the results of the t-test above, it can be seen that the T-count test is as follows:

- The table above shows that the Tcount for the variable of religiosity is 2,858. While the value of T table on df with a level of significance of 0.05 was obtained 1.671. The data above shows that $t_{count} > t_{table}$ ($2.858 > 1.671$), it can be concluded that the variable of religiosity has a significant effect on business profits.
- The table above shows that the T-count for the Productive ZIS variable is 2.842. While the value of T table on df with a level of significance of 0.05 was obtained 1.671. The data above shows that $t_{count} > t_{table}$ ($2.842 > 1.671$), it can be concluded that the Productive ZIS variable has a significant effect on business profits.
- The table above shows that the T-count for the coaching variable is 2,363. While the value of T-table on df with a level of significance of 0.05 was obtained 1.671. The guidance data above shows that $t_{count} > t_{table}$ ($2,363 > 1,671$), it can be concluded that the guidance variable has a significant effect on business profits.

5.2.2 Test F

The basic F-test is to see whether all independent variables together affect the dependent variable. This means that all independent variables simultaneously are a significant explanation of the dependent variable (Ghozali, 2006).

Tabel 5.7

Regression	F	Sig.
Residual	15,727	.000 ^b

Source: Data after processing, 2020

The ANOVA (Analysis of Variance) test results showed that the f-count was 3.469. The value of F table is 2.37. This shows that the value of $t_{count} > F_{table}$ is ($15.727 > 2.37$) and the significance value shows the number $0.000 < 0.05$, so that it can be concluded that the variables of religiosity, productive ZIS, and coaching simultaneously or jointly affect business profits.

5.2.3 Test R2 (Coefficient of Determination)

The determinant coefficient can be seen from comparing t-count with t table. If $t_{count} < t_{table}$ means that there is no significant effect of the independent variables individually on the dependent variable. If $t_{count} > t_{table}$ means that there is a significant influence of the independent variables individually on the dependent variable.

Table 5.8 R2 Result Test

Model	R	R Square	Adjusted R Square
1	.712 ^a	.506	.474

Source: Data after processing, 2020

From the R2 test table above it can be seen that the R Square value of 0.506 which means the influence of religiosity, Productive ZIS, and guidance to business profits is 50.6% while the remaining 49.4% is influenced by other variables not included in the research model this.

5.3 Classical Assumption Test

5.3.1. Normality test

Normality Test is one of the data analysis tests, the normality of the data can be seen from the Kolmogorov Swirnof approach. Data will be normally distributed if the value of $sig > 0.05$ means that if the data has a value of $sig < 0.05$ then the data is not normally distributed.

**Table 5.9 Normality Test Result
One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		50
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.43607301
	Absolute	.172
Most Extreme Differences	Positive	.172
	Negative	-.088
Kolmogorov-Smirnov Z		1.217
Asymp. Sig. (2-tailed)		.104

Source: Data after processing, 2020

Based on the above normality test results obtained a sig value of 0.104 > 0.05 indicates that the data has been normally distributed.

5.3.2. Test Autocorrelation

The autocorrelation test is used to see whether in the classical assumption test there is a direct relationship between the independent variable and the dependent variable

**Tabel 5.10 Hasil Uji Autokolerasi
Model Summary^b**

Model	Durbin-Watson
1	2.016 ^a

Source: Data after processing, 2020

Based on the autocorrelation test results above, the number of Durbin-Watson (D-W) was 2,30. Looking at the DW test table with the number of N (number of respondents) = 50, and k (number of variables) = 3, Du = 1.49, 4-du = 2.51 Based on the value of du and dw above, the value of Du < DW (1,49 < 2,301) and DW < 4-du (2,301 < 2,016), so in this study it can be concluded that it is free from autocorrelation.

5.3.3 Multicollinearity Test

Multicollinearity test aims to test whether in the regression model found a correlation or relationship between independent variables (independent) with other independent variables.

Tabel 5.11 Hasil Uji Multikolinearitas

(Constant)	Tolerance	VIF
Religiusitas	.870	1.149
ZIS Produktif	.766	1.306
Pembinaan	.721	1.386

Source: Data after processing, 2020

Based on the multicollinearity test table above, the tolerance value of the received religiosity variable is 0.870 Productive ZIS variable is 0.766 and the guidance variable is 0.721. From the data above shows that the three variables have a tolerance value > 0.01. While the VIF value indicates that all three variables have a VIF value < 10. It can be concluded that there is no multicollinearity between independent variable.

5.3.4 Heterocedasticity Test

Heteroscedasticity test is used to test the variance of the residual variance. If the variance from one observation residual to another observation remains, this method is an abnormal method, but can be used as an indicator of heteroscedasticity.

Table 5.12 Heteroskedastisitas Test Result

Variabel	Sig.
(Constant)	.546
Religiusitas	.086
ZIS Produktif	.517
Pembinaan	.675

Source: Data after processing, 2020

Based on the heteroscedasticity test table above, the sig value of the religiosity variable received is 0.086. Of the Earning ZIS variable of 0.517 and the guidance variable of 0.675. From the data above shows that the value of sig > 0.05 then there is no heteroscedasticity and the data has met the classical assumption test.

5.4 Effect of Religiosity on Business Profit

From the results of testing the religiosity variable data obtained t count is 2.858 (tcount > t table of 1.671). From the value of sig, Religiosity variable is 0.006 < 0.05, it can be concluded that the religiosity variable significantly influences the business profit of ZIS Recipients. This study is in line with research by Devi Faradiska and Rinda Asytuti, 2019 religiosity variables significantly influence the profits of confection entrepreneurs in Pucung Village, Tirto District, Pekalongan Regency.

The higher the level of religiosity of Productive ZIS Recipients, the more active ZIS Recipients will be at work and increase their productivity. The increasing religiosity of ZIS Recipients lowers the mustahik consumption pattern, ie the more faithful a person has of consumption will be dominated by righteous behavior. As happened to ZIS Recipients they set aside a portion of their income for savings and also to give alms to others to carry out the good deeds for their savings in the hereafter, so that ZIS Recipients not only have savings in the world but also have savings in the afterlife.

5.5 Effect of Earning ZIS on Business Profit

From the results of testing the productive ZIS variable obtained t count of 2.842 (tcount > t table of 1.671). Or in the sig table above is known sig value. Productive ZIS variable is 0.007 < 0.05, it can be concluded that the Productive ZIS variable significantly influences the business profit of ZIS Recipient. This study is in line with Indra Wahyudi's research, 2016 Zakat funds received by mustahik have a positive and significant effect on the income of zakat recipients and Garry's research, 2011 there is a difference between the profits of mustahik businesses before and after receiving zakat funds. Giving zakat funds as business capital assistance is quite effective in increasing the profitability of mustahik businesses.

Productive ZIS Fund from LAZIS Sabilillah is more directed at empowering ZIS Recipients. Funds given in the form of venture capital either directly or by buying goods mustahik business needs because the ZIS Beneficiary empowerment program and the utilization of ZIS funds aim for the long term and convert ZIS Recipients into muzzaki. At LAZ Yatim Mandiri also provides Earning ZIS funds directly to ZIS Recipients in the form of money. The fund is managed by ZIS Recipients for business capital, business asset repairs, business equipment purchases and business place expansion.

5.6 Effect of Coaching on Business Benefits

From the results of testing the coaching variable, found that the t-count is 2,363 (t count < t table 1,671). Or in the sig table above the sig value Coaching variable of is 0.022 > 0.05, it can be concluded that the coaching variable significantly influences business profit. This research is in line with research by Reza Zulfikri Robby, 2018, stating that assistance or coaching has an effect on increasing income. Assistance or income is needed to motivate and guide members in developing the business so that it will change the mindset of members and increase revenue (turnover) and business profits ZIS Recipients.

LAZIS Sabilillah and LAZ Yatim Mandiri formed ZIS Recipients to become skilled entrepreneurs and explained coaching material in detail so that they could understand and applied to their business. Guidance and assistance from LAZIS Sabilillah and LAZ Yatim Mandiri in increasing the benefits of ZIS Recipients in the form of business supervision, business location reviews, business product reviews so that ZIS Recipients are still able to maintain their business and help in promoting ZIS Recipient business products.

5.7 Effects of Religiosity, Productive ZIS and Simultaneous Coaching on Business Profits

Religiosity is one's understanding of sharia norms so that it influences behavior in carrying out the religious services of Muhammad Najib, 2013). Islam teaches people to work and has taught practice in carrying out work activities. In Q.S. Az-Zumar: 39 which means "Say (Muhammad)" O my people! Do according to your position, I also do (so). Later you will find out. The meaning of the verse is that humans are ordered to work and its legal obligation to be carried out as a form of worship to Allah SWT.

Based on the research, it is known that the influence of the independent variables, namely the religiosity variable, the Productive ZIS variable, and the coaching variable together have an influence on business profits. Based on the results of the simultaneous significance (F test) from the above table it can be concluded that the calculated F value of 15.727. Then it can be concluded that

the F count > F table is (15.727 > 2.37) or can be seen from the significance value in the Sig table. 0,000 for all variables. Thus the variables of religiosity, Productive ZIS and coaching simultaneously (together) have a significant effect on business profits. In this case the amil zakat organization has optimized the zakat fund and the guidance and mustahik utilizing the zakat fund shows its success in improving their welfare. Humans are encouraged to continue to work hard as a form of endeavor and trust to Allah SWT to avoid poverty and pay attention to their children as the next generation so as not to fall into poverty.

CONCLUSIONS AND RECOMMENDATIONS

Conclusion

Based on the results of the analysis and research that researchers have done, a number of conclusions are obtained, which are as follows:

1. From the results of research that have been done partially religiosity variables have a significant effect on business profits seen from the t value of the religiosity variable of 2.858 > t table of 1.671 and the value of sig. the variable of religiosity is 0.006 < 0.05.
2. From the results of research that have been done the Earning ZIS variable partially has a significant effect on business profit seen from the t value of the Earning ZIS variable of 2.842 > t table of 1.671 and the value of sig. Productive ZIS variable is known as 0.007 < 0.05. Means there is an influence between Earning ZIS variables on business profits.
3. From the results of the research that has been done coaching variables partially significant effect on business profits seen from the value of t arithmetic of 2.363 (tcount > ttable of 1.671) and on the sig value known value of sig. coaching variable of 0.022 < 0.05, it can be interpreted that there is an influence between the coaching variable on business profits.
4. From the results of the F test research it is known that the results of the significance in the Sig table. at 0,000 < 0.05. From the calculated F value of 15.727 > F table 2.37, it can be interpreted that the variables of religiosity, Productive ZIS and coaching simultaneously (together) have a significant effect on business profits.

Suggestions

1. In providing guidance for LAZIS Sabilillah and Orphaned Independent LAZ, they must be extra in forming ZIS Recipients to become more skilled in entrepreneurship, explaining the material until ZIS Recipients understand in order to be practiced in their business.
2. LAZIS Sabilillah and Orphaned Independent LAZ are expected to provide control, business supervision, site review and help promote the business of ZIS Recipient

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