

The Effect of Productive Zakat, Business Experience, and Mentoring on
Farmers' Revenues
(Survey on Lumbung Desa Program by Sinergi Foundation in Cibaed Village,
Cigalontang District, Tasikmalaya Regency)

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ABSTRACT

This study aims to determine the effect of productive zakat, business experience and mentoring on the income of farmers participating in the Lumbung Desa-Sinergi Foundation program in Cibaed Village, Cigalontang District, Tasikmalaya Regency. The research method used is an explanatory survey with a questionnaire as the data collection tool. The sampling technique is saturated sampling with 68 respondents. Linear regression analysis is used as the data analysis technique. The results show that productive zakat and business experience have a positive and significant effect on farmers' income, while the assistance has a positive but not significant effect.

Keywords: Productive Zakat, Assistance, Farmers Income, Lumbung Desa

INTRODUCTION

Inequality of income distribution and poverty are economic problems that are difficult to solve, especially in developing countries such as Indonesia which has a relatively high number of poor people. Data from Badan Pusat Statistik (BPS) for up to 2016 shows that approximately 28 million Indonesians are in the poor category, accounting for 12% of the country's population. The country continues to see a wide disparity in income and poverty between people living in village and the city. In addition, the poverty index in the village is higher than in the city. According to BPS (2016) data, the village poverty depth index is 2.74 and the poverty severity index is 0.79. In urban areas, the poverty depth index is 1.19 and the poverty severity index is 0.27.

West Java, as one of the most populous provinces, has a sizable poor population (i.e., the population living below the poverty line). Between 2012 until 2016,

the number of poor people in West Java province fluctuated. In September 2015, there were a total of 4.48 million poor people in West Java. This represented a fall of 261.33 thousand people compared to the previous month, although the decline was less significant when viewed in percentage (BPS, 2016).

Tasikmalaya Regency is one of the districts with the highest number of poor people in West Java. In the West Java provincial governments' regional development report (West Java Provincial Government, 2015), Tasikmalaya Regency is cited as a district with below average. In addition, it has shown an increase in its Human Development Index (HDI) is below the provincial average.

Cibaed Village is village in Cigalontang District, Tasikmalaya Regency. Most of the people in the village earn their livelihood as farmers and peoples' welfare in Kampung Cibaed remains low. Based on information from the Chairman of Lumbung Desa Cibaed

Village, Ust Gugun Gunawan, household income in Cibaeud Village averages around Rp.800.000 per month, while most of them earn below Rp.500.000 per month.

The Minister of Agriculture, Amran Sulaiman (tabloid-desa.com), stated that poor farmers account for 23 percent of the 17 million poor people live in the village. Some of factors that make it difficult to increase the productivity of farmers, thereby resulting in farmers on low incomes are a lack of skills and information about the market and a lack of access to capital.

According to Yeni Saptia (2017), one of the main factors contributing to low productivity, resulting in low incomes is limited access to sources of financing. The majority of farmers around 52%, continue to be reliant on their own capital, cooperatives, relatives, and other non-bank financial institutions. Even the few who do secure capital in the form of loan face high interest charges.

Islam provides solutions to a range of humanitarian issues, including poverty. Abdurrachman Qadir (2001) outlines how one way of tacklelinge poverty is through the support of people who are able to set aside a part of their wealth for the less fortunate in the form of *zakat*.

Indonesia has the largest Muslim population in the world, form which it can be assumed that the country has a very large potential amount of *zakat*. Quoted from tempo.co (2016), the Vice Chairman of National Amil *Zakat* Agency, Dr. Zainul Bahar Noor stated that the potential amount of *zakat* Indonesia has reached RP.217 trillion which equates to almost 10% of the Indonesian State Budget.

Unfortunately, however, this potential has not been optimally developed. According to the deputy chairman of Baznas, only around 1.2%, or Rp. 3 trillion, of the total potential amount of *zakat* in Indonesia (Rp. 217 trillion) has been collected. If this potential can be maximized, well-managed *zakat* funds offer the potential to reduce economic disparities and improve peoples' welfare.

Zakat management, in addition to relying on the government, will be more optimal if it conducted with the assistance of private non-profit institutions working as a trusted organization to collect *zakat* funds and then manage their allocation, utilization, and distribution. One such organization is the Sinergi Foundation.

The Sinergi Foundation distributes funds from other people in the form of *zakat*, *infaq*, and *shodaqoh* through various programs, one of which is the Lumbung Desa program that utilizes *zakat* funds to improve the welfare of farmers in rural areas. Lumbung Desa is a food security program in the form of a productive establishment movement based on the potential local rural areas, such as rice fields, gardens, livestock, and home industry. Beside productive *zakat*, there are also other factors that could be expected to help increase farmers' income, namely business experience and mentoring.

This paper is meant to examine the effect of productive *zakat*, business experience and mentoring on the incomes of the farmer partners of the Lumbung Desa-Sinergi Foundation in Cibaeud Village, Cigalontang Sub-district, Tasikmalaya Regency.

LITERATURE REVIEW

Productive Zakat

The original meanings of *zakat* are purity, growth, blessing and increase (Bouheraqua 2012; Sarif & Kamari 2009). *Zakat* is the wealth expenditure which give a certain amount of property of certain wealth or property to the person who entitled to receive it according to Islamic law (Kartika, 2007, p. 10). Productive *zakat* is *zakat* which is distributed not only in consumptive way, but also in the fund form or work tool for the business of *mustahiq*. Productive *zakat* is given to *mustahiq* to run their bussiness and develop their productivity. By productive *zakat*, people

can open a new business or run an existing business so it can increase their revenue and fulfill their life's needs continuously (Damanhur, Nurudin & Siregar, 2017, p. 78).

Business Experience

According to the Chalpin Theory (2006: 179), experience is knowledge or skills which are known and mastered by someone as a result of their actions or work that has been done before for a certain period of time. Someone is said to have experience when they have a certain level of relevant and adequate skills or knowledge accordingly to his field of expertise or business. Thus, it is proven that business experience is very influential on the success and development of business.

Mentoring

Mentoring is an effort to help communities, both individuals and groups, to find and develop their abilities so that they can have some skills (Suhartono, 2008: p. 93). Mentoring can be done by personal or group.

Income

Income is the result that is received from working of a business or a job which has been done. Ash Sadr (2008) explains that based on the structure of Islamic legislation, income which is entitled to be received by someone can be determined through two methods. The first method is *ujrah* (compensation, compensation, and wages) and the second is profit sharing.

Relationship between productive zakat, business experience and mentoring on income.

Arif (2016) showed that productive *zakat* aid has an effect on the income of *mustahiq*. Productive *zakat* can be used by

mustahiq as additional capital for use their businesses and financing their lives.

Another factor expected to have an influence is business experience, with greater experience leading to an increase in the labor productivity (Herawati & Sasana, 2013). Someone with a longer period of business experience will have spent longer working in their respective field and will be well acquainted with the conditions and strategies required to grow their business, thereby leading to an increase in their income and welfare.

There are also other factors that could be expected to help increase income, namely mentoring. Mentoring is one of the types of business assistance on the agenda of the various productive *zakat* utilization programs run by *zakat* institutions, including the Lumbung Desa Sinergi Foundation program. It is believed that mentoring play a sufficiently powerful in enabling development of the maintenance, improvement, and development of people.

METHODS

This research was conducted using a quantitative approach (Tanjung & Dewi, 2013, p. 76) and based on the method used, is a causal study (Muhammad, 2008, p. 93). The object is the effect of the amount of productive *zakat*, assistance and long business experience on the income of farmers follow the Lumbung Desa program from Sinergi Foundation in Cibaeud Village, Tasikmalaya Regency.

Primary data are used in this study. The population in this study is those farmers who received productive *zakat* assistance in the form of funds, fertilizer, or rice from the Lumbung Desa-Sinergi Foundation, which amounted to 68 peasant farmers in Cibaeud Village. No sampling was conducted due to the limited population size. Instead, saturation sampling technique was adopted, which employs a sample size equal to the size of the population.

The data analysis technique used in this research is influence test analysis conducted through multiple linear regression testing or Ordinary Least Squares (OLS).

Ordinary Least Squares

OLS is used to determine the effect of independent variables on dependent variables either partially or simultaneously, by establishing the size of the coefficient of determination (R^2), which shows the variation in the value of the dependent variable that can be explained by all of the independent variables, and to test the truth of provisional estimates on the data analysis model.

Variable Y in this research is farmers' income, variable X1 is the amount of productive *zakat* accepted by a farmer, and variable X2 is business assistance. These are accompanied by assistance as a dummy variable. The model is used in this research:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 D_1 + e_i$$

Information:

- Y = *Mustahiq* Revenue (*Mustahiq* Material Needs)
- X1 = The amount of productive *zakat* earned *mustahiq*
- X2 = Business Experience
- D1 = Assistance. Given the value 1, if actively following mentoring and value 0 if not actively following mentoring
- β_0 = Constants
- β_1 = Regression coefficient
- e = Error

Dummy Variable

According to Yana Rohmana (2013, p. 105), a dummy variable is included in a regression containing independent variables where quantitative variables may be examined alongside qualitative variables. One of the methods used to qualify

quantitative attributes is by adding an artificial variable (dummy) to the regression equation model, the value of which can be 1 (one) or 0 (zero).

In this study the values 1 or 0 denote the following can:

- 1 to indicate farmers who are actively following assistance
- 0 to indicate the farmers not actively following assistance.

Classic Assumption Test

Basuki & Prawoto (2016, p. 297) outline how the classic assumption test used in linear regression with the OLS approach include normality, linearity, multicollinearity, heteroskedasticity, and autocorrelation tests. However, the multiple regression analysis used in this research comprises tests for normality, multicollinearity, and heteroskedasticity.

Statistical Hypothesis Testing

After determining the data regression model accordingly, statistical hypothesis testing is then carried out, including the following, among others:

1. F test is used to test and determine the significance or effect of the regression so that it can deduced whether the regression affect or not affect by determining the value of F and comparing it with the value of F table (Sudjana, 2003: 91).
2. A t test is used to test the effect of certain independent variables on the dependent variable (Rohmana, 2013, p. 48-49).
3. The coefficient of determination (R^2) states the proportion or percentage of the total variation of the dependent variable that can be explained by several independent variables simultaneously (Gujarati, 2007, p. 187). An R^2 value close to 1 indicates that number of independent variables

can provide almost all of the information needed to predict the dependent variable.

RESULTS AND DISCUSSION

Analysis of Research Instruments

Validity Test

The validity of the data in this study was calculated using SPSS 22, with the results displayed in Table 1.

Table 1. Test Validity of Mentoring Variable

Variable	Item No.	Corrected Item-Total Correlation	Correlation Coefficient	Results
Mentoring	1	0.730	0.30	Valid
	2	0,827		Valid
	3	0.639		Valid
	4	0.584		Valid
	5	0.760		Valid
	6	0.623		Valid
	7	0.370		Valid
	8	0.749		Valid
	9	0.458		Valid
	10	0.501		Valid
	11	0.661		Valid
	12	0.575		Valid
	13	0.319		Valid
	14	0.490		Valid

According to Azwar (2012), an item can be said to be valid if it has a correlation coefficient greater than 0.30. However, if all of the tested items are still smaller than 0.30, the correlation coefficient can be decreased to 0,25. The research instrument has been tested, with the result indicating Corrected Item-Total Correlation values for all of the items greater than 0,30, This shows that all of the questions used are valid and worthy of use as a measuring tool.

Reliability Test

A reliability test is performed in order to show whether the data collection tool is accurate or inaccurate in disclosing specific symptoms of a group of individuals despite being implemented at different times, The results of this calculation are shown as follows:

Table 2. Variable Reliability Test

Cronbachs' Alpha	Cronbachs' Alpha Based on Standardized Items	No of Items
.857	.863	14

Azwar (2012, p. 112), explain how the high reliability of an instrument can be assessed from its reliability coefficient, the value of which is in the range 0 - 1,00. The closer the value of the coefficient to 1,00,

the higher the reliability, Based on the results of the reliability tests conducted, the questionnaire can be said to be reliable if it has Cronbach Alpha >0.60 (Ghozali, 2011). The research instrument of the

assistant variable has been tested and has a high level of reliability, that is 0.857. In other words, all the items in the research instrument of the assistant variable are trustworthy instruments.

Classic Assumption Tests

Normality Test

A normality test is used to determine whether there is a normal distribution of data. When using a normality test, because of the parametric statistical analysis, the assumption is that the data must be normally distributed (Santoso & Ashari, 2005, p. 231). The test results can be illustrated as shown Figure 1.

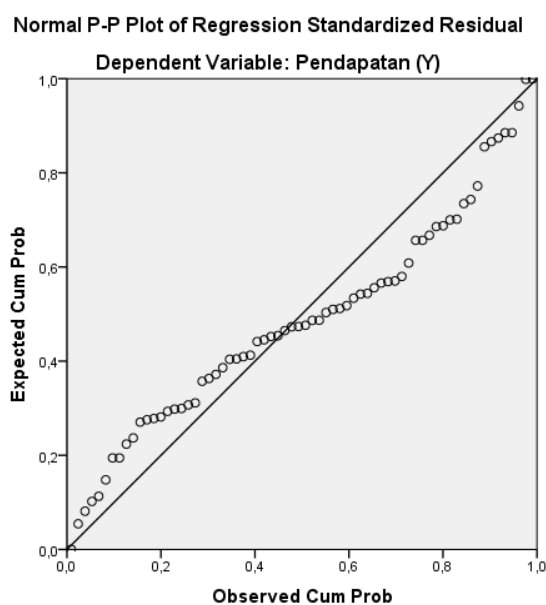


Figure 1. Normality Test

Figure 1 shows the data points spread around the diagram and follow but largely in line with the regression model. It can thus be concluded that the data are processed data that are normally distributed, which means that the normality test is met.

Multicollinearity Test

A multicollinearity test is used to ascertain the existence, or otherwise, of linear correlation relationships between the

independent variables. Since there are a number of independent variables involved, multicollinearity will not occur in simple regression equations, it can instead be seen from the tolerance and variance inflation factor (VIF),

Table 3. Correlation Statistics

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
Productive Zakat (X1)	0.970	1.031
Business Experience (X2)	0.967	1.035
Mentoring (D)	0.938	1.066

From Table 3, it can be seen that the three independent variables have a tolerance value greater than 0,1 and a VIF smaller than 10, from which it can be concluded that the variables present do not have multicollinearity problems.

Heteroskedasticity Test

A heteroskedasticity test aims to determine whether a regression model contains any residual variation inequality from one observation to another (Ghozali, 2011). The results of the data processing are as follows:

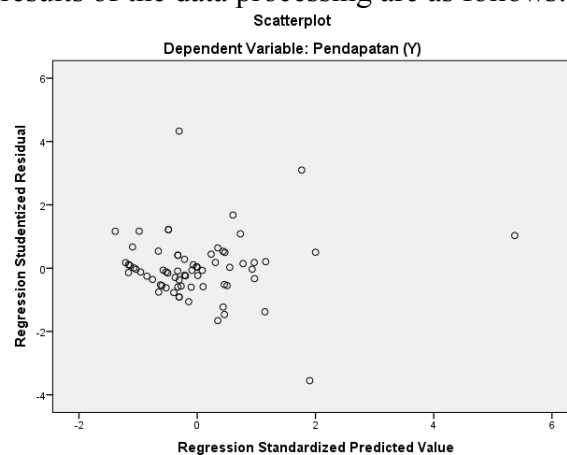


Figure 2. Heteroskedasticity Test

Figure 2 shows that there is an irregular, , residual spread. This is evidence from the irregular pattern of the points on the plot. It can thus be concluded that from the results that the data are free of heteroskedasticity problems.

Ordinary Least Squares

This section describes the data that have been analyzed with the help of the SPSS 22 program. The data have been analyzed in respect to productive *zakat* (X1), business experience (X2) and mentoring (D1) as the independent variable and income (Y) as the bound variable. The analysis of the data involved put the production of correlation

matrix and descriptive statistics for the effect of correlation matrix and describe statistics for the effect of productive *zakat*, business experience and mentoring on the income of farmers in the Lumbung Desa partner program in Cibaeud Village, Tasikmalaya Regency with the results shown in Table 4.

Table 4. Correlation Matrix and Descriptive Statistics

	Productive Zakat (X1)	Business Experience (X2)	Mentoring (D)	Income (Y)
Productive <i>zakat</i> (X1)	1.000	0.003	0.171	0.722
Business Experience (X2)	0.003	1.000	0.181	0.226
Mentoring (D)	0.171	0.181	1.000	0.219
Income (Y)	0.722	0.226	0.219	1.000
Mean	628676.65	12.41	0.82	987867.65
S,D,	612696.278	12.458	0.384	604584.671

The results obtained from the data processing, can be seen in Table 5.

Table 5. Summary of Regression Analysis for the variables Productive *Zakat*, Business Experience, and Mentoring

Model	R (F)	R ²	Unstandardized Coefficients		Standardized Coefficients	t
			B.	S.E	B.	
I	0.758*** (28.815)	0.575				
(Const.)			342186.615	125076.164		2.736
X1			0.702***	0.082	0.711***	8.594
X2			10320.983**	4024.487	0.213**	2.565
D			92610.936	132494.600	0.059	0.699
II	0.756*** (43.319)	0.571				
(Const.)			405854.874	85377.412		4.754
X1			0.712***	.080	0.721***	8.883
X2			10835.406***	3941.025	0.223***	2.749

Note: *** p < 0.01
 ** p < 0.05
 * p < 0.10

The results of the data analysis for the multiple linear regression and hypothesis testing shown in Table 4, reveal that:

- 1) The hypothesis that productive *zakat* positively affects the income

of Lumbung Desa-Sinergi Foundation farmers in Cibaeud Village is accepted (t = 8.594: p <0,01).

- 2) The hypothesis that business experience has a positive effect on the income of Lumbung Desa-Sinergi Foundation farmers in

Cibaeud Village is accepted, ($t = 2.565$: $p < 0,01$).

- 3) The hypothesis that mentoring has a positive effect on the income of Lumbung Desa-Sinergi Foundation farmers in Cibaeud Village is rejected ($t = 0.699$: $p > 0.10$).

Table 5 shows that in the first model, the Mentoring variable has no significant effect on the farmers' income variable. The model is improved by re-testing without including the Mentoring variable, The model improvement results are shown in Table 4 and illustrated in Figure 3.

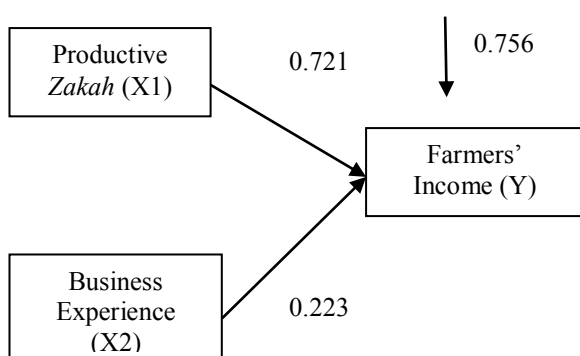


Figure 3. Diagram Model II

The Effect of Productive Zakat on Farmers' Income in Lumbung Desa-Sinergi Foundation in Cibaeud Village, Cigalontang District, Tasikmalaya Regency.

Islam offers several ways of overcoming poverty, one of which is *zakat*, Hafidhuddin (2002) explains that the two aims and wisdom of *zakat* are 1) to increase funding for the development of quality improvement of people in various fields such as education, economy, social, culture, and health; and 2) efforts to help *mustahiq* to achieve a more prosperous life. In the economic aspect, *zakat* is able to assist in developing the self-reliance to *mustahiq* while in social sphere, *zakat* is able to promote equality of position in social life, *Zakat* in the economic sphere can be

regarded as productive *zakat* owing to the fact that it is given to *mustahiq* for use in productive activities (Mursalina, 2015: 9)

This result align with Mursalina (2015) who states that *zakat* can play a positive role in the economic and social spheres, In the economic sphere, *zakat* can provide independence to *mustahiq* while in social sphere, it can provide equality in social life.

From the analysis of multiple linear regression research data and hypothesis testing, it is known that the linear regression coefficient value for the effect of productive *zakat* on farmers' income is 0.702, with a t test result of 8.594 and a significance value of 0.00, These results indicate that productive *zakat* has a positive and significant impact on the incomes of the farmer partners of the Lumbung Desa-Sinergi Foundation in Cibaeud Village, Cigalontang Sub-district, Tasikmalaya Regency. The greater the level of productive *zakat* received by farmers partners, the greater will be their income. Conversely, the lower the productive *zakat* received, the lower their income.

The results observed in the case of Cibaeud Village display certain similarities with the results of research, The farmer partners in Lumbung Desa are greatly helped by the *zakat* aid they receive, whether in the form of money, rice, or fertilizer. The majority of Cibaeuds' villagers had difficulty meeting their daily needs, many children were forced to drop out of school, and the people there were heavily indebted to moneylenders.

The situation was further exacerbated by natural disasters that hit the village several years ago and damaged the homes of its citizens. After Sinergi Foundation began providing assistance and implemented the Lumbung Desa program, the people of Cibaeud Village gradually began to see improved conditions especially with regard to their economy. Besides being used as capital, the *zakat* aid they receive is used to help meet daily needs. The Lumbung Desa farmer partners not only

receive *zakat* in the form of funds, fertilizers and rice, but there are also warehouse facilities and grinding machines that can be shared with their fellow Lumbung Desa partners. These facilities prove to be very helpful in facilitating the process of rice production, reducing production costs and saving time to enable their operations to become more effective and efficient.

Influence of Business Experience on the Income of Lumbung Desa-Sinergi Foundation Farmers in Cibaed Village, District Cigalontang, Tasikmalaya Regency.

Business experience represents the length of time a *mustahiq* has run their business, from which the assumption is made that the longer a person has worked, the greater their their experience will be to the point where they will be more versed in the strategies that need to be employed to advance the business and, ultimately, grow their productivity (Rakhma, 2014). Work experience is reflected by workers who have previously worked elsewhere. A greater level of experience gained by a worker will mean they are more trained and skilled in carrying out their work (Amron, 2009).

A *mustahiq* who has work experience is expected to work on the job in accordance with his expertise. The longer a person has been in work, the more their expertise is expected to be able to increase productivity. It can thus be stated that the length of business experience has a positive influence on labor productivity. Tambunan and Woyanti (2012) found work experience have a significant effect on labor productivity in Semarang City.

Firdausa and Arianti (2013) in their research on the effect of start-up capital, length of business, and hours of work on the income of the kiosk traders in the bintoro demak market, showed that the length of time a business has been in operation has a great influence on the

merchants' trade. In contrast to the results of research by Rakhma (2014), who conducted an analysis of the factors affecting the prosperity of *mustahiq* receiving productive *zakat*, *infaq* and *shadaqah* on Lagzis Baitul Ummah Malang, The duration of the business operation was one of the variables tested. The results of their study indicated that the old variable of business had no significant effect on the *mustahiq* welfare,

From the analysis of multiple linear regression on the research data and hypothesis testing, it is known that the linear regression coefficient value for the influence of business experience on farmers' income is 10320.983, with the result of the t test 2.565 and the value of significance is equal to 0.013, These results indicate that business experience has a positive and significant impact on the income partners of Lumbung Desa-Sinergi Foundation farmers in Cibaed Village, Cigalontang District, Tasikmalaya Regency. The longer a farmers partners, the higher their income. These results are aligned with various facts, indeed farmers who have worked as farmers for several years on average than other farmers who have only worked as farmers for several years. Farmers' who have worked in the profession for a long time usually have more knowledge and understanding of the market, thus making it easier for them to find ways to increase their income.

The Influence of Mentoring on the Income of Farmer Partners of Lumbung Desa-Sinergi Foundation in Cibaed Village, District Cigalontang, Tasikmalaya Regency.

Mentoring is one strategy for supporting the success of an empowerment program within the community. With mentoring, the beneficiaries of *zakat* funds (*mustahiq*) are guided to be able to improve and develop their business. Mentoring also serves to overseeing the *zakat* recipient partners so that the aid is used as it should be. With

mentoring, *mustahiq* are expected to be become independent and be capable of generating an income in order to achieve a more prosperous life.

The results of research by Pailis, Burhan, Multifiah, and Ashar (2016) indicate a positive influence of the variables Mentoring efforts on welfare *mustahiq*. In addition, the productive *zakat* empowerment program which is accompanied by mentoring of business, was found to have an effect on the frugal attitudes of *mustahiq* housewife.

Based on multiple linear regression analysis of the data and hypothesis testing, it is known that the linear regression coefficient value for the effect of Mentoring on farmers' income is 92610.936 with result of t test 0.699 and a significance value equal to 0.487. These results indicate that Mentoring has a positive, but not insignificant effect on the income of Lumbung Desa farmer partners in Cibaeud Village. The results of this study are in accordance with the hypothesis that the mentoring variable has a positive influence on the income. The results of this study share similarities with those of research by Rakhma (2014), in which it was found that the business mentoring variable does not significantly affect the *mustahiq* welfare, including their income.

Since the launch of Lumbung Desa program in 2015, the primary focus has not been to increase income, but rather to end the reliance of farmers in Cibaeud Village on the moneylenders, which is certainly not easy. It took 2,5 years for the people in Cibaeud Village to be completely released from the loan sharks. Previously, many of the villagers borrowed from loan sharks at high interest rates. Those who borrow the most are the least able to afford the loans with interest, which has led to their property being taken in order to pay the debt. Oncethere were no more valuables left to remove, they were forced to convert.

Once all the partners had been released from loan sharks, the focus switched to improving the quality of the

paddy produced by farmers in Cibaeud Village. According to the Lumbung Desa companion Ust. Gunawan Gugun, the quality of the rice in Cibaeud is less good than that from Cianjur and Subang. The farmers in Cibaeud have a habit of planting rice that is typical of that seen in Cibaeud Villages which is to use rice that has been subjected to hereditary planting. The seeds produce poor quality rice that makes it difficult to compete in the market. However, the farmers in the village of Cibaeud are fearful of planting other types of rice seeds for fear of crop failure or an unsatisfactory rice yield.

The Lumbung Desa Village Assistant continues in their efforts to change the main set of the farmers partners through training and mentoring. If their mindset could be changed, it is hoped that this would lead to an increase the quality of Cibaeud's farm produce and thus to an increase in the farmer partners in the form regular recitation and lectures to strengthen their faith, as well as education about the dangers of borrowing money with interest or usury, which is one of the major sins in Islam, so that they do not revert to borrowing money from moneylenders.

CONCLUSIONS AND RECOMMENDATION

Based on the research, the following conclusions can be drawn:

1. The productive *zakat* received by the farmers has a positive effect on their income, meaning the higher the productive *zakat* aid received, the higher the income of the farmers, When farmers obtain *zakat* funding, they obtain additional capital. As their capital increases, their productivity also increases. Increased productivity lean to increased agricultural output, which will also affect their income.
2. The business experience of Lumbung Desa farmers has a positive effect on

their income. The longer a person has run his farm business, greater that persons' level of knowledge and understanding of his efforts, in turn leading to higher income. As a person's understanding and knowledge of his work increases, so too will that person find it easier to grow the business and increase his income.

3. The mentoring followed by farmers has a positive effect on their income. This means that the higher the level of partner participation and the perceived benefits of the program, the more their income will increase. The benefits of the Lumbung Desa companion are fairly well perceived by the farmers, but this does not significantly affect their income. The focus of the Lumbung Desa destination in Cibaed Village has not yet progressed to the stage an increase in income, rather, it has remained on releasing the farmer partners from loan sharks and altering their mindset to start planting rice seeds from other, better-quality areas in order to improve the quality of their rice.

The authors recommendation based on the research results are as follows:

1. Help productive *zakat* to positively affect farmers' income, This assistance is expected to continue by expanding the scope of the program so that more and more farmers / *mustahiq* can earn greater incomes.
2. The Lumbung Desa-Sinergi Foundation in Cibaed Village should carry out recruitment and guidance for regeneration boards so that the number of companions increases and does not rest on a single person. More intensive facilitation of farmers partners' growing levies is needed and in order to help increase their income.

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