

Determinant of Zakat Productive towards Small Medium Enterprise (SMEs) Incomes of Recipient of Zakat

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Abstract

This study aims to find out the determinant of zakat productive towards Small Medium Enterprise (SMEs) incomes of recipient of zakat. This study uses quantitative approaches using primary data which collect through interviews, documentation and observation with a questionnaire. The population are all recipients of zakat who received the funding of zakat productive from BAZNAS of South Sumatera. The data is analyzed using multiple regression model. The results of this study indicate that the determinant of zakat productive like zakat productive funds and training has a significant contribution on SMEs incomes of recipient of zakat. On this point zakat productive program can be developed more broadly and with more scheme, so that more recipients of zakat can join this program and got more welfare and a good living.

Keywords: Zakat Productive, Small Medium Enterprise, Income

Abstrak

Penelitian ini bertujuan untuk mengetahui determinan zakat produktif terhadap pendapatan Usaha Kecil Menengah (UKM) penerima zakat. Penelitian ini menggunakan pendekatan kuantitatif dengan data primer yang dikumpulkan melalui wawancara, dokumentasi dan observasi dengan kuesioner. Populasi didapatkan dari seluruh penerima zakat yang menerima dana zakat produktif dari BAZNAS Sumatera Selatan. Analisis data menggunakan regresi linier berganda. Hasil penelitian ini menunjukkan bahwa determinan zakat produktif yaitu dana zakat produktif dan pelatihan memiliki kontribusi yang signifikan terhadap pendapatan UKM penerima zakat. Pada poin ini program zakat produktif dapat dikembangkan lebih luas dan dengan skema yang lebih banyak sehingga lebih banyak penerima dana zakat dapat mengikuti program ini dan mendapatkan kesejahteraan dan penghidupan yang lebih baik

Kata kunci: Zakat Produktif, Usaha Kecil Menengah, Pendapatan

Introduction

Zakat is one of the social economic systems belongs to Islam that is used as an important pillar in the Islamic economy. It shows Islam is totally committed to fighting against poverty and inequality, especially to the poor and needy who are two first order entitled to receive zakat. To make the role of zakat better in enhancing the economy of recipient of zakat, the zakat experts began to develop ideas to make zakat funds more productive, so there was a thought to distribute

zakat funds in the form of zakat productive to recipient of zakat who have expertise in opening Small Medium Enterprise (SMEs) and expertise in trading.

In the Al-Qur'an which is the main law foundation of Islam often mention about zakat accompanied by prayer. It can be concluded that zakat is obligatory like prayer, so that all Muslims in the world must heed Allah's order to pay zakat. Allah says in Surah Al-Baqarah verse 267:

يَا أَيُّهَا الَّذِينَ ءَامَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ وَلَا تَيَمَّمُوا
الْحَبِيبَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِآخِذِيهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ وَاعْلَمُوا أَنَّ اللَّهَ عَنِّي حَمِيدٌ ﴿٢٦٧﴾

which means: "O you who have believed, spend from the good things which you have earned and from that which We have produced for you from the earth. And do not aim toward the defective therefrom, spending [from that] while you would not take it [yourself] except with closed eyes. And know that Allah is Free of need and Praiseworthy".¹

One of the reasons for the creation of zakat is so that people want to help each other. Because human is a social being, which means a human cannot live alone without any help from others. Zakat also teaches Muslims to respect each other to create a peaceful and harmonious life (Abdullah and suhaib, 2011).²

Welfare is a condition that every human being wants, but in fact not all human beings can easily get prosperity. Talking about this issue in Islam, of course it cannot be separated from zakat.³ Allah SWT says in Al-Quran in Surah At-Taubah verse 103:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ
عَلِيمٌ ﴿١٠٣﴾

"Take alms of their wealth, wherewith thou must purify them and must make them grow, and pray for them. Lo! thy prayer is an assuagement for them. Allah is Hearer, Knower".⁴

The relatively high poverty rate in Indonesia should be used as evaluation material to find the right instrument to reduce poverty. Various policies i.e sectoral, monetary and fiscal as well as other policies that implemented have been able to reduce the poverty rate, but not been effective enough. This is reflected in the percentage of poor people in September 2018 of 9.66 percent, a decrease of 0.16 percent from March 2018 and a decrease of 0.46 percent from September 2017. The number of poor people in September 2018 was 25.67 million

¹ Alquran, Surah Al-Baqarah (2) Verse (267)

² Muhammad Abdullah, dan Abdul Quddus Suhaib. "The Impact of Zakat on Social life of Muslim Society". Pakistan Journal of Islamic Research Volume 8 (2011), p. 85-91

³ Lailiyatun Nafiah, "Pengaruh Pendayagunaan Zakat Produktif terhadap Kesejahteraan Mustahiq pada Program Ternak Bergulir Baznas Kabupaten Gresik". *El-Qist*, Volume 5 no. 1 (2015), p. 929-942.

⁴ Alquran, Surah Taubah (9) Verse (103)

people, decreased 0, 28 million people against March 2018 and a decrease of 0.91 million people against September 2017.⁵

Vicious circle of poverty, that occurred in Indonesia, was caused by the lack of capital for poor people. The current economic system, which does not favor the poor, is suspected to be the cause of the difficulty in reducing poverty in Indonesia. Financial institutions, as intermediaries, channel funds from investors to debtors. Many people cannot obtain loans from banks, because they do not have assets for collateral as a basis for credit loans, and lack of entrepreneurial skills. This is what makes it difficult for poor people to escape poverty. Therefore we need a method and instrument that can empower the poor people, and make it easier for the poor to get access to business capital. The one of these instruments is zakat.⁶The development of zakat empowerment in the world is currently getting better and widely used as a foundation to help the people's economic. In 2010, Malaysia has collected zakat funds of RM 1,363,772,682 and the distribution in the same year was RM 1,176,487,212 or 86% of the funds raised. The Amil Zakat Institution in Malaysia has started to distribute zakat funds in productive forms.⁷ In 2010-2011, zakat funds amounting to RS2.82 billion from 36 provinces were collected in Pakistan. The funds are allocated as much as RS. 1,585 billion for subsystem allowances, educational scholarships, patient care, for marriage, and benefits on Eid al-Fitr. the obstacle In the allocation of zakat funds is the lack of zakat funds that collected in amil zakat institutions in Pakistan. This is due to the lack of trust from the giver to amil zakat institutions due to lack of transparency in the management of the zakat funds (Tarar dan Riyaz, 2012).⁸

Indonesia as a country where the majority of the population is Muslim has implemented the concept of productive zakat. As stated by Nurbismi & Ramli (2018) that zakat productive, income and performance of amil zakat have an influence in reducing poverty in Banda Aceh City, although it is not optimal. The results showed that all the variables had a R-square value with a determinant value of 18%. The performance variable of amil zakat has a significant effect where any increase in the performance of amil zakat in distributing zakat by 1% will reduce the poverty rate of mustahiq by 0.246%. With the increase in mustahiq zakat income from productive zakat funds in the city of Banda Aceh, mustahiq poverty will decrease by 0.217%. From this research, it is found that productive zakat funds have a significant role in improving the welfare of mustahiq zakat.⁹

⁵ Badan Pusat Statistik, "Indonesia dalam Angka". 2018.

⁶ Yogi Chitra Pratama, "Peran Zakat Dalam Penanggulangan Kemiskinan (Studi Kasus : Program Zakat Produktif Pada Badan Amil Zakat Nasional)", *The Journal of Tauhidinomics* Volume. 1, no. 1 (2015), p. 93-104.

⁷ Farah Aida Ahmad Nadzri, Rashidah Abd Rahman, dan Normah Omar, "Zakat and Poverty Alleviation: Roles of Zakat Institutions in Malaysia". *International Journal of Arts and Commerce* Volume 1 no. 7 (2012), p. 61-72.

⁸ Ayesha Tarar, dan Madiha Riyaz, "Impact of Zakat on Economic : Structure and Implementation In Pakistan", *Journal of Economics and Sustainable Development* Volume 3 no. 10 (2012), p.151-155.

⁹ Nurbismi, dan Muhammad Ridha Ramli, "Pengaruh Zakat Produktif, Pendapatan, dan Kinerja Amil Terhadap Kemiskinan Mustahik di Kota Banda Aceh", *Jurnal Ekonomi dan Manajemen Teknologi: Indonesian Journal for the Economics, Management and Technology* Volume 2 no. 2 (2018), p. 55-61.

Other research discussed that Nahdhatul Ulama National Amil Zakat Institute (LAZISNU) Yogyakarta has implemented zakat productive that focused on distributing zakat productive to recipients of zakat who has a business, because the experience in business is important to make the empowerment of zakat is effective towards income of the recipients of zakat. So, in order to get a zakat productive, funds, recipients of zakat must apply a proposal to LAZISNU Yogyakarta, if were accepted, there will be supervision, assistance and training for them, so they do not used for consumptive activities only, so the length of effort and assistance is very important in improve the Small Medium Enterprise (SMEs) Incomes of Recipient of Zakat (Salam & Risnawati, 2018).¹⁰

BAZNAS in Medan has implemented zakat productive to increase recipient of zakat's business growth and welfare. It was found that Zakah Infaq and Shadaqah (ZIS) funds have a significant effect on business growth and the welfare of recipient of zakat. With the existence of zakat productive funds, they are not used the interest/usury system anymore due to borrowing capital from loan sharks. The business growth has a good impact followed by the increasing of their business turnover. It also has a good impact towards their welfare, even though it has not been able to fulfill all their life needs. This is due to the lack of zakat productive funds that distributed by BAZNAS. However, it has a positive response from society.¹¹

South Sumatra has a good zakat potential. Based on the population Palembang city, the zakat potential reached IDR 2.3 trillion each year, this was stated by BAZNAS in their report (2018). According to the financial statements of BAZNAS South Sumatra in 2018, the zakat funds received by BAZNAS only IDR 40 billion, this shows the lack of enthusiasm for the community to distributed their zakat through BAZNAS. BAZNAS South Sumatera as an amil zakat institution in South Sumatra has a program in distributing zakat productive to the recipient of zakat, namely "Sumsel Makmur" and has been received by the recipients of zakat community which during its implementation was assisted by Baitul Qiradh which in mosque in the program target zone of zakat productive. During this program the community gets positive results from increasing their Small Medium Enterprise (SMEs) income.¹² This has led researchers to want to dig deeper to see the determinant of zakat productive towards the SMEs income of recipients of zakat in South Sumatra Province. This research was also conducted to find out and provide solutions to the problems and obstacles that exist in the zakat productive program which is managed by BAZNAS South Sumatera.

¹⁰ Abdul Salam, dan Desi Risnawati, "Analisis Zakat Produktif terhadap Kesejahteraan Mustahik (Studi pada Lembaga Amil Zakat Infaq Shodaqoh NU Yogyakarta)", *Jurnal Ekonomi Syariah Indonesia* Volume 8 no. 2 (2018),p. 96-106.

¹¹ Dewi Sundari Tanjung, "Pengaruh Zakat Produktif BAZNAS Kota Medan terhadap Pertumbuhan Usaha dan Kesejahteraan Mustahik di Kecamatan Medan Timur", *At-Tawassuth: Jurnal Ekonomi Islam* Volume 4 no. 2 (2019), p. 349-370.

¹² Ichsan Hamidi, Suhel, dan Abdul Latif. (2019). The effectivities of zakat productive funds toward zakat recipient income in Palembang. *Jurnal Ekonomi Pembangunan*, Volume 17 no.1, p. 24-30.

Zakat Productive

Al-Masyiqah said that zakat productive according to the term is seeking to gain property profits by doing business with zakat assets. Zakat productive can be divided into three parts. First, the investment of zakat assets by the recipients of zakat themselves. Second, the investment of zakat assets made by giver of zakat. Third, the investment of zakat assets made by the goverment or amil zakat institutions. Farah also revealed that zakat Productive is the inclusion of zakat funds separately or with other funds in profitable sectors. The benefits of zakat productive are intended for the benefit of zakat recipients in the short and long term while still adhering to the principles of sharia.¹³

The results of zakat may be used for productive purposes, such as providing financial assistance in form of business capital to the poor who have certain skills and are willing to try / work hard, so that they can regardless of poverty and dependence on others and be able to be independent. In addition, the results of zakat can also be used to establish factories and profitable projects and the results for zakat recipients in need.

Previous Research

Rachmawati et al. (2019) have conducted research related to the impact of zakat productive on business growth and welfare in Riau Province. From this research it was found that the zakat productive that has been distributed by BAZNAS to recipients of zakat in the last three years is IDR 1,000,000 received by 6 people and IDR 1,500,000 received by 46 people every year. The results of this study stated that the impact of zakat productive on recipient of zakat business stated that it was very advanced at 3.8%, quite developed as much as 46.2% while those who gave normal/poor responses were 48.1%. The impact on the welfare of recipient of zakat is not significant either. So it is concluded that zakat productive has not had a significant effect on increasing their business and welfare, this is due to several factors such as the lack of zakat productive distributed, less optimal supervision of recipients of zakat and also lack of socialization that related to this program.¹⁴

A study on zakat productive also revealed by Syaiful and Suwarno that the implementation of zakat productive as a means of economic empowerment for recipients of zakat is in accordance with the existing provisions of the fiqih council and has been proven effective to be used as a tools in improving the

¹³ Abdul Fatah Muhamad Farah, "*At-taujih Al-Istitsmaar lizzakah Dirosah Iqtishodiyah Fiqhiyah Tahliliyah Muqorolah*". Cet Pertama. Bank Dubai Al-Islami. (Dubai Daulah Al-Imaraat Al-'Arabiyah Al-Muttahidah 1997).

¹⁴ Eka Nuraini Rachmawati, Azmansyah dan Titis Triatmi Utami, "Analisis Zakat Produktif dan Dampaknya terhadap Pertumbuhan Usaha Mikro dan Penyerapan Tenaga Kerja serta Kesejahteraan Mustahik di Kota Pekanbaru Provinsi Riau", *Jurnal Ilmu Manajemen* Volume 8 no. 2 (2019), p. 1-14.

recipients of zakat economic, although the results have not been maximized but this program can be used to reduce poverty.¹⁵

The application of zakat productive to improve the welfare of recipients of zakat has also been carried out by LAZ Ummul Quro Jombang in the form of the Independent Livestock Center (STM) program. This study reveals that the Independent Livestock Center (STM) program with an indicator of the duration of development and distribution of zakat productive funds has an effect on their welfare. their welfare is the fulfillment of Maqashid Sharia, namely religion, mind, soul, descent and property as well as indicators of Indonesian welfare in general from the Central Statistics Agency, namely the amount and distribution of income, adequate education, and health services. The Maqashid Sharia indicator has been fulfilled, but the indicators of Indonesia's welfare in general in the education sector are still not fulfilled because many recipient of zakat are not in accordance with the Policy of the Coordinating Minister for Human Development and Culture in 2015.¹⁶

Research on the management of *zakat* productive as an instrument of improving the welfare of the people has also been carried out by Fitri (2017). This research reveals that the conception of *zakat* as an instrument of improving the welfare of the people can be implemented by applying the *zakat* giving scheme for productive activities. The application of this scheme can be justified according to Islamic law as long as the basic needs of the recipients of *zakat* are fulfilled. some *amil zakat* institutions in several cities in Indonesia that have implemented good and modern management have run *zakat* productive schemes (economic empowerment) alongside *zakat* productive funds (social protection). Most of the purpose of utilizing *zakat* funds for productive economic activities is to increase the socio-economic independence of the recipient of *zakat* in order to transform become a giver of *zakat* in the future.¹⁷

Putri & Prahesti (2017) conducted a study to see the effect of zakat productive zakat funds in increasing recipient of zakat income. They found that the capital provided by Rumah Zakat to the recipient of zakat has not good correlation with the turnover obtained by the recipient of zakat, with the amount of capital spent giving a positive effect of 15.6% on the turnover obtained by them. By using a simple linear regression model, the effect of capital on turnover is obtained, namely $Y' = 1889,372 + 0.497X$, which means that when the capital provided by Rumah Zakat is constant, the average turnover received by SMEs is 1889,372 and an increase in the capital constant provides an increase in turnover of 0.497. So that the zakat productive funds has a effect in the empowerment of recipients of zakat, especially in the economic sector, although the magnitude of

¹⁵ Syaiful dan Suwarno, "Kajian Pendayagunaan Zakat Produktif Sebagai Alat Pemberdayaan Ekonomi Masyarakat (Mustahiq) Pada Lazismu Pdm Di Kabupaten Gresik". *BENEFIT Jurnal Manajemen dan Bisnis* Volume 19 no. 2 (2015), p. 150-160

¹⁶ Dian Rahayu Fatmi dan Sri Abidah Suryaningsih, "Pengaruh Program Sentra Ternak Mandiri (STM) terhadap Kesejahteraan Mustahiq pada LAZ Ummul Quro Jombang", *Jurnal Ekonomi Islam* Volume 2 no. 2 (2019), p. 25-35.

¹⁷ Maltuf Fitri, "Pengelolaan Zakat Produktif sebagai Instrumen Peningkatan Kesejahteraan Umat", *Economica: Jurnal Ekonomi Islam* Volume 8 no. 1 (2017), p.149-173.

the effect of capital on turnover has a small effect but will also have an effect on the poverty rate in Indonesia. This will increase with additional productive zakat capital assistance followed by an increase in zakat funds collected by Rumah Zakat.¹⁸

The positive result of zakat productive is also disclosed in the research conducted by Rusli, et al (2013). This study found that the impact of the zakat productive capital on poverty alleviation in North Aceh district is run well than their expectation in increasing their income and living needs.¹⁹ Wulansari & Setiawan (2014) also revealed that the role of zakat productive program is very encouraging to increase the income of recipients of zakat in Semarang. This study found that the impact of the zakat productive capital on poverty alleviation in North Aceh district is run well than their expectation in increasing their income and living needs. This research also revealed that the role of zakat productive program is very encouraging to increase the income of recipients of zakat in Semarang. Their business is become bigger after they receive the funding of zakat productive in this district and they hope they receive zakat more than before to increase their business and become muzakki in next year.²⁰

Haidir (2019) sees productive zakat as an effort to alleviate poverty in the modern era, in his research he revealed that Zakat, apart from being a means of worship to get closer to Allah SWT, is also part of the process of purifying assets owned by a servant. The distribution of zakat productive in Yogyakarta has been carried out proportionally and professionally by the officers of the National Zakat Agency (BAZNAS) Yogyakarta. The distribution of zakat productive in the form of business capital has a positive effect on recipient of zakat to improve their standard of living. The zakat productive distribution program also has been able to create new jobs for the surrounding community, and has been able to create human resources who has high creative and competitive results.²¹

The above studies reveal that overall zakat productive has a positive effect in reducing poverty and also improving the income of zakat recipients. Many factors determine the success of zakat productive to improve their income, one of the factors is the zakat productive capital that can be distributed to them, the more zakat productive capital increases, the income of zakat recipients increases. Besides that, it is also necessary to supervise/monitor the mustahiq zakat who receive this zakat productive fund, while this form of supervision can be in the

¹⁸ Priyanka Permata Putri, dan Danica Dwi, "Peran Dana Zakat Produktif terhadap Peningkatan Penghasilan Melalui Bantuan Modal Usaha Kecil dan Mikro", *In Proceeding of Community Development*, (2017),p. 119-134.

¹⁹ Rusli, Abubakar Hamzah, dan Sofyan Syahnur, "Analisis Dampak Pemberian Modal Zakat Produktif Terhadap Pengentasan Kemiskinan Di kabupaten aceh Utara", *Jurnal Ilmu Ekonomi Pascasarjana Universitas Syiah Kuala* Volume 1 no. 1 (2013), p.56-63.

²⁰ Sintha Dwi Wulansari dan Achmad Hendra Setiawan, "Analisis Peranan Dana Zakat Produktif Terhadap Perkembangan Usaha Mikro Mustahiq (Penerima Zakat) (Studi Kasus Rumah Zakat Kota Semarang)". *Diponegoro Journal Of Economics* Volume 3, no. 1 (2014), p.1-15.

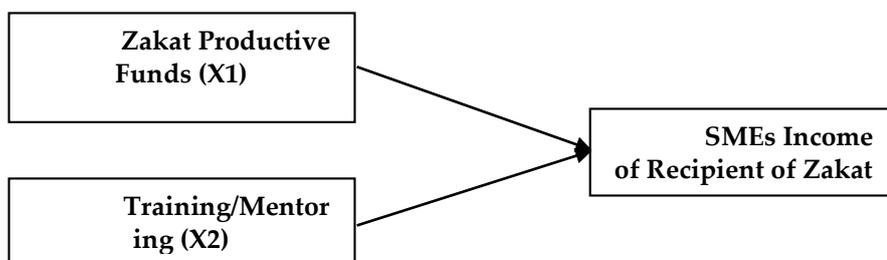
²¹ Muhammad Samsul Haidir, "Revitalisasi Pendistribusian Zakat Produktif Sebagai Upaya Pengentasan Kemiskinan di Era Modern", *Muqtasid* Volume 10 no. 1 (2019),p. 57-68

form of assistance to providing training to them, so that they can develop their business.

From the above studies, it is found that the two determining factors for zakat productive that has the greatest impact on increasing their income to meet their daily needs are zakat productive funds and training/mentoring. So the researchers want to use these factors to see the effect towards Small Medium Enterprise (SMEs) Incomes of Recipient of Zakat at BAZNAS South Sumatra. Based on research background, problem formulation, research objectives, theoretical framework, previous research and conceptual framework carried out by researchers, the research hypothesis and research framework can be formulated as follows:

H1: Allegedly zakat productive funds and training positively affected on the Small Medium Enterprise (SMEs) income of recipients of zakat in South Sumatera.

Figure 1. Research Framework



Source: Primary Data

Method

The scope of this study is to examine the effect of zakat productive funds and training/mentoring toward the SMEs income of recipients of zakat. The object of this study is the recipients of zakat who receives a zakat productive funds from Amil Zakat National Institution of South Sumatera (BAZNAS SUMSEL) and has a Small Medium Enterprise (SMEs). The data used in this study is the primary data that collected from the interviews and questionnaires given to the recipients of zakat.

To obtain the relevant data in this study author used a quantitative research, the interviews, document analysis, archival records, and observation. In this study, interviews were conducted to the recipients of zakat that received a zakat productive funds from BAZNAS South Sumatera that chosen by the researcher. The population in this study is the whole recipients of zakat that receiving assistance from BAZNAS South Sumatera. The analysis technique in this study is multiple regression estimation techniques used the method of least squares (OLS) There is also a model equation regression analysis of this study are as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

Where:

- Y = SMEs Income of Recipients of Zakat
- X1 = Zakat Productive Funds
- X2 = Training/Mentoring
- β = Regression Coefficient
- α = Constant
- e = Error

Result and Discussion

The results of the study have obtained quantitative data during the interview and observation process. The data obtained were analyzed by multiple regression methods and calculated from the two independent variables, there are the productive zakat funds and training/mentoring. Based on the data obtained by the researcher, multiple regression equations can be arranged as follows:

$$Y = 3.201 + 0.521_{Zakat\ Productive\ Funds} + 1.006_{Training/Mentoring}$$

The results above showed that the beta value of the zakat productive funds variable is 0.521, this shows that in this study zakat productive fund has a positive relationship to the dependent variable, this positive relationship showed that the zakat productive funds has so far provided good effect and enough to help the recipient of zakat to improve their Small Medium Enterprise (SMEs) incomes. Where as for the training/mentoring variable is 1.006. This shows that the training/mentoring and SMEs income of recipient of zakat variables has a positive relationship. This indicates that the training/mentoring provided by BAZNAS South Sumatera or other parties whose purpose is to develop businesses owned by recipient of zakat has an important effect to increase their income, which in turn the recipient of zakat become a giver of zakat at a later time.

The results of the constant are 3.201, which means that without all these independent variables, the Small Medium Enterprise (SMEs) incomes of recipient of zakat variable has a positif value, so it is concluded that the dependent variable which is SMEs income of recipient of zakat always has added value to their income, but with all the independent variables that used by the researcher can improve their welfare become better than before. The independent variables used in this study should be expected to be assistants in increasing the SMEs income of recipient of zakat. Multiple regression estimation results using statistical tools are as shown in the table below:

Tabel 1: Multiple Regression Estimation Results

Variable	Coefficient	t value	Sig nificance
Constant	3,201	2,162	0,033
Zakat Productive Funds	0,521	4,628	0,000

(X1)			
Training/Mentoring (X2)	1,006	7,466	0,000
R-Square : 0.557 F Value : 67,247 (sig = 0.000)			

Source: Data Process Result (2020)

Based on the estimation table above, it can be concluded that the R-Square value is 0.557, it means show the variable zakat productive funds training/mentoring has effect 55.7% of the SMEs income of recipients of zakat in BAZNAS South Sumatera, while 44.3% is influenced by variables that are not examined by researchers. This shows that the independent variables used by researchers have a considerable effect on the dependent variable.

Tabel 2: Anova F Table

Model	Sum of Squares	df	Mean Square	F	Sig
Regression	15,546	2	7,773	67,247	0,000
Residual	12,368	107	0,116		
Total	27,915	109			

Source: Data Process Result (2020)

From the results of the above table it can be seen that independent variables have a significant effect on the dependent variable. This can be proven by looking at the significance value of ANOVA f table, which is equal to 0.000b or smaller than the significance level determined by the researcher, which is 0.05 or 5%, then the regression transformation model can be used to predict the zakat productive funds and training/mentoring together affect the SMEs income of recipient of zakat in BAZNAS South Sumatera, so that it can be concluded that:

H0: zakat productive funds and training positively not significantly affected the SMEs income of recipient of zakat simultaneously rejected, and

Ha: zakat productive funds and training positively significantly affected the SMEs income of recipient of zakat simultaneously received.

Looking at the test results above it can be said that simultaneously the independent variables has a positive effect on the dependent variable, which means that if the zakat productive zakat funds received by the recipient are higher and the training given to the recipient is increased, the SMEs income of recipient of zakat will increase.

The results of data analysis show that zakat productive funds has a significant effect on the SMEs income of recipient of zakat in South Sumatera, and has a positive relationship to their income. Based on data obtained by researchers while in the field by giving questionnaires to the recipient and also observations during the study it can be found that this zakat productive program receives positive responses from the community, because many of the recipient of zakat

need financial assistance to run their businesses. This zakat productive assistance program is given by a loan system without interest or in Islamic economics called the Qardh and Qardhul Hasan contracts. They must return the loan money within 10 months (10 x pay) which the money collected from the return will be channeled back to another recipients. So in essence BAZNAS South Sumatera will not ask for return the zakat productive funds that have been given to recipient of zakat, because this is one program that is devoted to the recipient who need financial assistance in running their business. The return system that applied is not for obligation but just for their education process that gave to the recipients of zakat so that it can be more responsible in managing the funds and not consumptive.

Analysis of the data above also shows that training also has a significant effect on the SMEs income of recipient of zakat in South Sumatera and has a positive relationship. Overall the results of the above analysis show that the zakat productive fund and training has a significant effect on the income of recipient of zakat in BAZNAS South Sumatera. From this result, it can be concluded that this zakat productive programs needs to be increased again in order to get the desired value.

The zakat productive carried out by BAZNAS South Sumatera through the Baitul Qiradh institution is nothing more than a strategy in alleviating poverty in Indonesia in general and in South Sumatera in particular. When the zakat funds have been distributed to recipient of zakat, the BAZNAS South Sumatera is expected to continue to guide, train and be responsible to all recipient of zakat who receive this zakat productive, so that the zakat funds can be used properly by the recipient of zakat to improving their economy for the better.

Conclusion

From the results of this study, it was found that the zakat productive funds and training/mentoring together affect the Small Medium Enterprise (SMEs) incomes of the recipient of zakat significantly, this is indicated by the significance value of 0,000 and the F value of 67,247. So this can be used as a reference that this zakat productive program can continue to be developed and improved again, so that it can become a superior program to apply the values expected from the existence of zakat, namely to improve the income of the recipient of zakat. These two variables also contributed of 55.7% towards the SMEs income of recipient of zakat in South Sumatera, while the remaining of 44.3% was effect by other independent variables that were not examined by the researchers in this study. This shows that so far zakat productive has been good enough to help the economy of recipient of zakat, but the limited zakat funds that can be rolled out to recipient in the form of zakat productive is still the main problem of BAZNAS South Sumatera, this is because there are still many the giver who do not distribute zakat funds through BAZNAS South Sumatera, with the existence of this research is expected the giver are willing to always distribute their zakat through BAZNAS South Sumatera, so can encourage this zakat productive zakat program to be even better.

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