

## Fund Assistance From Amal and Zakat Agencies: Will It Help Effectiveness and Improve MSME Performance in The Time of The Covid-19 Pandemic? (Case Study of Lazismu Indonesia's MSME Empowerment Program)

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### Abstract

MSMEs are currently a topic of discussion that needs attention, considering how the condition of MSMEs can have a significant impact on the national economy, however, the Covid-19 Pandemic has strongly impacted economic decline accompanied by the closure of many MSMEs. To revive the existence of MSMEs, currently a lot of assistance is provided in the form of funds and guidance for MSME players, one of which is from the LazisMu Institute. This study aims to analyze the effectiveness of LazisMu funding on the performance of MSMEs using mix methods, where the result is that the assistance from LazisMu affects the performance of MSMEs. The results showed that the MSME assistance provided by LazisMu was considered useful and effective in supporting the performance of MSMEs, besides that the existence of business assistance and training could also support the improvement of MSME performance.

**Keywords:** *MSME; Assistance; Lazis; Effectiveness; MSME performance*

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### 1. INTRODUCTION

Covid-19 currently has a significant impact on all sectors around the world, including the economic sector. This is marked by the cessation of production activities in many countries, the fall in the level of public consumption, the loss of consumer confidence, the fall of the stock market which ultimately leads to uncertainty (OCED, 2020). JP Morgan even stated that global economic growth would be minus 1.1 percent, while the International Monetary Fund (IMF) even predicted that global economic growth would be minus 3 percent (Abrar, 2020).

Indonesia has also experienced a very large impact from an economic perspective, this is particularly felt by the MSME sector which is one of the backbones of the Indonesian economy which has also experienced a decline, based on a survey by the International Labor Organization (ILO) of 571 MSMEs and the results stated that 70% of MSMEs

stopped operating during covid-

19. Moreover, the existence of a policy issued by the government in Government Regulation Number 21 of 2020 concerning Large- Scale Social Restrictions limited the space for MSME players to be able to run a business as usual. In conditions like this, support is needed both materially and guidance to MSME players to be able to survive and continue the business.

In addition to the government, companies and other institutions are also expected to take part in developing MSMEs, through the Corporate Social Responsibility (CSR) program, many companies have played a role in developing MSMEs, where the existence of CSR helps MSMEs to improve their HR capabilities, marketing, production and technology (Sugiyanto, 2018). Apart from companies, many other institutions also pay attention to the sustainability of MSMEs, one of which is LazisMu, Zakat given to

mustahiks can help improve the economy if it is developed in productive fields including for MSMEs. (Kholidah& Salma, 2020).

LazisMu has 5 pillars as a focus for empowerment, namely education, health, economy, da'wah and social humanity (LazisMu.org). Until early 2019, LazisMu has fostered 132 business groups consisting of 2,460 underprivileged families throughout Indonesia. (LazisMu.org). In 2020, amid the decline in community business due to the COVID-19 pandemic, LazisMu issued a program to develop the economic potential of families and communities in increasing productivity for MSMEs, especially during the Covid-19 pandemic for 390 beneficiaries in 9 regions, namely Aceh, Riau, Lampung, West Java, Central Java, East Java, Yogyakarta, Gorontalo and South Kalimantan.

Several studies have been conducted to see the increase in the performance of MSMEs as seen based on entrepreneurial character, analysis of internal and external factors, productivity of aid funds (Santiago&Hidayatulloh, 2019) (Herawati, 2020) (Ardiani, 2019) Research on financial assistance mostly comes from corporate social responsibility (CSR) of the company and the provision of People's Business Credit (KUR) assistance. research on LazisMu on the role of Zakat, Infaq, Almsgiving in empowering MSMEs was also carried out by (Hamang& Anwar, 2019) which discussed the potential of zakat in the development of MSMEs and research (Hendrawan et al., 2019) regarding the role of LAZISMU's role in Empowering Zakat for Businesses, Small, Micro and Medium (MSME).

Research that discusses the 1000 MSME Program has previously been studied by (Kholidah& Salma, 2020). This research examines the mechanisms, impacts and supporting and inhibiting factors in empowering MSMEs. Until now, no research has been found on the effect of the 1000 MSME program by LazisMu on the performance of MSMEs and the effectiveness of the program, especially during the Covid-19 pandemic.

This study aims to be able to see the effect of assistance provided through the MSME Empowerment Program; The family-based economic resilience program during the Covid-19 pandemic and see how effectively this program can be maximally utilized by the beneficiaries and whether the provision of this assistance is right on target to help them improve the economy of families affected during the

Covid-19 pandemic. To achieve this goal, the researcher adopted a mixed method approach in the form of quantitative analysis and was strengthened by qualitative analysis to obtain more in-depth results considering that this research had never been done before.

## **2. REVIEW OF LITERATURE**

### ***Effectiveness***

According to Widiarti (2015) effectiveness is something whose goals or objectives have been achieved in accordance with the design. Another definition is given by (Ritawati, 2015) which concludes that effectiveness is an achievement in seeing the extent to which the process has been carried out to produce outputs that can provide real change with the existence of a program that is formed, such as being able to improve the quality of people's lives or a community because the main objective of the program is to improve community welfare. Thus, it can be concluded that effectiveness can be assessed from the success of a program that is compiled and implemented by looking at its influence on the welfare of the community or the target of a program.

### ***The effectiveness of funding assistance for the community (Effectiveness approach)***

Assistance or assistance is an effort to improve self-quality interpersonal both in terms of education and work through an emotional approach between the promoter and his mentee (Herawati, 2020). Nowadays a lot of assistance is given to the community in order to improve the people's standard of living, most of which is assistance to run a business. Currently, there has been a lot of assistance provided to the community, especially MSME players, from various programs ranging from government programs to corporate programs and other institutions including LazisMu, with the aim of restoring and strengthening the national economy.

### ***Effectiveness Measurement***

To be able to find out how much a program has a good level of effectiveness, of course several factors must be considered, in this case is to be able to measure the level of effectiveness of financial assistance to the community's economy. Several factors according to Faridah (2011) are as follows:

- a. Clarity of goals to be achieved
- b. Clarity of strategy for achieving goals
- c. Good policy analysis and formulation processes
- d. Careful planning

- e. Appropriate programming
- f. The availability of work facilities and infrastructure
- g. Effective and efficient implementation
- h. Educational supervision and control system

In order to know the effectiveness of the implementation of the MSME Empowerment Program by LazisMu, this study refers to the effectiveness indicators proposed by Chamblrell which can be measured through 5 indicators, namely;

- a. Program success
- b. Target success
- c. Satisfaction with the program
- d. Input and output levels
- e. Achievement of overall goals

The existence of indicators to assess the effectiveness of a program is expected to be a stepping stone to be used as evaluation material. So that programs that have been designed can be implemented properly and in accordance with predetermined targets. In relation to MSMEs, the effectiveness of assistance has been researched by Ritawati (2015) where the assistance provided through the Bank of Indonesia Social Program is effective in assisting the development of businesses owned by MSMEs that get this form, a similar thing was also mentioned by Maun (2020) who conducted the research that recognizes the effectiveness of grant aid during the Covid-19 period in Minahasa, where he considers that the assistance has been effective and has had a very positive impact on grant recipients in the area. so thus, in this study there is a hypothesis:

H0 : The effectiveness of aid affects the performance of MSMEs

#### **MSME Performance**

The performance of MSMEs has become increasingly visible with the number of MSMEs that exist, MSMEs have a good performance because they have a productive workforce, have a high level of productivity, and are able to survive when many large businesses are also competing to dominate the market (Herawati, 2020). MSMEs are also seen as having agile performance that are able to survive in all situations so that they still survive and make a real contribution to Indonesia, especially when this pandemic is taking place, where MSMEs are required to put in extra effort for survival, even though data from the *Ministry of Cooperatives and SMEs* show that the number of MSMEs has decreased by 56

percent from 3,700 MSMEs, complaining about the various impacts they have, but the performance of MSMEs is still expected to balance economic conditions.

Currently all sectors must adapt to existing conditions, where the business sector must also strengthen its strategy to survive, especially MSMEs which are the hope for the nation to survive. The existence of industry 4.0 is one of the gaps that can be filled by MSMEs (Pakpahan, 2020), where the use of digital technology can be used to support the existence of MSMEs, given the limitations of health protocols and there are still many people who are worried about the spread of Covid-19. Another thing that is very useful during this pandemic according to the OECD in (Pakpahan, 2020) is tightening health protocols in running a business by MSMEs, minimizing credit payments with the aim of maintaining MSME financial liquidity, providing MSME financial assistance, and issuing structural policies (OECD, SME police Responses).

Not only that, there are factors to support the performance of MSMEs so that an assessment of their performance can be carried out, including: achievement needs, internal control locus, independence, management practices inventory, and extroversion (Abbas, 2018). MSME performance measurement indicators used in this study are sales growth, profit growth and market growth.

#### **LazisMu Program**

LazisMu is a national institution for amil zakat which is official with the Decree of the Minister of Religion of the Republic of Indonesia No. 730 of 2016. On this legal basis, Muhammadiyah finally became an organization approved by the ministry to run an amil zakat institution called LazisMu. LazisMu is run with modern management methods so that it can be a solution for the community. Some of the ways to introduce LazisMu programs are by socializing each of the Muhammadiyah recitation activities carried out by PDM or Muhammadiyah Regional Leaders, PRM or Muhammadiyah Subdistrict Leaders, and PCM or PCM Muhammadiyah Branch Managers in the city of Medan (Lubis, 2020).

After managing the collection of zakat, and giving a massive approach to the community, LazisMu also shows its existence by paying attention to the community, especially to increase the community's desire to manage a business with various programs, such as what was done in Suakarta with the

Rise Farmers program (Patmawati, 2019) which aims to provide independence for farmers so that they can improve the standard of living of the surrounding community. Not only that, LazisMu also has a million MSME (Micro, Small and Medium Enterprises) program which aims to strengthen the national economy through MSMEs, youth are also invited to do a lot of new things in the form of business with the guidance of LazisMu through an economic empowerment program in the form of a Youth program. Entrepreneurship, family economic business development and BTM capital participation, as well as other programs in the form of the Safaro program, Surya LED, Desbumi, the Livestock Village Program. all these efforts are used in order to improve the standard of living of the people and improve the economy (Husaeni, 2018).

This is the main attraction for LazisMu to examine the success of running the program, especially the assistance program for MSMEs. With the hope that it can become a reference as material for future program evaluations, so that it has a quality program and has a good impact on the economic growth of the community, especially MSMEs.

### **3. RESEARCH METHOD**

This research uses mixed methods, where qualitative and quantitative data are combined for analysis. In this effort, a concurrent triangulation approach was carried out. Based on the population and sample to be examined, this study will take samples from 9 regions receiving LazisMu MSME grants. This research will continue from August 2020 to November 2020.

#### **Populations and sample**

The population of this study is the MSME owned by Muhammadiyah residents in Indonesia who received MSME funding from LazisMu from the family-based economic resilience program during the Covid-19 Pandemic, where the population number was 304. Sampling using conventional sampling techniques is that researchers have the freedom to choose respondents who will be asked for their willingness to fill out questionnaires or interviews (Saadiah, 2019). Then to find out the minimum number of samples, the researcher used the Slovin formula, with an error rate of 10%.

#### **Data collection and analysis techniques**

For data collection, using questionnaires to selected respondents with data analysis techniques,

namely simple regression analysis. This method is used to predict the value of a dependent variable based on the value of other independent variables (Faridah, 2011). The tests carried out are as follows:

#### **1) Descriptive Statistics Test**

Ghozali explained (2016) that descriptive statistics provide an overview of the data with the criteria of average value, standard deviation, variant, maximum, minimum, sum, range, kurtosis and skewness obtained from questionnaire tabulations distributed to respondents.

##### **a. Normality test**

According to Yusuf, A. M. (2016). The normality test is a test conducted to determine a regression model, the dependent variable, the independent variable or both of which are normally distributed or not. A good regression model is normally distributed or close to normal. The data normality test used the Kolmogorov-Smirnov Test by comparing the Asymptotic Significance = 5%. The basis for drawing conclusions is that the data is said to be normal distribution if the value of Asymptotic Significance is > 0.05.

##### **b. Simple Regression Analysis**

Linear regression analysis is used to determine changes that occur in the dependent variable (variable Y), the value of the dependent variable based on the known independent value (variable X). Done with the following formula:

$$\hat{Y} = a + bX$$

Keterangan :

$\hat{Y}$  = MSME Performance

X = MSME empowerment program

a = constant

b = regression coefficient

Qualitative data can be collected using several methods in Gunawan (2013). The first method is the collection of literature related theoretically to research. Second, observation and documentation of matters related to research. Finally, the interview where the results of the interview will be compared with the data obtained so that the results obtained are better.

The qualitative data analysis method according to Miles and Huberman (1994) can be done using interactive models as follows.

a. Data reduction; Summarize, choose the main

things and find themes and patterns

- b. Display data; presenting data as needed by using tools such as matrices, charts and graphs
- c. Decision making and verification; drawing conclusions.

#### 4. RESULTS AND DISCUSSION

Based on the data obtained, the results of the research can be seen as follows:

##### Multiple regression test result

###### Linear regression equation

The use of simple linear regression analysis is to predict the value of the dependent variable (Y) if there is only one independent variable. Following are the results of a simple linear regression:

Table 5. *Multiple regression test result*

| Model                                | Unstandardized Coefficients |            | Standardized Coefficients | T     | Sig. |
|--------------------------------------|-----------------------------|------------|---------------------------|-------|------|
|                                      | B                           | Std. Error | Beta                      |       |      |
| (Constant)                           | 4.307                       | 5.286      |                           | .815  | .418 |
| 1 Fund Assistance effectiveness MSME | .630                        | .124       | .494                      | 5.075 | .000 |

Source : Processed Data, 2020

Based on the results of the regression calculations in the table above, a regression equation is obtained as follows:

$$Y = 4,307 + 0,630 X$$

Based on the results of the t test in Table 5, the value of t count (5.075) is greater than t table (1.99006), where the t table is taken using the formula  $df = (nk-1)$ , namely  $df = 82-1-1 = 80$ , so that yields t table 1.99006. so that  $tcount > ttable$ , then  $H_0$  is rejected.  $H_a$  is accepted, which means that there is a significant influence between variable X and variable Y, which means that there is a significant influence on the effectiveness of MSME Assistance variables on MSME performance.

This is also due to the existence of funding assistance from LazisMu which gives positive results for MSME players who get it, where statistically the LazisMu grant assistance statistically affects the effectiveness and performance of MSMEs. Several other studies also provide the same data where the assistance in the form of grants and in the form of KUR also provides effective results to develop a business so that it can increase income for MSMEs

(Saskara& Putra, 2013), and this is based on several aspects that have been assessed, including :

- 1) The LazisMu grant has been a lifesaver for many businesses that could barely run, as felt by several respondents who had suffered losses and thus did not have the capital to survive. However, your Blue grant helped to revive the business. This is in line with the results of Hardilawati's (2020) research which found that on average MSMEs experience a decrease in turnover due to reduced activities outside the home, not only that this is also due to the difficulty of obtaining raw materials due to limited transportation, and community concerns about products produced by SMEs especially the type of culinary.

It cannot be denied that the existence of capital assistance certainly affects the income they have. Supported by the results of Amalia's research (2018) which states that business capital assistance increases the income results of MSMEs. This makes MSMEs more enthusiastic in running a business, which then gives them the desire to continue to innovate and survive.

- 2) In addition to being a milestone in the strength of MSMEs during this pandemic, grants, especially from LazisMu, can also reduce the risk of selling, because based on the interviews conducted, some respondents stated that there was assistance from LazisMu which was not only in the form of money but also in the form of training and directions for running a business, providing motivation and ideas to be able to carry out business activities even though they have to adjust to the conditions that occur. For example, one respondent who has to use the way of selling around the clock to increase income, then there are business actors who use technology to do marketing so that it can provide attraction and a sense of security for buyers who want products from a business.

Like the results of research by Hardilawati (2020), where the use of digital marketing is widely used to survive the current conditions, many have switched to using the online system, rather than offline. Not only that, training to improve business was also felt by almost all respondents, as stated by Suseno (1995) that human resource development can be done by expanding businesses with training assistance. However, it is not in line with Lawita and Hardilawati (2019)

who states that training and education have no effect on the success of running a system in a business.

- 3) On the other hand, the existence of this program also helps MSME entrepreneurs to be able to survive and develop their businesses. All respondents agreed that this assistance had an impact on businesses so that they could survive the ongoing pandemic.

### ***Qualitative Result***

To strengthen the data obtained from the results of quantitative methods, this study also uses qualitative methods as confirmation of the results that have been obtained previously. To obtain in-depth results, interviews were conducted with each representative of respondents from 9 regions. The results of the qualitative analysis can be explained as follows:

#### ***Condition of MSMEs during the Pandemic***

The Covid-19 pandemic that occurred not only had an impact on large companies, but more than that it also had an impact on MSMEs. The Covid-19 pandemic that occurred in Indonesia had a very significant impact on the country's economy. MSMEs which are the backbone of the economy are also affected by conditions. During the pandemic, the decline in sales of MSMEs was influenced by people's purchasing power and limited business operations. Based on data, more than 70% of MSMEs experienced a decline in sales and profits by more than 50%. (lipi, 2020) For this reason, continuous support from the government and organizations in Indonesia is needed to be able to help MSMEs to get back up.

Various efforts have been made by the government to be able to continue to support MSMEs such as providing financial assistance, training and others to ensure that MSMEs can revive. In addition, other institutions are also participating in providing funding for MSMEs in the form of loans and grants in order to support business activities amid the ongoing pandemic. One of the institutions that also pays attention to the conditions of MSMEs is LazisMu, an institution that collects funds in the form of infaq and shodaqoh from the community which are then channeled back to people in need including MSMEs.

A program has certain conditions to be categorized as a successful program. This is based on the effectiveness of the program being run. According to Cambell (1989) effectiveness is useful as a

benchmark by comparing starting from planning, implementation to the results achieved, so that there is a measure of effectiveness to be able to determine whether a program is successful or not.

Based on interviews with 9 respondents representing each province, it was stated that the assistance from LazisMu provided fresh air to be able to continue the business that was very difficult for MSME players to do during this pandemic. Based on the effectiveness measurement indicators, an explanation can be given that comes from the results of interviews related to the assistance received by business actors:

#### ***The program carried***

The program carried out by LazisMu made a very important contribution to MSMEs, this was conveyed by all respondents who were interviewed, where nine respondents stated that the assistance obtained can provide fresh air for the business being run to survive. Respondents stated that the program provided by LazisMu greatly helped them in continuing their business. The assistance provided could be used for additional business capital so that it could be said that the existing program had succeeded in helping increase their business capital.

#### ***Target Carried***

The effectiveness approach in the success of targets measures the extent to which existing programs have succeeded in realizing the targets to be achieved. Your laziness in implementing the program is considered to have succeeded in identifying MSME actors who really need it, this can be seen from the statement of the respondent who said that the financial assistance provided by your customary was used by MSMEs to be able to maintain the business they owned and used as capital. One in nine respondents stated that they could provide repairs to the motorbikes used for selling somay so that they could travel further than usual to do martial arts. The same thing was mentioned by Tintin, who added to his business in the form of breakfast because sales from the clothing trading business could not meet daily needs, with your regular assistance, it could be used to open a new business and could continue to earn income.

#### ***Satisfaction with the program***

All respondents stated that they were satisfied with the assistance they received from your regular program. However, all respondents wanted the assistance provided not only once, but could continue

by looking at the condition of the business they were in. This was because the business they were running was still unstable and constrained by capital. limited. Respondents 1, 3, 4, 7 and 7 also hoped that the financial assistance provided by your regular party would also be accompanied by training and business assistance to MSME actors, not only providing capital assistance so that business actors could also be more focused and could use existing assistance. more optimal.

***Output-Input Level***

The assistance obtained by MSME actors is Rp. 2,500,000, where only one of the nine respondents who were interviewed received Rp. 2,600,000. Even so, this still provides a great opportunity for every business to survive, where with this assistance the business it owns is still running. In terms of innovation to achieve the output of your ordinary program, the innovations made by MSME actors who receive your regular grant assistance are not yet clear. Based on interviews with nine respondents, seven of them stated that the business activities they carried out were still the same as before getting the grant from your regular. The two other business actors have made innovations by adding new types of businesses, and carrying out different business activities such as traveling around. This is not meet daily needs, with your regular assistance, it could be used to open a new business and could continue to earn income.

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Respondents 3,4,6 assess, for the future, assistance provided by LazisMu can consider the needs of each business actor, not being generalized. This of course also requires in-depth analysis carried out by your usual party. With a scheme like this, the expected output will be achieved, considering that each business actor may have different outputs.

***Achievement of Overall Goals***

Overall LazisMu's program has had a big impact on MSMEs and can help MSMEs to survive during a pandemic. All respondents have felt the positive impact of the assistance provided by LazisMu. This can be seen from the achievements of MSMEs that can survive and shift their efforts to new businesses in this time of the pandemic.

All respondents hoped that in the future the beneficiary MSME would still be prioritized for later guidance and training so that in addition to additional capital, MSME players also gained knowledge in maximizing their business.

***Performance of MSMEs***

Regarding the performance of MSMEs. After receiving grant assistance from your lazism, from nine respondents, some of them have experienced an increase. Where seven of the nine respondents stated that they had an increase in sales after getting help from.

LazisMu, this was due to the number of buyers. Meanwhile, the other two have not experienced a significant increase. Like Dasio, a grocery store businessman from DIY, who stated that his income still did not increase after getting help from your

regular, and Tintin from East Java who stated that his income remained the same after getting help from LazisMu.

In terms of meeting the sales target, two respondents stated that they had not been able to meet the specified target, while four respondents stated that the fulfillment of the sales target was in a neutral position, and three other respondents stated that they had reached the sales target determined after receiving grant assistance from LazisMu. In terms of income and operating profit, on average the MSME recipients of grants from your customary have a stable income. This was conveyed by four respondents, two respondents stated that they had a neutral profit, while the other three respondents stated that they did not experience an increase in profit even though they had received grant assistance of your lazisMu.

## 5. CONCLUSION

During the Covid-19 Pandemic, attention and assistance was needed for MSMEs in Indonesia to be able to maintain the businesses they run and avoid business closures. MSMEs are the backbone of the economy in Indonesia, therefore comprehensive support is needed for MSMEs to be able to rise and continue to survive amid business uncertainty during this pandemic.

LazisMu as a non-profit organization also plays a role in helping MSMEs during a pandemic, as evidenced by the existence of the MSME assistance program during a pandemic. The results of the research obtained are as follows:

- a. The benefits of funds provided are felt by beneficiaries of assistance, especially MSME actors.
- b. The LazisMu program is considered effective in helping improve the performance of MSMEs during this period.
- c. Not only in the form of funds, assistance to MSMEs in the future is also expected to be accompanied by training and business assistance so as to provide knowledge and learning that can be applied in their business.
- d. LazisMu's next MSME fund assistance program can be a role model for other organizations to be able to pay attention to the MSME so that they can survive and rise in this new normal condition.

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