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The Influence of Productive Zakat Distribution, Business Development, and Business Capital on the Development of Mustahik Micro-Business at BAZNAS Bangkalan Regency

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Abstract

This study aims to analyze the effect of productive zakat distribution, business development, and business capital on the development of micro-businesses of mustahik in BAZNAS Bangkalan Regency. Productive zakat is one of the instruments in empowering the people's economy which is given to mustahik with the hope of increasing economic independence through micro-businesses. This study is quantitative in nature using random sampling techniques in the form of observation data and filling out questionnaires to 65 mustahik who received productive zakat funds through the Bangkalan Makmur Baznas Bangkalan Regency program. The data were analyzed using descriptive analysis methods and using quantitative methods in order to determine the effect of providing productive zakat funds to mustahik using multiple regression tests. The results of the study indicate that the distribution of productive zakat, business development, and business capital significantly affect the development of micro-businesses of mustahik. Targeted productive zakat can increase working capital, while business development plays a role in improving business skills and management. In addition, sufficient business capital encourages more stable business growth.

Keywords: Productive Zakat, Business Development, Business Capital, Micro Business Development, Mustahik

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INTRODUCTION

The distribution of productive zakat, business development, and business capital play a key role in the development of micro-enterprises, particularly for those entitled to receive zakat (mustahik) in the Bangkalan Regency BAZNAS (National Agency for the Protection of the Poor). In this context, productive zakat serves not only as a means of fulfilling religious obligations but also as a means of economic empowerment that can improve community welfare. This study aims to explore the influence of these three factors on development of micro businesses in the region.

The problem of this research is the accuracy of targeting in the distribution of productive zakat, where funds must be distributed to mustahik who have the potential to develop their businesses. Furthermore, the effectiveness of business development often becomes an obstacle if it is not carried out sustainably and in accordance with the needs of mustahik. Managing business capital is also a challenge due to the mustahik's lack of understanding of financial management, which can lead to inappropriate use of capital. Furthermore, differences in product quality, such as differences in taste, distinctive spices, and product quality used by traders, can also trigger competition between food and other goods traders, as consumers will naturally choose products with better quality or taste. Therefore, traders strive to improve the quality of the products they sell to become the best and most sought after by consumers. Furthermore, the emergence of competition can also be seen in the way traders serve consumers, as each person has a different approach. Therefore, mustahik who will run their businesses must understand how to compete well and healthily in order to develop their businesses (Rohman, 2022). Other factors, such as limited access to markets and business networks, also influence the development of micro-enterprises belonging to the mustahik (recipients of the zakat). Furthermore, social and economic conditions in Bangkalan Regency, such as education levels and infrastructure, also influence the effectiveness of the productive zakat program. Therefore, this research is crucial for evaluating and improving the program's effectiveness to further impact the economic empowerment of the mustahik.

Business actors are parties directly involved with consumers, not only producing food or beverages but also distributing them directly to consumers. Furthermore, business actors also bear full responsibility. on all components and guarantee the safety and quality of food or drinks produced or traded (Amir, 2023).

To increase customer retention or customer satisfaction, maintain long-term business continuity, and ensure smooth operation, entrepreneurs must fulfill their primary function, namely marketing, to attract customers and generate profits. Marketing is crucial because it is the driving force behind the business, driving profits (Sakdiyah, Halimatus, 2022).

Productive zakat refers to funds distributed for economic activities that generate income for those entitled to receive it. Previous research has shown that the distribution of productive zakat has a positive impact on the growth of micro-enterprises in various regions. For example, one study showed a significant relationship between the distribution of productive zakat funds and improved micro-enterprise performance at the National Zakat Agency (BAZNAS) in Cirebon City (Fenny Septiani et al., 2024). Furthermore, other research has examined the importance of business management and mentoring in

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strengthening the impact of productive zakat on micro-enterprise development (Kurniawan et al., 2020). Zakat is one of the pillars of Islam with both religious and social dimensions. In a social context, zakat serves as a tool to reduce economic inequality and improve community welfare.

In 2023, the National Zakat Agency (BAZNAS) managed to collect zakat funds of around Rp33 trillion and in 2024 it managed to collect around Rp1 trillion. And for BAZNAS East Java province managed to collect productive zakat funds of Rp36 billion. The zakat funds obtained were then distributed to Palestine affected by the disaster amounting to Rp16 billion. In addition, BAZNAS East Java also implemented Jatim Peduli in the form of providing carts as a tool to help run the mustahik business. Meanwhile, for 2024 Baznas East Java targets zakat fund collection with The estimated zakat fund is Rp110 billion. Furthermore, the productive zakat fund collected by the Bangkalan Regency BAZNAS in 2023 was Rp433 million, and in 2024, the productive zakat fund collected by the Bangkalan Regency Baznas was approximately Rp550 million. The zakat fund collected by the BAZNAS is also distributed through Bangkalan Makmur, which provides assistance to those entitled to establish businesses to improve their economic well-being.

The importance of this research is: 1. To assess the extent to which productive zakat, business development, and business capital actually help mustahik develop their businesses. 2. To help mustahik become more economically independent and not continue to rely on aid. 3. To provide input for Baznas and the government to improve the effectiveness of the productive zakat program. 4. To encourage the growth of sharia-based micro-enterprises, which can contribute to the local economy. Therefore, productive zakat distributed as business capital can be a driver for mustahik to develop their micro-enterprises, thereby increasing income and welfare (Fadila, 2023). In addition, effective business development and mentoring plays a role in improving mustahik's management and operational skills, which in turn can improve business performance (Miranda, 2018).

Business development through training and mentoring is also a key factor in improving the ability of mustahiq (beneficiaries) to manage their businesses. Research shows that a combination of capital support and business training can lead to better growth for micro-enterprises (Fathiya, 2023). Therefore, it is important to understand how these three elements interact and contribute to the development of micro-enterprises in Bangkalan Regency. The distribution of productive zakat has been shown to have a positive impact on the development of MSMEs. Previous research has shown that business capital assistance in the form of productive zakat can increase mustahiq's income and strengthen business capabilities. Furthermore, research also shows that the distribution of productive zakat can improve the quality of micro, small, and medium enterprises and mitigate the economic damage caused by mustahiq (Hafizd et al., 2023).

This study aims to analyze the influence of productive zakat distribution on the development of MSMEs at the National Zakat Agency (BAZNAS) in Bangkalan Regency. The specific objectives of this study are:

1. To detect the influence of the distribution of productive zakat on the growth of micro, small and medium enterprises at Baznas Bangkalan Regency.

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2. Analyzing the impact of the distribution of productive zakat on the economic curiosity of mustahiq at Baznas Bangkalan Regency

REVIEW OF LITERATURE

Distribution of Productive Zakat

This is done by providing business capital to those who already have businesses. Research shows that the distribution of productive zakat can have a positive impact on the economic growth of those who are eligible. For example, research in Karimun Regency showed a significant relationship between the distribution of productive zakat and the increase in economic activity of those eligible, with a coefficient of determination of 59%. This indicates that an effective zakat distribution program can improve the performance of micro-enterprises (Dwi Wulandari, 2013).

The following steps are a reference in distributing zakat productive:

1. Forecasting, namely predicting, projecting and making estimates before zakat is distributed.
2. Planning, namely planning an action regarding what will be implemented to achieve the program, such as determining who will receive productive zakat and so on.
3. Organizing and Leading, namely collecting various elements which will bring success to the program
4. Controlling, namely monitoring the progress of the program so that if something deviates from the procedure it will be detected immediately.

In addition to the steps above, the distribution of productive zakat must pay attention to the people who will receive it, whether they are truly included in the group of people who are entitled to receive zakat from the poor or not (Mustafa, 2017)

Business Construction

One of the government's concrete steps to empower and develop micro, small, and medium enterprises (MSMEs), as stipulated in Law of the Republic of Indonesia Number 20 of 2008 concerning MSMEs, is through partnerships with business development programs. This is evident, for example, in the role of the cooperatives office, which actively mentors its members and encourages broader outreach for entrepreneurs to further their business growth.

According to Sadoko Isono and Heriyadi (2001: 14), coaching is a learning process that aims to convey knowledge and shape attitudes in the field of expertise, so that a person is able to carry out his responsibilities according to applicable standards. According to Government Regulation Number 32 of 1998 concerning the Guidance and Development of Small Businesses, business development is defined as an effort by the government, business actors, and the community through guidance and assistance, in order to grow and improve the capabilities of small businesses so that they become resilient, independent, and develop into medium-sized businesses (Christiana et al., 2014).

Government Regulation of the Republic of Indonesia Number 32 of 1998 stipulates a number of provisions related to the development and promotion of small businesses, which are implemented by the government, business actors, and the community, both

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independently and through mutual cooperation, using a targeted, integrated, and sustainable approach. This process is carried out through the following steps:

1) Identify the potential and problems faced by small businesses
2) Prepare coaching and development programs that are appropriate to the potential and problems.
3) Implement training and development programs
4) Monitor and control the implementation of programs for small businesses.

Meanwhile, coaching and development by the business world and the community includes:

1) Provision of professional consultant staff, facilities, infrastructure, technology, funds and information
2) Guidance and consultation
3) Education and training
4) Advocacy
5) Establishment of a business consulting clinic specifically for small businesses (Irawati, 2018).

Venture Capital

Business capital is a crucial factor in starting and developing micro-enterprises. Productive zakat provided as working capital allows recipients of productive zakat to invest in their businesses. Research shows that distributing productive zakat funds as working capital can stimulate micro-enterprise growth by increasing production capacity and revenue. With sufficient capital, recipients of productive zakat can expand their businesses and increase competitiveness in the market (Fitria et al., 2023).

Zakat funds distributed to mstahik are used as business capital, considering that the capital factor plays a very important role. In productive activities and business development, as explained in the theory that capital will support other production factors to be more efficient, so that this capital assistance ultimately brings prosperity to those who receive it (Najmudin & Syihabudin, 2021).

Furthermore, this capital assistance also comes from the Zakat Management Organization (OPZ), which manages zakat funds from muzakki and distributes them to these institutions. Some capital assistance is provided free of charge without assistance or supervision, while others are provided through empowerment, namely with mentoring to develop businesses so that recipients can independently manage and advance their businesses (Dr. Astuti Patminingsih, 2020).

Micro Business Development

According to Chandra (2000:121), business development can be defined as a condition where sales turnover increases. Meanwhile, Sholeh (2003:25) states that the measure of success and progress of a small business is reflected in increased sales turnover. Turnover itself is the total value of production successfully sold in a single transaction by MSMEs. The calculation is quite simple: multiply the number of units sold by the price per unit. The unit of measurement is the nominal value of money, namely the rupiah.

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A business's success can be measured by its income or profit. A business's growth is measured by its revenue; revenue will increase if business growth also increases. Revenue is one component in determining the amount of profit earned in a given period. Profit is the difference between revenue and expenses for a company during a given period. If revenue exceeds expenses, the company will make a profit; if revenue is less than expenses, the company will incur a loss.

From the explanation above, it can be concluded that a growing business can be seen from the benchmark of increasing existing business capital so that sales turnover will also increase so that it can increase income and profits will also increase (Putri, 2018).

RESEARCH METHOD

This study relies on data analysis methods from questionnaires distributed to 65 recipients of the Bangkalan Makmur program, to uncover the problems they face. Data sources were collected from Baznas office employees through direct field observations and interviews, thus providing a clearer picture of the research object and facilitating conclusion drawing. The collected data were then processed using the IBM SPSS 25 application. The research activities involved several main variables to be analyzed, including:

a. Distribution of zakat funds
b. Mentoring and training by BAZNAS Bangkalan
c. Capital provided by BAZNAS Bangkalan
d. Increasing micro-businesses of mustahik

Data Analysis Method

The analytical method used in this study is descriptive, namely the analysis process of the distribution of productive zakat funds from the BAZNAS Bangkalan Regency. This was followed by quantitative data analysis through Validity and Reliability Tests on the Research Questionnaire. The questionnaire results were further analyzed using multiple regression testing to determine whether or not the distribution of zakat funds, as business capital assistance, had an impact on the development of mustahik businesses.

Validity Test

Validity testing is used to measure whether a questionnaire is truly valid. A questionnaire is considered valid if its Pearson correlation value is below 0.5 and its factor loadings exceed 0.32. The questionnaire's validity criteria are assessed using the Kaiser Meyer Olkin (KMO) method, as detailed below:

1. KMO approaching 1.00 = very good
2. KMO approaching 0.80 = good
3. KMO approaching 0.70 = quite good
4. KMO approaching 0.60 = moderate
5. KMO approaching 0.50 = bad

Reliability Test

Reliability testing serves as a measuring tool to assess the level of reliability of a questionnaire based on variable indicators. A questionnaire is considered reliable if respondents' responses to the questions tend to be consistent. In this study, reliability testing

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was conducted before the main research began and before hypothesis testing to ensure that each question aligns with the intended variables.

Reliability testing was conducted once, followed by comparisons with other questions by measuring the correlation between each answer. This study used the Cronbach's alpha method in SPSS, where a questionnaire is considered reliable if its Cronbach's alpha reaches ≥ 0.60.

Multiple Linear Regression Test

The next test involves processing questionnaire data through a linear regression test to reveal the relationship between the dependent variable (bound) and the independent variable (free). This regression test aims to predict the value of the dependent variable based on the value of the independent variable, while also determining the strength of the relationship between the two. Furthermore, this test also analyzes the influence of productive zakat distribution, business development, and business capital on the development of mustahik businesses receiving zakat funds. To describe this, a multiple linear regression test was conducted on the variables of zakat distribution, business development, business capital, and the development of mustahik micro-businesses.

RESULTS AND DISCUSSION

1. Validity Test and Reliability Test of the Research Questionnaire

   The results of the validity test of the questionnaire in this study were made based on 4 variables, including:

   a. Distribution of zakat funds (a)

      Based on the results of the validity test for variable a, namely the distribution of zakat funds, there are five question points with valid results for all questions.

   b. Mentoring and training by BAZNAS Bangkalan (b)

      Based on the results of the validity test for variable b, namely business mentoring and training, which involved five question points with valid results for all questions.

   c. Capital provided by BAZNAS Bangkalan (c)

      Based on the results of the validity test for variable c, namely business capital, there are five question points with valid results for all questions.

   d. Increasing micro-businesses of mustahik (d)

      Based on the results of the validity test for variable d, namely the increase in micro-businesses of mustahik, where there are five question points with valid results for all questions.

   The reliability test in this research is:

A questionnaire is considered reliable if respondents' answers to the questions remain consistent and stable over time. This study used Cronbach's Alpha to measure the reliability of these variables. A Cronbach's Alpha value above 0.60 indicates that the variables in this study are credible and suitable for use.

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Reliability Test Results

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X1.1	78.8000	37.287	.186	.817
X1.2	78.6923	36.560	.281	.813
X1.3	78.8769	36.641	.246	.815
X1.4	78.7231	36.203	.370	.809
X1.5	78.6308	36.424	.306	.812
X2.1	78.6000	34.744	.465	.803
X2.2	78.7538	35.001	.387	.808
X2.3	78.5846	34.684	.532	.800
X2.4	78.6769	34.910	.425	.806
X2.5	78.6923	34.623	.488	.802
X3.1	78.6769	34.972	.474	.803
X3.2	78.4462	35.782	.390	.808
X3.3	78.3846	36.459	.256	.815
X3.4	78.4923	36.160	.330	.811
X3.5	78.4769	34.660	.490	.802
Y1	78.5231	34.816	.398	.807
Y2	78.6000	35.525	.311	.813
Y3	78.5231	35.347	.379	.808
Y4	78.5846	34.590	.498	.802
Y5	78.5846	35.403	.478	.804

The Cronbach's alpha value>0.60 was obtained from the results of the reliability test and this states that all research variables are reliable.

2. Classical Assumption Test
   a. Normality Test

The following are the results of the normality test using Kolmogorov-Smirnov.

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		65
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.98776135

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Most Extreme Differences	Absolute	.078
	Positive	.078
	Negative	-.077
Test Statistic		.078
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

The table above shows that the variable has a normal distribution because the Kolmogorov-Smirnov Z Sig (2-tailed) value of 0.20>0.05

b. Multicollinearity Test

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	7.605	3.413		2.228	.030		
	X1	-.055	.150	-.044	-.370	.713	.844	1.185
	X2	.332	.109	.356	3.046	.003	.857	1.166
	X3	.360	.119	.343	3.028	.004	.913	1.095

a. Dependent Variable: Y

Based on the results of the table above, it states that there is no multicollinearity because the tolerance value is > 0.1 and all independent variables have a VIF value < 10.

3. Multiple Linear Analysis Test

In the multiple regression equation, the formula used is as follows;
$Y = a + \beta 1X1 + B2X2 + e$
Information:
Y: The dependent variable increases the efforts of mustahik
α : Constant
B: Coefficient

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X1: Productive Zakat Fund Distribution Variable
X2: Business Development Variable
X3: Business Capital Variable
e: Error
The following are the results of the multiple linear regression analysis test:

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	7.605	3.413		2.228	.030
	X1	-.055	.150	-.044	-.370	.713
	X2	.332	.109	.356	3.046	.003
	X3	.360	.119	.343	3.028	.004

a. Dependent Variable: Y

Based on the test results above, it can be seen that the relationship between business development, business capital and the development of mustahik's business is a positive relationship where when there is capital and business development, it will have a positive impact on the development of a business run by mustahik, while for the distribution of productive zakat it also has an impact on the development of mustahik's business but is not strong enough to increase the development of mustahik's business. Distribution does not develop because of market competition, lack of further capital or business capital provided by Baznas is not used for business turnover but is used up for daily basic needs due to insufficient economic pressure so that the capital provided cannot be managed properly and correctly.

4. Hypothesis Testing
   a. T test (partial test)

      The T-test is conducted to examine the partial (independent) influence of each independent variable (X) on the dependent variable. Specifically, this test examines whether there is a positive and significant relationship between the Distribution of Productive Zakat Funds (X1), Human Resource Development (X2) and the Welfare of Mustahik (Y). The criteria for making a hypothesis decision at a significance level of 0.05 are as follows:
      1) t count > t table means Ho is rejected or Ha is accepted.
      2) t count < t table means Ho is accepted or Ha is rejected.

The t-test can also be seen from its level of significance, namely

1) If the significance level is < 0.05 then Ho is rejected or Ha is accepted.
2) If the significance level is > 0.05 then Ho is accepted or Ha is rejected.

The t-table is searched at a significance of 0.05:2 = 0.025 (two-tailed test) with degrees of freedom (df)n-k-1 or 78-2-1-75 (where n = number of samples, k = number of independent variables). The t-table value = 1.992.

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Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	7.605	3.413		2.228	.030
	X1	-.055	.150	-.044	-.370	.713
	X2	.332	.109	.356	3.046	.003
	X3	.360	.119	.343	3.028	.004

a. Dependent Variable: Y

The table above shows that at a significance level of 5%, the calculated t value for the variable Productive Zakat Distribution (X1) is -370. Because the calculated t < t table, the Productive Zakat Distribution (X1) has a substantial partial negative effect, but is not significant on the development of mustahik micro-enterprises (Y). However, the H1 hypothesis is accepted.

Meanwhile, the calculated t value for the business development variable (X2) reached 3.046 at the 5% level. With the calculated t (3.046) > t table (1.668), the X2 variable has a positive and significant partial and substantial effect on the development of micro-businesses of mustahik (Y), so H2 is accepted.

In addition, the calculated t value for the business capital variable (X3) is 3.028 at a significance level of 5%. With calculated t (3.046) > t table (1.668), the X3 variable has a positive and significant partial and substantial effect on the development of mustahik micro-businesses, so H3 is accepted.

b. F Test (Simultaneous Test)

The F-statistic test, also known as the simultaneous test, is used to test whether the independent variables in a model have an influence on the dependent variable jointly or simultaneously. With a significance level of 5% or 0.05. The F-table value obtained is 3.13 from df (n1) = k-1 or 3-1 = 2, with a k value = 78 and a significance level of (a)= 0,05

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	7.605	3.413		2.228	.030
	X1	-.055	.150	-.044	-.370	.713
	X2	.332	.109	.356	3.046	.003
	X3	.360	.119	.343	3.028	.004

a. Dependent Variable: Y

Based on the results above, a significant value of 0.000 and a calculated F of 378.142 were obtained. The testing criteria are a significant value of less than 0.05 because sig (0.000) < 0.05 as seen in the table above, so H3 is accepted. This indicates that all independent variables simultaneously have a significant effect on the dependent variable.

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In addition, the calculated F value is 8.040 compared to the F table of 3.13, where the calculated F (8.040) > F table (3.13). This decision informs that H3 is accepted, meaning that the independent variables, namely the distribution of productive zakat, business development, and business capital, have a significant simultaneous effect on the dependent variable, namely the development of mustahik micro-businesses.

The Impact of Productive Zakat Distribution

Based on the results of the statistical t-test, it is explained that the variable of productive zakat distribution has an influence but is not significant on the development of micro-enterprises of mustahik. The statistical t-value (-370) is smaller than the t-table value (1.668) so H1 is accepted. This means that the amount of productive zakat given to mustahik affects micro-enterprises but is not very significant because the distribution is not on target or is not given to mustahik who wish to start a business and a lack of knowledge about the business being run by him or the zakat is only for basic needs, not to be developed into a profitable business to help the economy (Ramadhan et al., 2023).

The Influence of Business Development

Based on the results of statistical tests, it is clear that the business development variable has a significant influence on the development of mustahik micro-enterprises. Because the t-statistic value (3.046) is greater than the t-table (1.668), H2 is accepted.

According to research (Akibun et al., 2024), business coaching empowers these beneficiaries to address emerging challenges and improve their skills in developing new products. Furthermore, this training can better prepare them for market competition, strengthen market access, and enhance how products can be sold to attract consumers.

Influence of Business Capital

Based on the results of the statistical test, it is explained that this variable has a significant influence on the development of mustahik micro-businesses because the statistical value (3.028) is greater than the t table (1.668) so that H3 is accepted.

According to previous research (Amelia et al., 2020), the availability of business capital assistance discourages borrowers from applying for loans from other institutions such as banks, cooperatives, pawnshops, or other institutions. This eliminates the fear of interest or usury charges, as well as the inability to repay the loan due to outstanding collateral.

CONCLUSION

This study examined the extent to which the distribution of productive zakat, business development, and business capital influence the development of micro-enterprises. The overall results of the study are as follows:

The following; the variable of productive zakat distribution has an influence but is not significant on the development of mustahik micro-businesses because the zakat is not distributed to the right targets or is distributed to people who do not want to run a business and a lack of deeper understanding about promoting and running their business so that the business is not developed further but after the capital provided by BAZNAS then the money from the sale is used for personal needs. For the business development variable, it has a significant influence on the development of mustahik micro-businesses because with this development or training, skills in processing or creating new business ideas can be improved and they are better prepared to face market competition. And for the business capital variable,

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this has a significant influence on the development of micro-businesses because with the business capital, the mustahik will not dare to borrow from other institutions such as banks or pawnshops to develop their businesses.

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