



The Effect of ZIS Acceptance Through Training, Business Capital, and Mentoring on Mustahiq Welfare Levels at LAZIS Salatiga City in 2017

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Abstract. This study was conducted to determine the effect of receiving ZIS through training on the welfare of mustahiq and the effect of ZIS acceptance through training, business capital, and assistance on the welfare of mustahiq. This research approach uses quantitative research. The place of research was carried out at LAZIS Al Ihsan, Salatiga City and data collection was carried out in October-December 2017. Data collection used the questionnaire method. Partial data analysis using t test, correlation and regression, while simultaneously using the F test. The results of this study partially: 1) In the training variable the t count value is smaller than t table, then Ho is accepted and Ha is rejected, which means that there is no significant effect of ZIS acceptance through training on the level of mustahiq welfare. 2) In the venture capital variable, the calculated t value is greater than the t table value, then Hof is rejected and Ha is accepted, which means that there is a significant effect of ZIS revenue through venture capital on the welfare level of mustahiq. 3) In the mentoring variable, the t-count value is greater than t-table, then Ho is rejected and Ha is accepted, which means that there is a significant effect of ZIS acceptance through mentoring on the welfare level of mustahiq. 4) Simultaneously the comparison of calculated F with F table, which means that there is a significant influence on ZIS acceptance through training, business capital, and assistance on the level of welfare of mustahiq.

Keywords: Training · Bussiness Capital · Mentoring · Welfare Mustahiq

1 Background

Problems faced by developing countries in an effort to build the economy, one of which is poverty. The number and percentage of poor people in Indonesia in 2007–2012, gradually continued to decline to 34.96 million or 15.42% in 2008, 31.02 million or 13.33% in 2010, and in September 2012 to 28.59 million or 11.66% of the population. If we look at the rate of acceleration of its decline, it can be seen that the number of poor people in the 2007–2009 period decreased by more than 2 million people every year (or above 1% per year). But in the 2010–2012 period, the poor only decreased between 1.1–1.5 million people per year (or around 0.7 - 0.9% per year) (Rhakma, 2014:12).

The problem of poverty is one of the crucial problems currently being faced by the Indonesian people, especially now that the global economy is experiencing a food crisis and an energy crisis. World oil prices, which have reached 140 dollars per barrel, are expected to increase the number of new poor people by 15 million this year. This situation is exacerbated by the real condition of the community's economy which continues to decline (Beik and Hakiem, 2008: 67).

According to Wargadinata (2011: 13), this problem of poverty is actually as old as the age of humanity itself, the implications of which can affect all aspects of human life, although it is often not realized that its presence is a problem for the person concerned. Meanwhile, Rohadi (2013: 2) poverty is not something that manifests itself apart from other aspects, but poverty can be realized from the results of interactions between various aspects that exist in human life. These aspects, especially the social and economic aspects. The social aspect is the existence of social inequalities between fellow citizens of the community concerned, such as differences in ethnicity, race, gender, age which originate from the pattern of the social stratification system that exists in society. While poverty from the economic aspect is the inequality between fellow citizens in the fulfillment of rights and obligations related to the allocation of economic resources.

For this reason, it is necessary to have a number of alternative instruments that are expected to be a solution to the problem of poverty and other economic problems. One of these instruments is zakat, infaq and alms (ZIS). Fifi (2015: 280) argues that zakat as an Islamic economic instrument which is expected to be a bridge between the rich and the poor to overcome the problem of poverty has even become a polemic that is still interesting to talk about which from year to year there are always events related to zakat. The Pasuruan incident which resulted in the death of the mustahiks seemed to open our eyes, it turns out that the poverty in this country is so severe, an irony that is very painful because they have to pay with their lives in order to get zakat of 20 thousand rupiah.

On a micro basis, Garry (2013: 24) argues that zakat funds play a role in meeting the needs of mustahik. Mustahik cannot be baited continuously, but must be hooked anyway. If only giving charity, it will never solve the problem of poverty. Therefore, mustahik must get the facilities, facilities, management, and skills that will encourage them to be independent. The distribution of ZIS funds, especially zakat, has now developed, from initially only being oriented to meeting the needs (consumptive) to now reaching zakat as a source of productive funds that can boost the economy even further. In Indonesia itself, productive zakat was approved by the MUI in 1982. It is also reinforced by the existence of information about zakat collected by the Amil Zakat Institution (LAZ) and the Amil Zakat Agency (BAZ) which can be given consumptively for the purpose of meeting the needs of daily life and can also be given on a consumptive basis. Productively increase the efforts made by mustahik (Hafidhuddin, 2002: 26).

Wellbeing in the view of Islam is not only measured by material but also from non-material such as the fulfillment of spiritual needs, the maintenance of moral values and the realization of social harmony. In Islam, a person is said to be prosperous if he fulfills the first two criteria, the fulfillment of the basic needs of each individual, both clothing, food, housing, education and health. Second, the preservation and protection of religion, property, life, and human honor (Ulfiayana, 2016: 34). So zakat, infaq, and alms are one of the resources that can be utilized by the government in reducing poverty levels.

However, ZIS itself has not received attention from the government, there is still public distrust of the amil zakat institution which is one of the obstacles to receiving ZIS with all its potential and strategic position as a tool to reduce poverty, it is necessary to conduct research related to the management of ZIS funds. This research is expected to provide information that zakat is currently also taking an important position in fighting poverty.

2 Literature Review

The role of ZIS is very useful for the welfare of mustahiq. Therefore, ZIS revenue is not only given for consumptive needs but can be used for other productive activities. According to Subandi (2016: 148) Zakat, infaq and shodaqoh seen from the social dimension are, our concern for Muslims who are able or rich in terms of wealth are always able to support the lives of people whose fate is not good or recipients (zakat mustahiq).

2.1 Definition of Productive Zakat

The explanation of zakat according to Hafidhudin (2002: 13) Zakat comes from the Arabic language, namely zaka which means 'holy', 'good', 'blessing', 'growing', and 'developing'. Meanwhile, in terms of sharia, zakat is a certain amount of property that has reached certain conditions that are required by Allah to be issued and given to people who are entitled to receive it with certain conditions. According to Nafiah (2015: 311) the word productive itself comes from the English language "productive" which means a lot of produce; give a lot of results; produce a lot of valuable goods; which has good results. Asnaini (2008: 64) argues that productive zakat itself has an understanding as a distribution of zakat which makes the recipient produce something continuously with the assets he receives by developing it in the form of a productive business.

2.2 Group of Recipients of Zakat

The eight groups (asnaf) that have been written down in the Qur'an and Hadith are detailed as follows by (Hikmat, 2008: 23–24):

- Poor, are people whose income cannot meet basic (primary) needs in accordance with the habits of the community and certain areas. According to the view of the majority of fiqh scholars, the poor are people who do not have lawful assets and income, or who have assets that are less than the nisab of zakat and whose condition is worse than the poor.
- Poor, are people in need, who cannot cover their basic needs in accordance with prevailing habits. According to the majority of scholars, poor are people who do not have wealth and do not have a proper income to fulfill their needs. Poverty according to Hartomo and Arnicum Aziz (2001: 316) can be categorized into three elements, namely: (1) Poverty caused by a person's physical or mental aspects, (2) poverty caused by natural disasters, (3) artificial poverty.

- Amil Zakat, are all parties who act on matters relating to the collection, storage, custody, recording and distribution or distribution of zakat assets. They are appointed by the government and get permission from it or elected by the competent government agency or by the Islamic community to collect and distribute and other tasks related to zakat.
- Muallaf, are people who have just converted to Islam less than a year who still need help in adapting to their new conditions, even if it is not in the form of providing a living, or by establishing scientific and social institutions that will protect and strengthen their hearts in embracing Islam and which will create environment that is compatible with their new life, both morally and materially.
- The servant who was ordered to redeem himself, considering that this group no longer exists, then their zakat quota was transferred to another mustahik group according to the opinion of the majority of fiqh scholars. However, some scholars argue that this group still exists, namely Muslim soldiers who are prisoners.
- People who are in debt (Gharimin), People who are in debt who are entitled to receive zakat distribution in this group are: (1) People who owe for personal interests that cannot be avoided, with conditions, the debt is not for disobedience, the debt is wrapped around the perpetrator, the person who is in debt. The debtor is no longer able to pay off his debt, the debt is due and must be repaid. (2) People who owe for social purposes, such as debt to reconcile between the conflicting parties by shouldering diyat costs (criminal fines) or the cost of damaged goods. People like this are entitled to receive zakat even though they are rich people who are able to pay off their debts. (3) People who are in debt because they guarantee the debts of others, where the guarantor and the guarantor are both in a state of financial difficulty. (4) People who owe to pay diyat for accidental murder, if the family is really unable to pay the fine, as well as the state treasury.
- Fisabilillah, is a person who struggles in the way of Allah in a broad sense in accordance with what is determined by the scholars of fiqh. The point is to protect and maintain religion and to increase the word of monotheism, such as fighting, preaching, trying to apply Islamic law, rejecting the slander caused by the enemies of Islam, stemming the flow of thoughts that are contrary to Islam.
- Ibn Sabil, is a foreigner who has no money to return to his homeland.

2.3 Definition of Infaq

According to Ahmad (2011: 143) infaq comes from the word nafaqa, which means it has passed, passed, exhausted, issued contents, spent his own, or shopping. Meanwhile, in terms of terminology, infaq is giving part of the property to another party without a commercial element. This free gift is categorized as a living. According to law number 23 of 2011 concerning the management of zakat, infaq is property issued by a person or business entity outside of zakat for the general benefit.

2.4 Definition of Sadaqah

According to Rasyid (2001: 38) in the Big Indonesian Dictionary, the word shadaqah comes from Arabic which has been accepted into Indonesian into the word “shadaqah” which means “giving to the poor based on love for fellow human beings.

Sadaqah is property that is given voluntarily by the owner, whether its designation is limited (determined) or not. Alms is the giving of property to the poor, needy, or other parties who are entitled to receive Sadaqah without any compensation, without coercion, without limitation on the amount, at any time and in any amount (Mu'is, 2011: 23). Meanwhile, according to Diana (2011: 34) alms is something given with the aim of getting closer to God. Thus, zakat is an obligatory charity for Muslims who have one nishab of property. Alms is sunnah for anyone who has wealth even if it is not up to one nishab, and charity is issued according to ability. The person who is given alms should be the closest person first who is in need more, whether there is a relative relationship or limited to a neighbor, with the aim of avoiding a glaring gap.

Based on the description above, Sadaqah is something that is given with the aim of getting closer to Allah SWT. According to Syara', almsgiving is giving ownership to someone at the time of life without being rewarded for something from what is given and there is a purpose of taqarrub to Allah SWT. Alms is also defined as giving something useful to others who need help with goal to get reward.

2.5 Training

There are several methods that can be used for training and development and can basically be grouped into two groups, namely on the job and off the job. The training method according to Panggabean (2004: 38–39), namely:

- On the job training
- On the job training includes all efforts to train employees to learn a job while doing it in the real workplace. Understudy or coaching. Understudy or coaching is a development technique that is carried out by direct practice with experienced people or trained superiors.
- Off the job training
- Training and development is carried out in a separate location from the workplace. This program provides individuals with the skills and knowledge they need to perform jobs at times apart from their regular working hours.
- Job Instruction Training
- List of each job's basic duties, along with key points to provide step-by-step training to employees.
- Programmed Learning
- A systematic program for teaching skills involves presenting questions or facts, enabling the person to provide feedback and giving learners immediate feedback on the accuracy of their answers.
- Vestibule training
- It is training that is carried out in a special room separate from the usual workplace and provided with the same equipment as those used in actual work.
- Case Study
- In this method, the company's problems are presented to the participants in writing, then the participants analyze the case personally, diagnose the problem and present the findings and solutions in a discussion.
- Management games.

- Player are divided into groups where each group competes in a market simulation.
- Seminar
- This method aims to develop the skills of participants to assess and provide constructive suggestions regarding the opinions of others.
- Role Playing
- Players play a certain role where a problem is given and what if the player handles the problem at hand.
- Teaching via Computer
- Using a computer to facilitate training where using a program that is adjusted to the speed of a person in solving a problem.

3 Method

This study uses quantitative methods with data collection using a questionnaire / anget. This research was conducted at an amil zakat institution, namely LAZIS AL-IHSAN, Central Java, Salatiga city, Office address: Jl. Raya Kalibening- Salatiga, Central Java 57214 Tel. 0815 6770 6256/087 747 992020. This research was conducted in the calendar year 1439 H. As for the implementation for three months, namely from October-December 2017.

In this study, the population is all mustahiq who receive zakat, infaq, and alms. In this study using probability sampling. The Probability Sampling technique according to Sugiyono (2015: 63) is a sampling technique that provides equal opportunities for each element (member) of the population to be selected as sample members. These techniques include: simple random sampling, proportionate stratified random sampling, disproportionate stratified sampling, sampling area (cluster sampling).

After the research variables are defined theoretically and operationally, each variable can be described in several descriptors and each descriptor is operationalized with several indicators (Sumanto, 2014: 68). The following are some operational definitions which will be described as follows:

3.1 Training Variables

The following is an operational description of the training variable (X1), which is:

3.2 Bussiness Capital Variable

The following is the operational description of the venture capital variable (X2), namely:

3.3 Mentoring Variables

The following is the operational description of the Mentoring variable (X3), namely:

The analytical tool used in this research is using the SPSS (Statistical Product and Service Solution) data processing program, the data obtained is quantitative data where the data can be expressed in the form of numbers, it will be easily applied to SPSS 21 data processing, SPSS is a program a statistical computer that serves to assist in processing statistical data accurately and quickly, and to produce various outputs desired by decision makers (Table 1).

Table 1. Training Operational

Previous research	Description	Indicator	Scale
In research conducted by Eka Sri Utami (2011). The research entitled "The Effect of Effectiveness of the Cake House Smile Mandiri Rumah Zakat Training Program on Increasing Mustahik Welfare at the Pulogading Empowering Cen-ter". The results of this study explain that the multiple linear re-gression equation obtained $Y = -16.016 + 0.694 X_1 + 1.262 X_2$, this means that the variable accuracy of the use of training elements and the achievement of training goals and objectives has a positive effect on the welfare of mustahik.	Training (X1)	<ol style="list-style-type: none"> 1. Training Partici-pants 2. Trainer (Instructor) Training 3. Training Materials 4. Training Method 5. Training Length 6. Training Objectives and Objectives 	<i>Likert</i>

Table 2. Operational Definition of Business Capital

Previous Research	Description	Indicator	Scale
In previous research conducted by Vienna (2009). The study entitled "Analysis of the Effect of Utilization of Zakat, Infaq, and Sadaqah as Working Capital on Mustahiq's Welfare. The results of the study on the effect of the distribution of ZIS as working capital on the welfare of mustahiq. This can be seen from the decrease in the value of the headcount ratio (H), the poverty depth index (P1), and the poverty severity index (P2) mustahiq after they join the Ikhtiar Program. The value of H decreased from 0.49 to 0.44; the value of P1 decreased from 0.17 to 0.14; and the value of P2 decreased from 0.09 to 0.06.	Bussiness Capital (X2)	<ul style="list-style-type: none"> • Material (maal/wealth) Capital as a condition for business • Utilization of Additional Capital • Big Capital 	<i>Likert</i>

Table 3. Definition of Assistance Operations

Previous Research	Descriptor	Indicator	Scale
In a study conducted by Ulfatun Hasanah (2015). The Effect of Capital Assistance, Length of Business, and Assistance on Income of Misykat Members (Sharia Microfinance Based on the Dompot Peduli Ummat Community-Daaarut Tauhid Yogyakarta Community). The results of this study are the results of the F test showing that all variables have a significant effect on income while the results of the t test for capital assistance, length of business, and mentoring have a significant positive effect.	Accompaniment (X3)	1. <i>Enabling</i> 2. <i>Empowering</i> 3. <i>Protecting</i> 4. <i>Supporting</i>	<i>Likert</i>

4 Data Analysis and Discussion

This study aims to determine the effect of ZIS acceptance through training, business capital, and mentoring on the welfare level of mustahiq in the city of Salatiga. The number of mustahiq who were used as respondents was 88 respondents. The sampling technique in this study used simple random sampling. The variables in this study consisted of three independent variables and one dependent variable. The first independent variable is training, the second independent variable: venture capital, and the third variable: mentoring. While the dependent variable in this study is the level of welfare of the mustahiq in the city of Salatiga in 2017. The following is the distribution of respondent data calculated using SPSS 24, namely:

Based on the data above, it is known that with 88 respondents, the mean value of (2.75) was obtained with the median mean (3.00) and also the score of (4) as the highest value for the mode of the training variable (Table 2). The mean value is (2.90) with the median mean (3.00) and also the score (4) as the highest value for the mode of venture capital variable. The mean mean value (2.86) with the median mean (3.00) and also the score (4) as the highest value for the mode on the mentoring variable. The mean value is (2.83) with a median mean (3.00) and also a score of (4) as the highest value for the mode on the welfare variable.

Table 4. Variable Data Frequency Distribution

Variables	Mean	Median	Modus
Training (X1)	2,75	3,00	4
Bussiness Capital (X2)	2,90	3,00	4
Mentoring (X3)	2,86	3,00	4
Wellbeing (Y)	2,83	3,00	4

The results of the discussion regarding each influence between the dependent variable on the independent variable are as follows:

4.1 The Effect of ZIS Acceptance Through Training on Mustahiq Welfare Levels

There is no significant effect of ZIS acceptance through training on the level of welfare of mustahiq. This is stated based on the results of the t-test of the training variable with a t-count value of $-0.949 < t\text{-table} (1.666)$ where the significance value is $0.349 > 0.05$. This means that an increase or decrease in training cannot affect the welfare level of mustahiq in the city of Salatiga in 2017.

This research is theoretically aligned but the results are contradictory to previous research conducted by Fathurrahman. 2016 entitled “the effect of training on the welfare of mustahik”. Here are some things that cause the factors behind it (Tables 3 and 4).

According to Rivai (2017: 13) there are several factors that influence the provision of training that does not affect an activity, including:

- HR that is not good enough
- Poor planning
- Incorrect goals or objectives
- External factors are unsupportive environment, inadequate technology.

4.2 The Effect of ZIS Revenue Through Business Capital on Mustahiq's Welfare Level

There is a significant influence between ZIS income through venture capital on the level of welfare of mustahiq. This is stated based on the results of the t-test of the venture capital variable with a t-count value of $1.691 > t\text{-table} (1.666)$ where the significance value is $0.004 < 0.05$. This means that an increase in business capital can increase the level of welfare of mustahiq in the city of Salatiga in 2017.

This study is in line with the research conducted by Hani'in (2017: 102) entitled: “The effect of productive zakat on improving the welfare of the poor in Sragen district”. The result of this research is that capital has an effect on improving the welfare of the poor in Sragen Regency. This is obtained from the value of $t_{\text{count}} = 9.113$ and a probability of 0.000, when compared with $t_{\text{table}}(1.992)$ then $t_{\text{count}} > t_{\text{table}}$ and < 0.05 . This shows that H1 is accepted, meaning that capital has an effect on increasing the welfare of the poor in Sragen Regency.

4.3 The Effect of ZIS Acceptance Through Mentoring on Mustahiq's Welfare Level

There is a significant influence between ZIS acceptance through mentoring on the welfare level of mustahiq in the city of Salatiga. This is stated based on the results of the t-test of the mentoring variable with a t-count value of $1.743 > t\text{-table} (1.666)$ where the significance value is $0.003 < 0.05$. This means that an increase in assistance can increase the level of welfare of mustahiq in the city of Salatiga in 2017.

This research is supported by research conducted by Mairiza (2014: 78) partially there is a positive and significant influence, namely 38.3% between the productive zakat monitoring variables on increasing mustahik micro businesses at the Amil Zakat Infak and Sedekah Muhammadiyah Institution (LAZISMU) Pekanbaru City.

4.4 The Effect of ZIS Acceptance Through Training, Business Capital, Assistance on Mustahiq Welfare Levels

There is a significant influence between ZIS acceptance through training, business capital, and mentoring on the welfare level of mustahiq in the city of Salatiga. This is stated based on the results of the simultaneous variable F test with a calculated F value of $1.514 > t \text{ table } (1.406)$ where the significance value is $0.0364 < 0.05$. This means that an increase in training, business capital, and assistance can increase the welfare level of mustahiq in the city of Salatiga in 2017.

This research is supported by research conducted by Nafi'ah (2009: 317) entitled: "The effect of the utilization of productive zakat on the welfare of mustahiq in the revolving cattle program of BAZNAS Gresik district". The contribution of influence is 30.5%. This can be seen from the development of income and fulfillment of mustahiq needs after participating in the productive zakat utilization program through the Gresik Regency BAZNAS revolving livestock program.

5 Conclusion

Based on the results of research on the effect of ZIS acceptance through training, business capital, and mentoring on the welfare level of musathiq in Salatiga city in 2017, it can be concluded as follows:

- There is no significant effect of ZIS acceptance through training on the level of welfare of mustahiq. This is stated based on the results of the t-test of the training variable with a t value of $-0.949 < t \text{ table } (1.666)$ where the significance value is $0.313 > 0.05$.
- There is a significant effect between ZIS income through venture capital on the level of welfare of mustahiq. This is stated based on the results of the t-test of the venture capital variable with a t-count value of $1.691 > t\text{-table } (1.666)$ where the significance value is $0.004 < 0.05$.
- There is a significant effect between ZIS acceptance through mentoring on the level of welfare of mustahiq in the city of Salatiga. This is stated based on the results of the t-test of the mentoring variable with a t-count value of $1.743 > t\text{-table } (1.666)$ where the significance value is $0.003 < 0.05$.
- Based on the ANOVA table, the calculated F value is 1.514 and the F table is 1.406 with a significance of 0.0364, so H_0 is rejected. The conclusion is that training, business capital, and mentoring have a simultaneous effect on the level of welfare of mustahiq.

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