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The Role of Entrepreneurship Intention as a Mediation Between Productive Zakat and Mustahiq's Welfare in Bekasi

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Abstract---One solution to overcome poverty is zakat, where there is a distribution of wealth by people who are able to those who are less able, with the principle of helping, for this reason, professionalism is needed in carrying out tasks related to the management of zakat. The aims of this study were to describe the influence of productive zakat on Mustahiq's welfare, mediated by entrepreneurial intention. Bekasi Regency is ranked eighth and is included in the category of the extremely poor. This study uses qualitative and quantitative analysis with a sample of 78 Mustahiqs, taken by a purposive sampling technique. The data has been collected and processed using the Structural Equation Model. The findings of this study are that there is no positive effect of productive zakat on Mustahiq welfare; productive zakat has a positive effect on entrepreneurship intention; entrepreneurship intention has a positive effect on Mustahiq welfare, and productive zakat has a positive effect on Mustahiq welfare indirectly through entrepreneurial intention.

Keywords---entrepreneurship intention, Mustahiq's welfare, production Zakat, purposive sampling, structural equation model

Introduction

The number of poor people in the Bekasi district in 2001 reached 149,400. In 2020, it increased rapidly to reach 186,300 people and continued to increase in 2021, namely to 202,700 people (BPS, 2019). As a result, the Bekasi Regency area is included in the top ten regions with the largest number of poor people in West Java, in the category of the extremely poor population. This means that they have a per capita expenditure below the extreme poverty line which is equivalent to the international poverty line of \$1.9 PPP (Purchasing Power Parity). Broadly speaking, the expenditure of the population's needs is below Rp. 11,941.1 per capita per day. One of the causes of poverty is due to the inequality of development, which neglects the welfare of the community. The impact of this poverty is the non-fulfillment of basic needs such as the need for food, clothing, housing, education, health, adequate housing, and the neglect of community welfare (Saad et al., 2014; Muliansyah et al., 2022; Yusroni & Chadhiq, 2021).

One solution to overcome poverty is zakat, namely the distribution of wealth from people who are able to those who are less able, with the principle of helping stated in Law No. 23 of 2011 (Syamsudin, 2011). The aim is to improve services for the community in accordance with religious guidance and its role in realizing community welfare and social justice. The distribution of zakat is not only for consumptive activities but also for productive activities. For this reason, professionalism is needed in carrying out tasks related to the management of zakat funds.

However, in reality, there are still many obstacles found in the management and distribution of zakat (Abdussalam et al., 2015), human resource skills and support from relevant agencies in empowering the poor economy (Indra, 2018), as well as the mustahik database, which is still not available. standards and transparency (Afriadi & Sanrego, 2016). It is also the culture of the community that some distribute zakat directly to the nearest mustahik and to unofficial financial institutions, compared to distributing it through the Amil Zakat Agency. This is due to the lack of trust in muzakki towards the official zakat institution.

This study focuses on Bekasi City, where 90 percent of the population is Muslim, where the potential for zakat in Bekasi is IDR 100 billion (Madrais, 2019), but the funds that have only been absorbed are IDR 12 billion (<http://islamiccentrebekasi.or.id/index.php/en/hot-issue/561-potential-zakat-di-kota-bekasi-bisa-100-m>; accessed 11

February 2019). Micro, small and medium enterprises (MSMEs) in the Bekasi area have the potential to create economic independence, but have limited knowledge and skills, and do not have assets for collateral as collateral for credit loans at formal financial institutions. In this case, they really need working capital to avoid the trap of moneylenders and usury. If the receipt of zakat funds is managed effectively, especially productive zakat, it will certainly reduce the level of poverty. Therefore, the Bekasi City BAZNAS created the "Bekasi Sejahtera Program" in the form of business cart assistance for micro and small entrepreneurs. This program is a program for empowering MSMEs through productive zakat funds from BAZNAS Bekasi. The condition is that the productive zakat mustahiq candidate already has a small business that has been running for at least one year, has the intention to develop his business, and requires capital (Hassan, 2015; Fayolle & Liñán, 2014; Krueger Jr et al., 2000).

Based on sources from the Bekasi City Baznas, the number of productive funds given to Mustahiq is IDR 4.500.000-, where IDR 3,500,000 is for the cart benefit business, and the remaining IDR 1,000,000 is for venture capital. Most of the micro-enterprises in Bekasi do not have a place of business. They sell their wares while walking around on their shoulders or selling on the roadside with makeshift selling mats. For this reason, Baznas provides business assistance in the form of business carts, to make it easier for them to carry out their business activities, be more hygienic, and be easy to carry anywhere. Based on the above background, the purpose of this study is to analyze the role of zakat distribution as a mediation between entrepreneurial interests and the welfare of Mustahiq in Bekasi. This research is divided into five parts: Part 1 is an introduction; Part 2 is the relevant theory and hypothesis; Part 3 is a methodology covering the study area, sample size, and sampling techniques used in data collection and analysis methods; Part 4 is discussing the research findings; and Part 5 is the conclusion and suggestion.

Theoretical Framework and Hypothesis

The theoretical framework discusses that there is a direct relationship between entrepreneurial intention and mustahiq welfare; a direct relationship between entrepreneurial intention and productive zakat; a direct relationship between productive zakat and mustahiq welfare; and an indirect relationship between entrepreneurial intention and mustahiq welfare mediated by productive zakat. (Figure 1)

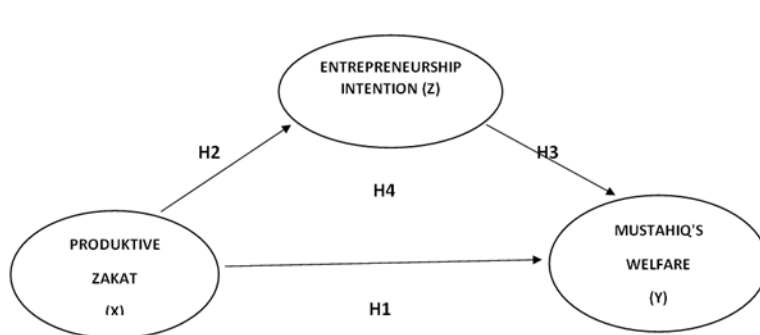


Figure 1. Conceptual framework

In this qualitative data, productive zakat is an independent variable that has 4 indicators, the entrepreneurial intention is a mediating variable with 5 indicators, and Mustahiq's welfare is a dependent variable with 4 indicators.

Table 1
The operational variables

No	Variables	Indicators
1.	Productive zakat is an empowerment program carried out in an organized manner and stages, starting from the initial stage to the follow-up and evaluation activities. (Armiadi, 2008; Hariyanto et al., 2020).	X1 Forecasting X2 Planning X3 Organizing X4 Controlling
2.	Entrepreneurial intention (Z) is a strong desire to start a business that is followed by	Z1 To be independent Z2 Networking

	commitment, an effort to find information on the business plan that will be carried out, and preparation for starting a business. (Engle et al., 2010; Guerrero et al., 2008)	Z3 Entrepreneurial opportunities Z4 Market access Z5 Better economics life
3.	Mustahiq's welfare is the ability to have purchasing power, income, consumption, quality of life improvement, access to education, health, and spirituality. (Asmara & Fauzy, 2017).	Y1 Increased revenue Y2. Independence muzakki Y3. Work ethic Y4. Spiritual

Hypothesis development

Productive Zakat and Mustahiq's welfare

Productive zakat is assistance in the form of working capital or training received by Mustahiq which can produce something that has added value and can raise the level of welfare of Mustahiq. This business capital can economically provide optimal benefits by increasing production efficiency. This can be achieved if the capital assistance provided does not burden the cost of production. In Islam, there is no usury, which will burden the cost of production, and the income from the additional capital can be used fully. So that productive zakat can play a role in meeting the needs of mustahik, mustahik must receive business training, facilities, management, and skills that will encourage them to be independent (Hariyanto et al., 2020; Winoto, 2011).

The distribution of zakat is given to people who are entitled to receive (mustahiq), both for consumption and productively, with the aim that the welfare of mustahik can increase. Mustahiq empowerment is an effort to strengthen the social and economic position of the people through aid funds, which are generally in the form of productive business loans, so that Mustahiq can improve business development and set aside their income for saving while also paying their obligations, namely zakat, from the results of their efforts. The purpose of this productive zakat-based mustahiq economic empowerment is to strengthen the independence of the weak groups in society in the economic field, namely in order to meet the daily needs of clothing, food, and housing. So that Mustahiq is able to increase his income through the business he does, develop his business. (Andriati & Huda, 2015; Wulansari, 2014). So, based on the review above, the proposed hypothesis is:

H1: There is a positive effect of Productive Zakat on Mustahiq's welfare.

Productive Zakat and entrepreneurial intention

Productive zakat that is distributed effectively with the right target and used by Mustahiq so it can increase Mustahiq's entrepreneurial intention so as to improve Mustahiq's spirit and business performance. Therefore, the success of a zakat institution is not determined by the amount of zakat funds collected or utilized but by the extent to which mustahiq can increase mustahiq's interest in pursuing business activities or work. In the utilization of productive zakat funds, BAZNAS not only provides funds but also provides direction and guidance for the management of zakat funds, so that the mustahiq's entrepreneurial intention remains strong. Productive zakat is used as an encouragement so that people are motivated to become entrepreneurs and do not always depend on other people's gifts. The distribution pattern of productive zakat must be regulated in such a way that the target of this program is not achieved, so that it is not used up for consumption and not used up for managing business without good management (Armiadi, 2008; Hafidhuddin, 2004). So, based on the review above, the proposed hypothesis is:

H2: There is a positive effect of productive zakat on entrepreneurial intention.

Entrepreneurial Intention and Mustahiq's Welfare

(Engle et al., 2010), found that a person's strong desire to start a business will usually try to find information and opportunities related to the business they are interested in. Besides that, it also makes preparations and plans to start a business carefully. The existence of a fairly extensive network, entrepreneurial opportunities, and access to marketing plays an important role in encouraging entrepreneurial intentions. This will provide high-performance results, which, of course, will be positively correlated with Mustahiq's welfare, namely an increase in Mustahiq's income and quality of life (Oukil, 2017). Success in entrepreneurship will have an impact on improving the family's

economy so that poverty levels can be suppressed. The number of unemployed is reduced due to the multiple effects of the creation of new jobs (Ali Hasaballah et al., 2013). So, based on the above review, the proposed hypothesis is:

H3: There is a positive effect of entrepreneurial intention on Mustahiq's welfare.

Productive Zakat, entrepreneurial intention, and Mustahiq's welfare

Productive zakat distributed to Mustahiq as business capital must be used effectively so that the results are optimal. For this reason, a training program must be developed that is closely related to business management, coaching, and business evaluation. The purpose of all of these is to increase knowledge and foster a high entrepreneurial spirit so as to provide added value and benefits for Mustahiq both from an economic and social perspective and have major benefits. They play a role in creating the economic independence of the people. With Mustahiq's high potential and productivity, it is hoped that Mustahiq's standard of living will change from Mustahiq to Muzaki, and the quality of Mustahiq's faith and Islam will increase (Hafidhuddin, 2004).

H4: There is a positive effect of productive zakat on Mustahiq's welfare mediated by entrepreneurial intentions.

Research Method

This study uses qualitative and quantitative methods with survey techniques, where primary data is obtained directly from respondents by distributing questionnaires through online media. Each indicator is measured by a Likert scale on a scale of 1 to 5. Hypothesis testing using a structural equation model (SEM) analysis technique using AMOS 22. The research population is Mustahiq in the Bekasi area, totaling 240 Mustahiq. The number of samples taken as many as 78 mustahiq as respondents who are beneficiaries of the cart business, using the purposive sampling method, wherein the sampling there are considerations, namely: 1) mustahiq; 2) Bekasi ID card; 3) productive age of 25–45 years; 4) Islam; 5) have and do business for at least 1 year.

A validity test is used to measure whether the questionnaire is valid if the questions in it are able to reveal something that will be measured in the questionnaire. A validity test can be done by comparing the p-value with a significance level of 5 percent. If the p-value < 0.05 then the questions or indicators are valid. If p-value > 0.05 then the questions or indicators are not valid (Sekaran, 2006). A reliability test is a tool that can be used to measure a questionnaire that contains indicators of the variables by using Cronbach's alpha. A questionnaire is reliable if the answers are consistent. A variable is reliable if the value of Cronbach's alpha is > 0.6 (Sekaran, 2006).

Result and Discussion

Regarding gender, most of the respondents were male, namely 62 people (80 percent), while there were 16 female respondents (20 percent). Most of the respondents are married. The age of the respondents ranged from 20 to 35 years, 78 percent; and 22 percent; the age of the respondents ranged from 36 to 45 years; S1-D3 education is 5 percent; SMA 50 percent; and below high school by 45 percent. 85 percent of respondents were in the food business. Only 11% work in trade, and 4% work in services.

Validity and reliability test results, descriptive statistical tests and hypothesis testing

Table 2
Validity test and reliability test results

Variable/ Dimensions/Items	Validity	Reliability
Productive Zakat		0.782
I am optimistic that my business prospects will be bright and worthy of earning productive zakat.	0.720	
I make a careful business plan	0.701	
I make a good division of tasks according to each skill.	0.704	
I always monitor and evaluate the business within a certain period.	0.715	

Entrepreneurial Intention		0.877
I want to be independent and able to manage my own time.	0.801	
I have an entrepreneurial opportunity and access to capital	0.856	
I'd like to be an entrepreneur because I already have a network.	0.823	
I really want to be an entrepreneur, because I already have market access..	0.819	
I want my economy to be even better	0.825	
Mustahiq Welfare's		0.679
There is a continuous increase in profits even though it is not large which affects business income.	0.660	
My business always develops gradually towards independence and so that I can help others	0.663	
I try to always be disciplined, maintain commitment and a professional attitude in carrying out my duties	0.635	
I try to always be grateful and carry out religious orders seriously	0.633	

Table 2 shows the results of the validity and reliability tests that the correlation between each indicator and the total construct score in each variable shows a significant result and shows that $p\text{-value} < 0.05$, which indicates that the data results for all variables are valid. The Cronbach's Alpha result in this research is greater than 0.6 which means the result of the data is considered reliable.

Table 3
The mean value of productive Zakat

Variable/ Dimensions/Items	N	Mean	Category
Productive Zakat			
I am optimistic that my business prospects will be bright and worthy of earning productive zakat.	78	3.86	High
I make a careful business plan.	78	3.71	High
I make a good division of tasks according to each skill.	78	3.70	High
I always monitor and evaluate the business within a certain period	78	3.75	High
Total		3.75	High

Table 3 shows that respondents' perception of productive zakat variables is high. The highest value is in business perspective which is 3.86. The indicator with the lowest values is division of tasks according to each skill which is 3.70. We also process the data about the entrepreneurial intentions of respondents in Bekasi. The result of data processing is given in table 4.

Table 4
The mean value of entrepreneurial intention

Variable/ Dimensions/Items	N	Mean	Category
Entrepreneurial Intention			
I want to be independent and able to manage my own time	78	3.86	High
I have the opportunity to be an entrepreneur	78	4.05	High
I'd like to be an entrepreneur because I already have a network	78	4.11	High
	78	4.13	High

I really want to be an entrepreneur, because I already have market access.	78	4.00	High
I want my economy to be even better.			
Total		3.83	

Table 4 indicates that respondents' perception of entrepreneurship intention variables is high. The highest value is to have market access indicators, which is 4.13. The indicator with the lowest value is to be independent which is 3.86. And last, we also processed the data of Mustahiq Welfare's respondents in Bekasi. The result of data processing is given in table 5.

Table 5
The mean value of Mustahiq welfare's

Variable/ Dimensions/Items	N	Mean	Category
Mustahiq Welfare's			
There is a continuous increase in profits even though it is not large which affects business income.	78	3.65	High
	78	3.70	High
My business always develops gradually towards independence and so that I can help others.	78	3.69	High
I try to always be disciplined, maintain commitment and a professional attitude in carrying out my duties.	78	3.75	High
I try to always be grateful and carry out religious orders seriously.		3.70	High
Total			

Source: Data processed, 2021

Table 5 shows that respondents' perception of variables Mustahiq Welfare's is high. The highest value is that they have a strong religion, which is 3.75. The indicators with the lowest value is to obtain continuous profits even though it is not large which affects business income which is 3.65.

Table 6.
SEM test result of goodness of fit model

Goodness of Fit	Cut-off Value	Analysis Result	Model Evaluation
in Chi-square	Expected to be small	0	Good
Probability	≥ 0.05	0.221	Good
RMSEA	≤ 0.08	0.020	Good
GFI	≥ 0.90	0,840	Marginal
AFGI	≥ 0.90	0/95	Good
TLI	≥ 0.90	0,99	Good
CFI	≥ 0.95	0,988	Good

Notes: RMSEA=Root Mean Square Error of Approximation; GFI=Goodness of fit statistic; AFGI=Adjusted Goodness of fit statistic; TLI= Tucker Lewis Index; CFI= Comparative fit Index

Table 6 showed that all constructs used to make research models in the analysis processes of confirmatory factor, Chi-Square, Probability, RMSEA, AFGI, TL, and CFI had fulfilled the goodness of fit criteria. The GFI was under the cut-off value but still within the tolerance limit, which was usually called marginal, so the model could be considered fit (Lee et al., 2011; Karabulut, 2016; Syakir et al., 2021).

Table 7
Direct effect hypothesis test results

Hypot- hesis	Variables Affected		Affecting Variables	Effect	P	Result Decision
H1	Mustahiq Welfare's	←	Productive Zakat	0.058	0.076	Rejected
H2	Entrepreneurial Intention	←	Productive Zakat	0.060	0.000	Accepted
H3	Mustahiq Welfare's	←	Entrepreneurial intention	0.036	0.000	Accepted

Based on table 7, the results of the hypothesis can be explained as follows: The results of the first hypothesis show that productive zakat has no significant positive effect on Mustahiq's welfare, so hypothesis 1 is rejected with a coefficient value of 0.058 where the probability level is $0.076 > 0.05$. This means that productive zakat has no effect on the welfare of Mustahiq. This is supported by research (Ali & Ali, 2013), on the distribution of agricultural zakat funds in Bangladesh. This is due to the lack of good supervision and limited infrastructure found a lack of zakat distributed to Mustahiq and increasing needs. The increase in income received is lower than the number of living dependents, which is quite large.

Based on field observations, this condition can be seen from Mustahiq's side and from the BAZNAS management. If viewed from Mustahiq's internal perspective, there are several obstacles faced, namely weaknesses in the production aspect, namely the equipment in carrying out the production process is still simple, and there is a continuous increase in the price of production materials due to high inflation. This has an impact on the quality of the product, which is decreasing but not yet standard. The decline in marketing is due to the ongoing COVID-19 outbreak, productivity drops, and a desire to get results quickly (instantly). Meanwhile, in terms of the BAZNAS program, these include immature program planning, unreliable instructors or program assistants, and inaccurate measurement of program success. In addition, the limited amount of zakat funds distributed was the main cause of the failure of the program. Moreover, the category of poverty in Bekasi is included in the category of extreme poverty (Alim, 2015; Ahmad et al., 2015; Muhammad & Saad, 2016).

The results of the second hypothesis show that productive zakat has a positive influence on entrepreneurial intention, so that Hypothesis 2 is accepted with a coefficient value of 0.060 with a probability level of $0.000 \leq 0.05$. This means that productive zakat can increase the spirit of interest in entrepreneurship for small entrepreneurs. This research is supported by (Mardiana & Lihawa, 2019). The cart-based micro and small enterprise empowerment program in Bekasi was monitored for 10 months, during which the assistance was carried out in stages. Prior to the coaching, the assistant looks at the feasibility of the business and makes a forecast so that the productive zakat given is right on target. The types of coaching and training, as well as skills for Mustahiq, based on their business development needs. This assistance includes entrepreneurship motivation, recognizing one's potential and weaknesses, small business management, effective marketing strategies, and digital marketing. This business assistance activity is carried out at least once a month at the Bekasi BAZNAS office. This assistance is expected to change the mindset, attitude and knowledge of micro and small entrepreneurs in entrepreneurship.

In addition, the facilitator conducts monitoring and evaluation of supervision so that the use of productive funds is effective. This evaluation is to find out the extent of business development and Mustahiq's sincerity in improving his business. The companion also provides religious deepening in entrepreneurship, in order to further increase the quality of Mustahiq's faith and Islam. The results of the third hypothesis show, that there is a positive influence of entrepreneurial intention on Mustahiq welfare's, so Hypothesis 3 is accepted with a coefficient value of 0.036 with a probability level of $0.000 \leq 0.05$. The seriousness of the work ethic in this interest in entrepreneurship is shown by the increase in the resulting business performance (Oukil, 2017). Of course, this is positively correlated with turnover, profits, and income received by entrepreneurs (Mardiana & Lihawa, 2019; Winoto, 2011). This, of course, will be positively correlated with poverty alleviation because it can provide new jobs and improve their welfare. This statement agrees with the findings (Ali Hasaballah et al., 2013; Ezeji et al., 2015; Ogundele et al., 2012).

The cart-based Mustahiq was greatly helped by the BAZNAS program. Where Mustahiq's business cart is flexible, it can be moved according to the desired place of business. So that it increases the motivation of Mustahiq

for entrepreneurship so that their economic life becomes better. In a fairly high business competition, Mustahiq can still survive, even though its business development is slow. Entrepreneurial experience and skills are an integral part of the strength of interest in entrepreneurship, so that mustahiq in general are still able to donate a minimum of IDR 50,000 per month as a requirement. These funds will later be used again for the Mustahiq as additional capital.

Table 8
Indirect effect hypothesis testing results

Hypothesis	Relationship between Variables	Effect	P	Significant
H4	<i>Productive Zakat</i> → <i>Entrepreneurial Intention</i> → <i>Mustahiq Welfare's</i>	0.355	0.000	Yes

Based on table 8, the results of the fourth hypothesis show that productive zakat has an influence on Mustahiq welfare's mediation by Entrepreneurial Intention, so hypothesis 4 is accepted with a coefficient value of 0.355 with a probability level of $0.000 \leq 0.05$. This means that entrepreneurial intention indirectly strengthens the influence of productive zakat on Mustahiq welfare. This shows that Mustahiq's entrepreneurial interest indirectly affects the distribution of productive zakat on the welfare of mustahiq. The existence of socialization, field observations, planning, and coordination in the wagon-based BAZNAS program, as well as business assistance to Mustahiq, such as incorporating the concept of training and skills practice, and appropriate infrastructure facilities, will indirectly strengthen Mustahiq's entrepreneurial intention. Besides that, good monitoring and evaluation of the companion will indirectly increase Mustahiq's business through the growth of business income, turnover, and business profits. This improved Mustahiq's welfare. This will have an impact on the welfare of Mustahiq, where there will be an increase in purchasing power and the desire to save Mustahiq will increase. These results are supported by (Bonandar, 2018). In their findings (Ahmed et al., 2017), they said that the main measure of welfare is the fulfillment of Mustahiq's basic needs and that it is directly proportional to the increase in spirituality where there is a transformation process of Mustahiq into muzaki (Hariyanto et al., 2020). This shows one of the successes of BAZNAS in creating justice, income distribution, and community welfare.

Conclusion

This study shows that the productive zakat program is not always able to prosper Mustahiq. This is closely related to Mustahiq's internal factors and the Bekasi BAZNAZ productive zakat program. The implementation of an effective productive zakat program will increase Mustahiq's entrepreneurial intentions. Therefore, there is a need for proper monitoring and evaluation of Mustahiq's business by Baznas managers so that their business performance increases, related to operating income, turnover, and profits. This certainly has an impact on Mustahiq's well-being, both materially and spiritually.

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