THE INFLUENCE OF CAPITAL ASSISTANCE, SKILL TRAINING, MARKETING PRACTISE, AND MENTORING TOWARD THE INCREASING OF MUSTAHIK INCOME IN BAZNAS OF BOGOR CITY

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Abstract

Background: The poverty rate in Indonesia in March 2023 reached 9,36 % or 25,9 million people. Seeing this reality, Indonesia, whose majority population is Muslim, offers zakat as a solution because the potential for zakat in Indonesia reaches Rp. 217 trillion, or the equivalent of 3,4% Indonesian GDP.

Purpose: This research aimed to determine the influence of capital assistance, skill training, marketing practice, and mentoring partially and simultaneously toward increasing mustahik income in BAZNAS of Bogor City.

Methodology: This research uses a quantitative approach with a sampling method influenced by cluster random sampling using the Slovin formula. Data collection used in this research was questionnaires, interviews, and documentation. The analytical method used in this research is multiple linear regression analysis with multiple test stages: classic hypothesis testing, multiple linear regression analysis, simultaneous test, coefficient of determination, and t-test.

Results: The result of the study shows that (1) there is a positive effect of capital assistance toward the increasing mustahik income, (2) there is a positive effect of skill training toward the increasing mustahik income, (3) there is a positive effect of marketing practise toward the increasing mustahik income (4) there is positive effect of mentoring toward the increasing mustahik income (5) there is significant effect of the influence of capital assistance, skill training, marketing practise, and mentoring toward the increasing of mustahik income in BAZNAS of Bogor City.

Keywords: BAZNAS, MSMEs, Mustahik, Zakat

I. INTRODUCTION

With the largest Muslim population in the world, Indonesia has a Sharia-based economic system. One financial system is the zakat budget. Zakat is a form of Muslim worship and an obligation when someone has reached the nisab with their wealth (Wulansari, 2013). According to Islamic provisions, these assets must be given or distributed to groups of people entitled to receive them, which are claimed to be asnaf zakat (Hakim, 2020). The function of the presence of zakat is to distribute excess assets owned by humankind and give them to those in need (Sheikh, 2013). However, the poverty rate in Indonesia in March 2023 reached 9,36 % or 25,9 million people. Seeing this reality, Indonesia, whose majority population is Muslim, offers zakat as a solution because the potential for zakat in Indonesia reaches Rp. 217 trillion, or the equivalent of 3,4% Indonesian GDP.

One of the Zakat Management institutions that delivers and utilizes its zakat productively is the National Zakat Amil Agency (BAZNAS). BAZNAS is an institution that collects, manages, distributes, and uses zakat, infaq and shadaqah. BAZNAS has several workplaces in various cities and districts. One

of the BAZNAS that focuses on collecting, managing, distributing, and exploiting zakat in a city area is BAZNAS of Bogor City. Based on Law Number 38 of 1999, the Bogor City Government initially established the National Zakat Amil Agency (BAZNAS) to collect and manage zakat. BAZNAS of Bogor City organizes zakat management to increase the efficiency and effectiveness of zakat administration. strengthening and enforcing zakat profits are used to create mustahik wealth in Bogor City (Bogor, 2019). BAZNAS of Bogor City began organizing several events, such as Bogor Berkah, Bogor Smart, Bogor Peduli, Bogor Sehat, and Bogor Taqwa.

One of the programs to realize productive zakat carried out by BAZNAS of Bogor City is the Bogor Berkah program. The Bogor Berkah program manages productive zakat exploitation by providing business capital assistance, skills training, marketing practices, and mentoring to the MSMEs, which have been grouped into several areas in Bogor (Bogor, 2019). Those who receive assistance from the Bogor Berkah program are MSMEs classified as mustahik or MSMEs still underdeveloped in their businesses in Bogor City and included in the Majlis Ta'lim group. This exploitation event occurred in 1974 when BAZNAS of Bogor City began the operation. The program was initially called the Economic Berkah program. However, in 2022, the Economic Berkah program changed its name to the Bogor Berkah program, using several additional events to implement it into a strategy for productive zakat utilization by providing skills training and marketing practices.

The emergence of the Bogor Berkah program as a productive zakat exploitation strategy to change the conditions for MSMEs so that the disputes faced by MSME actors in Bogor can be resolved. The problem is that the income obtained from sales still needs to be increased. This is due to the economy not improving after the emergence of Covid 19, lack of product sales strategy, and lack of experience and knowledge in management to maintain a business. However, many new products attract consumers when deciding on these new products. So that old products will be abandoned by consumers. This conflict is experienced from time to time by MSME players when running and marketing their products. If they cannot survive, they have no choice but to stop running the business.

II. METHODOLOGY

The research study was classified into associate-causal research with a quantitative approach. There was 65 sample of mustahik recipients that accepted the benefit of zakat, infak, and shadaqah empowerment BAZNAS of Bogor City. This research uses a quantitative approach with a sampling method influenced by cluster random sampling using the Slovin formula. Data collection used in this research was questionnaires, interviews, and documentation. The analytical method used in this research is multiple linear regression analysis with multiple test stages: classic hypothesis testing, multiple linear regression analysis, simultaneous test, coefficient of determination, and t-test.

III. RESULTS AND DISCUSSION

1. Classic Assumption Test

a. Normality Test

The normality test determines whether all variables are normally distributed or not. A normality test was carried out for the residual values of all variables, with criteria such as Asymp. Sig. (2-tailed) 0.05, data is normally distributed if not asymptomatic. Sig. (2-tailed) and all; 0.05 means the data is not normally distributed. The results of the normality test are presented in the following table:

Table 1. Normality Test

	Kolmogorov-smirnov	**Asymp. Sig. (2-tailed)**
Unstandardized residual	.623	.833

Source: SPSS 16 (2023)

From the table above, it can be seen that Asymp. Sig. (2-tailed) ≥ (above) 0.05, it can be concluded that all variables in this study are normally distributed.

b. Multikollinearity Test

The multicollinearity test aims to determine if the regression model finds a strong correlation between the independent variables. The criterion is if the VIF value is less than four, then multicollinearity does not occur; conversely, if the VIF value is greater than 4, then multicollinearity happens. The results of the multicollinearity test are presented in the following table:

Table 2. Multicollinearity Test

Variable	VIF	Explanation
Capital Assistance	2.278	Multicollinearity does not occur
Skill Training	2.294	Multicollinearity does not occur
Marketing Practise	1.046	Multicollinearity does not occur
Mentoring	1.019	Multicollinearity does not occur

Source: SPSS 16 (2023)

The summary from the table of Multicollinearity test results shows that the VIF value of the business capital assistance variable is 2278, the skills training variable is 2294, the marketing practice variable is 1046, and the mentoring variable is 1019. This figure shows that the VIF is less than 4. Therefore, the results of the research multicollinearity test did not cause multicollinearity between the independent variables.

c. Heteroskedasticity Test

Heteroscedasticity indicates that the variance between residuals is not homogeneous, which makes the estimated value or estimated value obtained inefficient. The heteroscedasticity assumption test is carried out to test whether the regression model has unequal variance from the residuals of one observation to another. The heteroscedasticity assumption test in this study uses Spearman Rank correlation by correlating the independent variables with the absolute residual value (error). If the Spearman Rank correlation value is more significant than 0.05, heteroscedasticity does not occur. The following are the calculation results of the Spearman Rank correlation heteroscedasticity assumption test.

Table 3. Heteroskedasticity Test

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.362	1.870		.729	.469
	Capital Assistance	3.895E-007	.000	.176	.933	.354
	Skill Training	.250	1.200	.039	.208	.836
	Marketing Practise	.004	.627	.001	.007	.995
	Mentoring	.318	.494	.081	.644	.522

Source: SPSS 16 (2023)

The table shows that the significance value of each variable is 0.354 for the investment support variable, 0.836 for the competency training variable, 0.995 for the marketing practice variable, and 0.522 for the mentoring variable. The table shows that heteroscedasticity does not occur because the significance value of each independent variable is more significant than 0.05.

2. Simultanous Test (F Test)

The F test was conducted to prove whether or not the Bogor Berkah program significantly affected business capital assistance, skills training, marketing practices, and mentoring simultaneously on the business income of mustahik MSMEs in Bogor City. To carry out hypothesis testing using the F test, the ANOVA table obtained is as follows:

Table 4. Simultanous Test

Model		Sum of Squares	df	Mean square	F	Sig.
1	Regression	2987.909	4	746.977	69.025	.000[b]
	Residual	670.957	62	10.822		
	Total	3658.8866	66			

Souurce: SPSS 16 (2023)

Based on the table above, it can be seen that the calculated F value is 69.025, with a significance value close to zero. The F table value at a significance level of 0.05 with a value of k = 4 and (n-k) = 63 is 2.51. Because the calculated F value (69.025) is more significant than the F table (2.51) at the error level of 0.05, then H_1 is accepted, and H_0 is rejected, which means that there is a significant effect of the Bogor Berkah program in capital assistance, skills training, marketing practices, and mentoring. Simultaneously, the more considerable business income of Mustahik MSMEs in the City of Bogor comes from data obtained on the income of the first month, and the second month is seen based on the percentage increase.

3. Coefficient of Determination (R^2)

After carrying out the F test, it was proven that the Bogor Berkah program, with business capital assistance, skills training, marketing practices, and mentoring, had a significant impact on the business income of Mustahik MSMEs. Furthermore, the extent of the effects of the Berkah program on business capital, skills training, marketing practices, and mentoring can be assessed using the coefficient of determination in the following table:

Table 5. Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. error of the estimate
1	.904[a]	.817	.805	3.290

Source: SPSS 16 (2023)

The table above shows that the multiple correlation coefficient (R) between the variables of business capital assistance, skills training, marketing practices, mentoring, and income growth is 0.904. The coefficient of determination value is the square of the correlation coefficient, and the Adjust R-squared value from the data processing results is 0.805 or 80.5%. The coefficient of determination of 80.5% shows that the Bogor Berkah program strongly impacts Mustahik's business income and supports business capital, skills training, marketing practices, and mentoring, which increases the income earned. The impact of the Bogor Berkah program was 80.5%, while 19.5% was influenced by factors other than the variables studied.

4. Coefficient Test (t Test)

Partial multiple regression coefficient testing will test each independent variable against the dependent variable. This hypothesis testing was carried out using the t test. The t table value at a

significance level of 0.05 with a value of df = 65 is 1.670. The following are the t test values used in partial testing. The results of the test are presented as follows:

Table 6. T Test Result

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
	(Constant)	-6.893	3.102		-2.222	.030
	Capital Assistance	5.173E-006	.000	.613	7.473	.000
	Skill Training	7.484	1.990	.310	3.760	.000
	Marketing Practise	8.433	1.039	.451	8.113	.000
	Mentoring	9.905	.819	.664	12.094	.000

Based on the table above, it can be seen that the t-test value listed in the t column is 7.473 for the business capital assistance variable, 3.760 for the skills training variable, 8.113 for the marketing practice variable, and 12.094 for the mentoring variable. Then, the calculated t value will be compared with the t table to determine whether the independent variable tested has a significant effect. This test was conducted to prove that there is an influence of several variables X on variable Y; it will be accompanied by a multiple regression equation with dummy variables in column B as follows:

Y Income = -6.893 + 5.173 Capital Assistance + 7.484 Skill Training + 8.433 Marketing Practices + 9.905 Mentoring

In the regression equation above, a constant value of -6.893 is obtained. This value shows a negative influence (in the opposite direction) between the variables of business capital assistance, skills training, marketing practices, and mentoring on income. This means that if the business capital assistance, skills training, marketing practices, and mentoring variables increase by 1%, then on the other hand, the income variable will decrease by 6,893. For further explanation of each variable, it will be explained as follows:

1) Capital Assistance Variable

   The coefficient for the capital assistance variable has a positive value of 5.173. This value shows that if the capital assistance variable increases by 1%, income will increase by 5,173, assuming the other independent variables are considered constant. A positive sign shows a unidirectional influence between the independent and dependent variables. The regression equation can be explained through the t-test results to determine the effect of business capital assistance on the income of Mustahik MSMEs. This result can be seen in Table 6. That t calculated from the business capital assistance variable is 7.473. Because the computed t (7.473) is greater than the t table (1.670) and the significance value in the table (0.000) is smaller than 0.05, H_1 is accepted, and H_0 is rejected, which means that there is a positive and significant influence between the Bogor Berkah program on aid. Business capital to increase the income of Mustahik MSMEs.

   From the results of the data analysis, it can be seen that the provision of business capital assistance carried out by BAZNAS Bogor City has provided an increase in the business

income of Mustahik MSMEs because business capital assistance can increase the number of stocks of business products being run. So the large amount of stock when sales increase plus the marketing carried out influences consumer interest. Then, it can increase its income from the results of the MSME business.

2) Training Skill Variable

The estimated coefficient for the skills training dummy on respondents' ability to understand skills training material received a positive value of 7,484. This value shows that respondents who understand the skills training material have a more significant income of 7,484 compared to respondents who do not understand the skills training material. Therefore, if there is an increase in respondents' understanding of skills training material by 1%, there will be an increase in income of 7,484. This regression equation can be explained through the t-test results to determine the effect of skills training on income. It can be seen in Table 6. That is calculated from the skills training variable, which is 3.760. Because the computed t (3.760) is greater than the t table (1.670) and the significance value in the table (0.000) is smaller than 0.05, H_1 is accepted, and H_0 is rejected, which means there is a positive and significant influence between the Bogor Berkah program on training skills to increase the business income of Mustahik MSMEs.

From this data analysis, skills training can increase the knowledge of MSME business actors and enable the community's needs to be read in conditions that will increase consumer interest in buying these products, thereby increasing business income. According to research conducted by Khotimah (2016), skills training will create interest in people who will carry out MSME business activities. In the future, utilizing the knowledge gained from training as a provision for entrepreneurship will be better. The results of this research can become a basis on which skills training can influence increased income. The results of research calculations show that the influence of this skills training is minimal compared to the implementation of other Bogor Berkah programs.

3) Marketing Practice Variable

The dummy estimated coefficient on marketing practices gets a positive value of 8.433. This value shows that respondents who often follow marketing practices have a more significant income of 8,433 compared to respondents who rarely follow marketing practices. Therefore, if there is an increase in respondents who take part in marketing practice activities by 1%, there will be an increase in income of 8,433. This regression equation can be explained through the t-test results to determine the effect of marketing practices on income. It can be seen in Table 6. That t calculated from the marketing practice variable is 8.113. Because the computed t (8.113) is greater than the t table (1.670) and the significance value in the table (0.000) is smaller than 0.05, H_1 is accepted, and H0 is rejected, which means that there is a positive and significant influence between the Bogor Berkah program on practice. Marketing to increase the business income of Mustahik MSMEs.

From the results of this analysis, marketing practices will be able to provide information to potential consumers regarding the needs of the goods that consumers are looking for and can influence consumers to buy these products. According to Imani's research (2022), marketing practices are the main factor in implementing a marketing system to gain income in business. Therefore, the function of marketing practice activities at BAZNAS Bogor City can increase the business income of MSMEs.

4) Mentoring Variable

The dummy estimation coefficient for mentoring gets a positive value of 9.905. This positive sign shows that respondents who agree with mentoring activities have a more significant income of 9,905 compared to respondents who do not agree with mentoring activities.

Therefore, if there is an increase in respondents regarding the existence of mentoring activities by 1%, there will be an increase in income of 9,905. From this equation, it can be explained through the t-test results that the effect of mentoring on Mustahik's income can be seen in Table 6, where the calculated t of the mentoring variable is 12.094. Because the computed t (12.094) is greater than the t table (1.670) and the significance value in the table is (0.000) smaller than 0.05. So, H_1 is accepted, and H_0 is rejected, which means there is a positive and significant influence between the Bogor Berkah program in mentoring on increasing business income for mustahik MSMEs.

From the results of the data analysis, assistance can provide specifics on the process of implementing MSME activities, plus guidance to Mustahik MSME business actors who will provide ways to increase business income. This result is in line with research conducted by Tanan (2020) that mentoring activities will maximize the business activities of these MSMEs so that they can provide better business income. Therefore, from this research analysis, mentoring activities have a more significant influence than other Bogor Berkah program implementation activities.

IV. CONCLUSIONS AND NEWNESS

BAZNAS of Bogor City has presented a program for utilizing zakat by empowering MSMEs called the Bogor Berkah program. This program is implemented so Mustahik, who runs MSMEs in Bogor City, can have productive business activities and generate and increase the income needed to meet their daily needs. Based on the research results, the four variables in the Bogor Berkah program, namely capital assistance, skills training, marketing practices, and mentoring, simultaneously and partially influence the increase in the business income of Mustahik MSMEs. Moreover, because the coefficient of determination (R2) is 0.805, which means 80.5% of the influence in the dependent variable (increased income) can be explained by the influence of capital assistance (X1), skills training (X2), marketing practices (X3) and mentoring (X4).

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