

FACTORS DETERMINE THE SURVIVAL OF MUSTAHIQ MICRO-ENTREPRENEURS IN THE NATIONAL ZAKAT BOARD (BAZNAS) OF WEST JAVA PROVINCE

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Abstract

This study aims to examine the factors determining mustahiq micro-entrepreneurs' viability. The method used in this research is quantitative with a descriptive approach. The data was obtained by distributing questionnaires to 90 mustahiq micro-entrepreneurs at the West Java Province National Amil Zakat Agency (BAZNAS). Sampling using purposive sampling. Furthermore, data analysis uses descriptive statistics and multiple linear regression analysis. The analytical tool used is IBM SPSS version 23. The results of this study indicate that productive zakat, competence, and intention significantly affect the business continuity of mustahiq. The R-Square value in this study is 0.678, which indicates the influence of productive zakat variables, competencies, and intentions of 67.8%, while 32.2% is influenced by other variables outside the variables studied. These findings provide recommendations to zakat management entities and policymakers so that the resources provided to mustahiq are given more optimally in order to be able to contribute to business continuity and the success of mustahiq micro-entrepreneurs.

Keywords: productive zakat; competence; intention; survival of mustahiq micro-entrepreneurs.

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Introduction

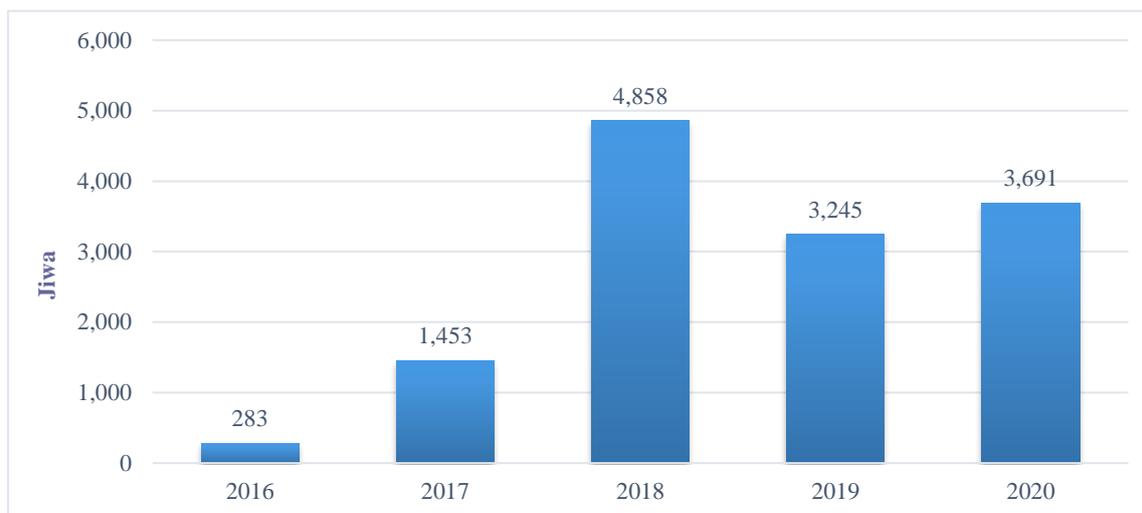
The Covid-19 pandemic outbreak has impacted the occurrence of economic shocks globally, including in Indonesia (El-Aziz & Stockand, 2020; Rahayu et al., 2021; Susilawati et al., 2020). Therefore, the COVID-19 pandemic challenges the Sustainable Development Goals to end poverty by 2030 (Ng, 2020). UNU-WIDER (2020) predicts that poverty could increase by 420-580 million. The United Nations states that poverty is seen as a lack of income and productive resources to ensure that life can continue to achieve community welfare (Thaariq et al., 2020). Thus, the problem of poverty must be the concern of all parties, including Indonesia.

According to Surico & Galeotti (2020), developing countries, including Indonesia, have more vulnerable risks in the economic sector. According to Surico & Galeotti (2020), the reason is that, generally, the demand for goods and services depends on developed countries. The economic sector affected is the household sector, especially mustahiq micro-entrepreneurs (Susilawati et al., 2020). The contribution of Micro, Small, and Medium Entrepreneurs (MSMEs) is substantial for the resilience of the Indonesian economy (KNEKS, 2020). The Ministry of KUKM (2019) The Ministry of KUKM (2019) noted that in 2019, MSMEs could accommodate a workforce of 96.92% with a proportion of micro-entrepreneurs at 89.04%, Small Entrepreneurs at 4.81%, Medium Entrepreneurs at 3.07% and Large Entrepreneurs at 3%. Furthermore, micro-entrepreneurs can produce many creative innovations and contribute to large companies (Azis & Rusland, 2009).

Various entities have developed mustahiq micro-entrepreneurs in Indonesia. Including the utilization of zakat funds (Bahri & Oktaviani, 2019), the development of mustahiq micro-entrepreneurs by the Office of Cooperatives and MSME in Samarinda and Samarinda City (Putri, 2017), the development of human resources for cash waqf-based micro-entrepreneurs (Thaker et al., 2020). One of the entities that contribute to developing micro-entrepreneurs in Indonesia is the National Amil Zakat Agency (Baznas) of West Java Province. As an illustration, West Java province is one of the provinces in Indonesia with a population of 51,096,908 people, with a poverty rate of 8.43% as of September 2020, and a Gini Ratio of 0.398 as of September 2019 (BPS West Java Province, 2021).

Based on the Baznas of West Java Province annual report, the number of micro-entrepreneurs developed has reached 3,692 mustahiq. In detail, this can be seen in Figure 1.

Figure 1. Number of Mustahiq Micro-Entrepreneurs of Baznas of West Java Province



Source: Baznas West Java Province (2020)

Based on Figure 1, in the period 2016-2020, the number of beneficiaries (mustahiq) of micro-entrepreneurs has fluctuated, including 283 people (2016), 1,453 people (2017), 4,858 people (2018), 3,245 people (2019), and 3,691 people (2020). Therefore, the condition of this micro business needs to be maintained to increase its contribution to poverty alleviation. Furthermore, the survival of micro-entrepreneurs is determined by many factors. Therefore, the factors for micro-entrepreneur survival must concern all parties.

Micro-entrepreneurs' survival is related to the ability to operate in crises (Saputra & Prihandoko, 2020). It is related to many factors, including access to capital (Nyamwanza et al., 2016), satisfaction (Islami et al., 2017), competence (Bird, 1995; Sharma et al., 2003; Ulubeyli et al., 2018), and intention (Abdullah et al., 2020; Sharma et al., 2003). Access to capital can come from productive zakat (Khairani & Ekawaty, 2017). Micro-entrepreneurs' survival is also supported by the ability to use digital marketing platforms (Nuryati & Bahri, 2022).

Unfortunately, the description of the survival of mustahiq micro-entrepreneurs has yet to be optimally drawn. This condition is due to the need for a comprehensive picture regarding the survival of mustahiq micro-entrepreneurs. It leads to the fact that the survival of mustahiq micro-entrepreneurs has yet to be maximized. An overview of the survival of mustahiq micro-entrepreneurs is needed for the development of micro-entrepreneurs. One effort that needs to be made is to identify and test the factors that determine the survival of mustahiq micro-entrepreneurs.

Various analyzes relate to the factors that determine the survival of mustahiq micro-entrepreneurs, including the effect of competence on business growth and resilience (Ulubeyli et al., 2018) and the effect of intention on business continuity (Sharma et al., 2003). Meanwhile, the discussion of the factors determining the viability of mustahiq micro-entrepreneurs still needs to be explored. In line with this information, research on the factors that determine the survival of mustahiq micro-entrepreneurs needs to be carried out because they can provide information on the strategy for the survival of mustahiq micro-entrepreneurs. In addition, the findings can be the basis for research on mustahiq micro-entrepreneurs development. The results can also be used by the government and related institutions wishing to develop mustahiq micro-entrepreneurs. Therefore, this research aims to examine the factors determining mustahiq micro-entrepreneurs survival.

Methods

This study uses a quantitative method. Data came from Baznas West Java Province in 2021. Data is obtained by distributing questionnaires to mustahiq micro-entrepreneurs. Using purposive criteria, a sample of 90 people was selected from 780 populations by purposive sampling (Guarte & Barrios, 2006). Furthermore, there are three dependent variables used in determining the resilience of mustahiq micro-entrepreneurs in this study: productive zakat, competence, and intention. At the same time, data analysis used multiple linear regression techniques assisted by the Statistical Package for Social Science 23 (SPSS version 23) program.

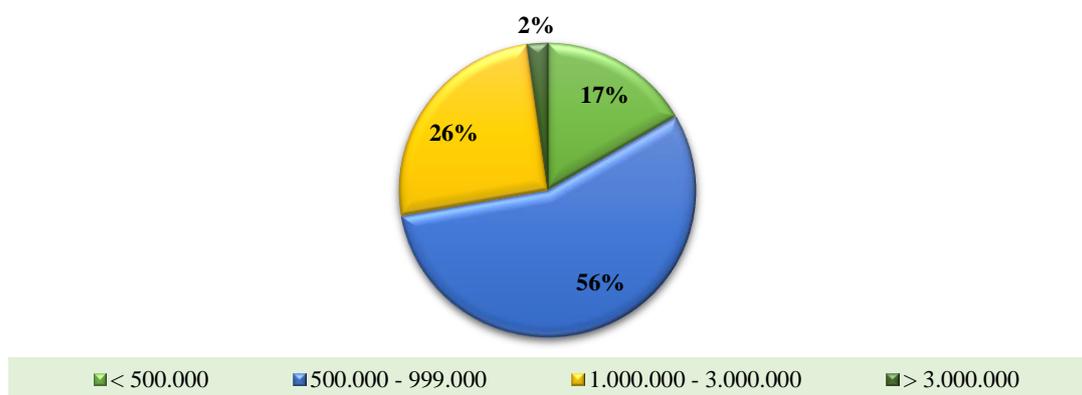
This study tested validity using the Pearson correlation by comparing r counts and r tables. If r count $>$ r table, the item can be declared valid. For example, the r table (two-tail) of 0.207 is obtained from the r table with $df = n - 2$, namely $90 - 2 = 88$ with a significance level of 5% ($\alpha = 0.05$). Furthermore, this research also conducted a reliability test to measure the consistency of respondents in answering statements on a questionnaire. The questionnaire is declared correct if the respondent's answer is stable. While the formula used to test this study's reliability is Cronbach's alpha, with an alpha value of > 0.60 . In the end, an F test was carried out to test the simultaneous effect of the independent variables on the dependent variable. Suppose the analysis results show an F value ≤ 0.05 and a calculated F value $>$ F table. Then, the regression equation model is significant at an alpha of 0.05 (Sari et al., 2017). It means the model formulated in the multiple linear regression equation is correct. Conversely, the model is incorrect if $F > 0.05$ at an alpha of 0.05.

Result and Discussion

Characteristics of Respondents

In this study, an analysis of response characteristics has been carried out. Respondents in this study were mustahiq micro-entrepreneurs who received assistance from Baznas, West Java Province. The first characteristic is mustahiq micro-entrepreneurs based on monthly income before receiving productive zakat assistance

Figure 2. Respondents' monthly income before receiving productive zakat assistance



Source: Survey results (processed), 2021

Based on Figure 2, of the 90 mustahiq micro-entrepreneur respondents, income per month > 3 million, two people (2%), 1 million - 3 million, 23 people (26), 500,000 - 999,000, 50 people (56%), and < 500,000, 15 people (17%). This characteristic data becomes a reference in determining mustahiq entitled to receive productive zakat following kifayah limits.

The second characteristic is related to the location of the target area. For example, Mustahik Micro-entrepreneur is spread in 19 districts/cities in the West Java provision. In detail, this can be seen in Table 1.

Table 1. Number and any of Mustahiq Micro-Eentrepreneurs

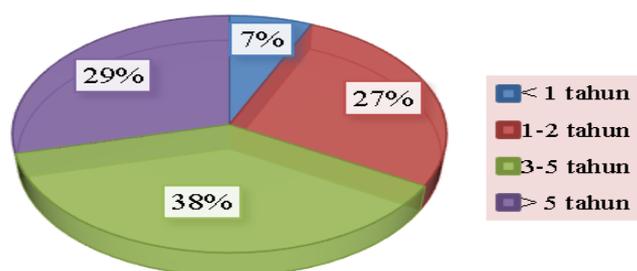
No	Regency/City	Total	Percentage
1	Bandung Regency	11	12%
2	West Bandung Regency	5	6%
3	Bekasi Regency	2	2%
4	Ciamis Regency	3	3%
5	Cianjur Regency	5	6%
6	Indramayu Regency	5	6%
7	Kuningan Regency	3	3%
8	Majalengka Regency	8	9%
9	Pangandaran Regency	5	6%

10	Purwakata Regency	4	4%
11	Subang Regency	5	6%
12	Sukabumi Regency	5	6%
13	Sumedang Regency	2	2%
14	Tasikmalaya Regency	2	2%
15	Bandung City	21	23%
16	Bekasi City	1	1%
17	Cirebon City	1	1%
18	Depok City	1	1%
19	Sukabumi City	1	1%
Total		90	100%

Source: Survey results (processed), 2021

Based on Table 1, the most significant respondents came from Bandung, with 21 people, followed by the Bandung district, with 11 people. Meanwhile, the fewest respondents were in Bekasi, Cirebon, Depok, and Sukabumi, each with one person. Furthermore, in this panel, the characteristics of respondents based on business age can be seen in Figure 3.

Figure 3. Characteristics of Mustahiq Micro-Entrepreneurs Age



Source: Survey results (processed), 2021

Based on Figure 3, most of the respondents, as mustahiq entrepreneurs, have run a business in the range of 3-5 years with a percentage of 38% or 34 people. Furthermore, with ownership of business age > five years by 29% or as many as 26 people, 1-2 years, 27% or 24 people and less than one year as many as six people or 7%.

Results of the Research Instrument Test

A *validity test* is a test conducted to measure whether or not a questionnaire is valid. This study tested Pearson correlation measurements on each item statement by comparing the r count and r table. The item can be declared valid if the r count $>$ r table (Yusup, 2018). For example, an r table (two-tail) of 0.207 is obtained from the r table with $df = n - 2$, namely $90 - 2 = 88$ with a significance level of 5% ($\alpha = 0.05$). In detail, the results of the validity test for each variable in this study can be seen in Table 3.

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Table 2. Results of the Validity Test

Variable	Item	r table (0,05)	r count	Information
Zakat Produktif	Zakat funds provided by BAZNAS West Java province are helpful for my business capital.	0,207	0,357	VALID
	The business capital provided can meet the overall required business capital.	0,207	0,544	VALID
	The business capital provided helps maintain my business during a pandemic.	0,207	0,702	VALID
	The training provided by the BAZNAS of West Java province can grow my enthusiasm and motivation to run a business.	0,207	0,785	VALID
	Through the training, I developed skills in managing a business.	0,207	0,798	VALID
	The training makes me work more effectively and efficiently.	0,207	0,819	VALID
	The assistance provided by BAZNAS in West Java province helped me find solutions to the obstacles I faced in managing my business.	0,207	0,823	VALID
	The assistance provides benefits to develop my business.	0,207	0,834	VALID
	With the assistance, I can give direction to maintain the business.	0,207	0,752	VALID
	I know and understand the environmental conditions of my business.	0,207	0,701	VALID
Kompetensi	I know how to manage the business that I have.	0,207	0,795	VALID
	I know how to prepare business financial reports following the Standards	0,207	0,55	VALID

	applied in mentoring activities.			
	I separate the money for business and personal needs.	0,207	0,656	VALID
	I always make business financial reports.	0,207	0,728	VALID
	Having financial reports makes it difficult for me to develop my business.	0,207	0,586	VALID
	I am skilled in communicating with consumers.	0,207	0,73	VALID
	I am skilled in marketing my product.	0,207	0,736	VALID
	I am skilled in using technology for business operations.	0,207	0,597	VALID
	I can make a good business plan.	0,207	0,632	VALID
	In running a business, my main goal is to bring profits rather than losses.	0,207	0,597	VALID
	My work as an entrepreneur is fascinating, making me more enthusiastic about seeking sustenance.	0,207	0,504	VALID
Niat	Starting a business and keeping it afloat is easy for me.	0,207	0,738	VALID
	I intend to have complete control over the business being run.	0,207	0,796	VALID
	I intend to keep the business running.	0,207	0,635	VALID
	Sales of my business products have increased after participating in the Jabar Mandiri program.	0,207	0,747	VALID
Ketahanan Usaha	With the increase in sales, the income I also earn increases.	0,207	0,807	VALID
	Be wiser in using the money from the business.	0,207	0,791	VALID
	Sales of products and services have continued despite the pandemic.	0,207	0,664	VALID

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Lately, I have received criticism from consumers for the products being sold.	0,207	0,692	VALID
Lately, I have received criticism from consumers for the services provided.	0,207	0,684	VALID

Source: Survey results (processed), 2021

Based on Table 2, it is known that the value of the t table is 0.207. Furthermore, the calculated t value for productive zakat variables (X1), competency (X2), intention (X3), and business resilience (Y) is greater than the t table. Thus, all statement items can be said to be valid and able to measure all of these variables.

In this study, the reliability test was then carried out. It aims to measure the consistency of respondents in answering statements in a questionnaire. The questionnaire is declared valid if the respondent's answer is stable. While the formula used for the reliability test in this study is using alpha Cronbach, if the alpha value > 0.60 , then the reliability in detail the reliability test results can be seen in Table 3.

Table 3. Results of the Reliability Test

Code	Variable	Cronbach's Alpha	Critical Value	Information
1	Productive Zakat	0,877	0,60	Reliable
2	Competence	0,855	0,60	Reliable
3	Intention	0,665	0,60	Reliable
Y	Survival of Micro Entrepreneurs	0,826	0,60	Reliable

Source: Survey results (processed), 2021

Based on Table 3, all of the statement items used have a Cronbach's alpha value greater than 0.60. For example, the productive zakat variable has a value of $0.877 > 0.60$, competence $0.855 > 0.60$. Furthermore, the intention variable has a value of $0.665 > 0.60$. In the end, business resilience has a value of $0.826 > 0.60$. Thus, the results of the reliability test show that it has passed.

The model determination test or F test was also carried out in this study. It aims to test simultaneously for all independent variables on the dependent variable. If the analysis results show that the F value ≤ 0.05 , and the calculated F value $> F$ table, then the regression equation model is significant at an alpha of 0.05. It shows that the model formulated in the multiple linear regression equation is correct. Conversely, the model is incorrect if $F > 0.05$ at an alpha of 0.05. The results of the F test in this study can be seen in Table 4.

Table 4. Results of the ANOVA^a F Test

Model	Sum of Squares	f	Mean Square	F	Sig
Regrsion	430.840	3	143.613	60.459	.000 ^b
Residual	204.282	6	2.375		
Total	635.122	9			

a. Dependent Variable: Survival of Micro-Entrepreneurs

b. Predictors: (Constant), Intention, productive zakat, competence

Source: Survey results (processed), 2021

Based on Table 4, the measurement result shows that the calculated F value is 60.459, greater than the F table of 2.709. This is obtained based on the formula $F(k; n-k) = F(3; 90-4) = F(3; 86) = 2.709$. Furthermore, the results of a significant value (sig) $0.000 < 0.05$. So H1 is accepted. Thus, productive zakat variables (X1), competency (X2), and intention (X3) simultaneously affect the Survival of Mustahiq Micro-Entrepreneurs.

This study also analyzed the coefficient of determination used to determine the magnitude of the relationship between independent variables. The coefficient of determination (R^2) is essential in regression analysis because it can indicate whether the estimated model is good. It is because the R^2 value reflects how much the dependent variable (X) variation can be interpreted by the independent variable (Y).

Table 5. Value of R Square

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.824	.678	.667	1.541

a. Predictors: (Constant), Intentions, Productive Zakat, Competence

b. Dependent Variable: Survival of Mustahiq Micro-Entrepreneurs

Source: Survey results (processed), 2021

Based on Table 5, the R Square value in this study is 0.678. It shows that productive zakat variables, competencies, and intentions influence 67.8% of the Survival of Mustahiq Micro-Entrepreneurs. Then, 32.2% can be influenced by other variables outside the variables that have been studied.

In this study, multiple linear regression tests were also carried out. This analysis describes the linear relationship between the independent and dependent variables.

Table 6. Results of the Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
	B	Std. Error	Beta			
(Constant)	4.038		2.055	1.966	.053	
Zakat Produktif	-.100		.043	-.155	-.2311	.023
Kompetensi	.424		.054	.628	7.816	.000
Niat	.374		.083	.337	4.487	.000

a. Dependent Variable: Ketahanan Usaha

Source: Survey results (processed), 2021

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Based on Table 6, the regression equation is compiled as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \dots + e$$

$$Y = 3,4192 + (-100) X_1 + (0,424) X_2 + (0,374) X_3$$

Based on the multiple linear regression equation, four interpretations are obtained. First, at a constant value (α) of 4.038, it means that if productive zakat (X1), competency (X2), and intention (X3) are assumed to be zero, then the Survival of Mustahiq Micro-Entrepreneurs as the dependent variable has a value of 4.038. Furthermore, the regression coefficient (β_1) productive zakat variable (X1) has a value of -100 which means that if the quality of the given productive zakat program decreases, it can reduce the chances of mustahiq to maintain their business with an effect value of -100.

Then, the coefficient value (β_2) of the competency variable (X2) is 0.424. It indicates that if mustahik entrepreneurs have qualified competence, this can increase the Survival of Mustahiq Micro-Entrepreneurs by 42.4%, with other independent variables considered constant. In the end, the coefficient value (β_3) of the intention variable (X3) is 0.374. It shows that when a mustahiq has the correct and consistent intentions in running a business, it can impact the Survival of Mustahiq Micro-Entrepreneurs by 37.4%, and other variables are assumed to be constant.

This study also carried out a hypothesis test (T-test). It is used to test how much influence one independent variable has in explaining the dependent variable. The criterion used is if the significance value of $q < 5\%$ or $t \text{ count} > t \text{ table}$, then it can be said that H_0 is rejected and H_1 is accepted. It shows the influence of the independent variables on the dependent variable. On the other hand, if the significance value of $q > 5\%$ or $t \text{ count} < t \text{ table}$, it can be said that H_0 is accepted and H_1 is rejected, indicating no influence between the independent variables on the dependent variable.

Discussion

The Effect of Productive Zakat, Competence, and Intentions on the Survival of Mustahiq Micro-Entrepreneurs

Based on the results of the F test, a significant value (sig) of $0.000 > 0.05$ was obtained. Thus, simultaneously, all the independent variables used in the study, namely productive zakat, competence, and intentions, have a positive and significant effect on the Survival of Mustahiq Micro-Entrepreneurs.

The Effect of Productive Zakat on the Survival of Mustahiq Micro-Entrepreneurs

The productive zakat variable has a coefficient value of -100. Based on the t-test results, the significant value for productive zakat is $0.024 < 0.05$. It shows that productive zakat positively and significantly influences the Survival of Mustahiq Micro-Entrepreneurs. This study's results align with the Resource Based Value theory, which considers that the resources owned by entities have an essential role in business growth and continuity (Khan & Lew, 2018). Furthermore, the results of this study are also

in line with the results of several previous studies, including those by (Amelia et al., 2020; Hamidi et al., 2019; Kurniawan et al., 2020; Mutia & Annisa, 2019), which found that resources have a positive impact and significant to the Survival of Mustahiq Micro-Entrepreneurs.

The Effect of Competence on the Survival of Mustahiq Micro-Entrepreneurs

The test results in this study indicate that the coefficient of the competency variable is 0.424. Furthermore, the hypothesis test results also show that the p-value of the competency variable is < 0.05 , namely $0.000 < 0.05$. It shows that the competency variable positively and significantly affects the Survival of Mustahiq Micro-Entrepreneurs. The results of this study are consistent with the theory of human capital, which states that individual competency can increase business productivity and income (Becker, 1962; Schultz, 1972). The results of this study are also in line with research conducted by (Al Mamun et al., 2018; Ulubeyli et al., 2018; Yusoff et al., 2018), which found that competence in the form of knowledge, skills, and abilities owned by micro-entrepreneurs has a positive effect and significant to the performance and survival of mustahiq micro-entrepreneurs.

The Effect of Intentions on the Survival of Mustahiq Micro-Entrepreneurs

The test results in this study indicate that the intention variable has a coefficient value of 0.374. It shows that the intention variable has a positive influence. In the t-test results, the intention variable's significance value is $0.000 < 0.05$, which indicates that the intention variable has a significant effect on the Survival of Mustahiq Micro-Entrepreneurs. Thus, the intention variable positively or partially affects business resilience. The results of this study follow the Theory of planned behavior (TPB) put forward by (Ajzen, 1991), which states that intention is a fundamental factor that can influence a person's behavior. The role of intention can also support business performance (Sharma et al., 2003).

Conclusion

This study has examined the effect of productive zakat, competence, and intention on the Survival of Mustahiq Micro-Entrepreneurs. Simultaneously, productive zakat, competence, and intentions significantly affect the Survival of Mustahiq Micro-Entrepreneurs. It was obtained from the results of the F test with a calculated F value of $60,459 > 2.709$ F table, a significant value (sig) of $0.000 < 0.05$. Furthermore, productive zakat has a positive and significant impact on the resilience of mustahiq micro-entrepreneurs. Then, the competence variable positively and significantly impacts the Survival of Mustahiq Micro-Entrepreneurs. Ultimately, the intention variable significantly affects the Survival of Mustahiq Micro-Entrepreneurs. Therefore, Baznas of West Java and other zakat management entities need to respond to the results of this study by increasing their contribution to the three variables of Survival of Mustahiq Micro-Entrepreneurs: productive zakat, competence, and intention.

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