



## FACTORS THAT INFLUENCE MICRO, SMALL AND MEDIUM ENTERPRISES (MSME) OWNERS TO PAY ZAKAT

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**Abstract**

Zakat is part from system economy Islam. Order zakat aim For balance economy, Which capable move all over potential and optimization of the economic power of the people. The increasing number of micro entrepreneurs in urban areas , especially in the city of Padang, provides impact Which profitable (positive spillovers) like reduce burden government For provide field Work, help process cycle recycling several types of waste, becoming the best alternative for empowered groups buy low, as well as being barn reception zakat. This research aims to determine what factors influence MSME owners to give zakat and their preferences when distributing zakat. The sample used was 150 respondents who were MSME owners in Padang City using descriptive analysis and long-term and multi-long-term regression. From the research results, it was found that MSME owners' desire to give zakat is largely determined by knowledge about zakat, level of confidence, level of commitment to worship, while for the distribution of zakat itself, MSME owners are more dominant in giving through the Agency. Amil Zakat / Zakat Amil Institute (BAZ/LAZ).

**Keywords:** Zakat, MSME Owners, Knowledge of Zakat, Level of Confidence, Level of Faith in Worship

## INTRODUCTION

In context economy, zakat is Wrong One form distribution riches (tawzi'u al-tsarwah) in between man. Distribution without through transaction economy (Zayadi, 2009). Likewise at the time reign of Caliph Umar bin Abdul Aziz. Ibn Abdil Hakam in his book, Sirah Umar bin Abdul Aziz, has revealed that all people on time That sufficient (Al-Qardhawi, 1993). Research results from the Center for the Study of Religion and Culture (CSRC) UIN Syarif Hidayatullah Jakarta with The Ford Foundation , estimate of ZIS funds around 19.3 trillion rupiah per year, in the form of goods Rp. 5.1 trillion and money IDR 14.2 trillion. Of that amount, a third of the funds came from zakat fitrah (Rp6.2 trillion) and the remaining zakat on assets of IDR 13.1 trillion (Abubakar, Irfan & Chaider S, 2006: 202). Year 2004 results study PIRAC that pattern trend distribution of ZIS, 84% of respondents distributed it through amil around the house or directly to those entitled, through BAZ and LAZ around 12.5% (in 2000 only 6%) (Kurniawati, 2005: 68) . The capitalist system in Adam Smith's view refers on human motives for carrying out economic activities based on encouragement interest personal (Zayadi, 2009). Economic system based zakat capable push process transformation economy This at a time speed up process distribution income And well-being social in public (Suseno, 2009). The term informal sector has become increasingly popular after the ILO ( International Labour) . Organization ) do study in Kenya And Then continue his research the to countries develop other. On study the term sector informal used as approach For differentiate workers belonging to two different groups nature (Manning And Effendi, 1996: 75). Informal Sector in general, according to Todaro (1998: 322)

works in small work areas, starting from traveling vendors, hawkers on the streets and on the sidewalks, writing boards Name, service grinding knife, prostitution, sell buy drugs until to show dance snake. Based on the goods or services traded, according to Karafi in Hariningsih and Simatupang (2008) . The concept of strategic zakat benefits is based, first, on what Rasulullah has done this, where one of the zakat funds is intended for economic development of his friends (Johari, 2008). This dogmatic, ritualistic view makes the teaching of zakat a-social and alienated from the basic functions they carry out (Mas'udi, 1993:38), Poverty mushrooming for nation This, especially after from crisis economic and monetary, if there is no serious handling from good economists Muslims and non-Muslims' economy will not be able to change which is significant (Hafiduddin, 2006) . Actions leave zakat is something iniquity, And when matter This If left unchecked, it will give rise to various kinds of disobedience and disobedience other (Muttaqin, 1997: 2). Many obstacles and constraints are experienced by Management Organizations Zakat (OPZ) to raise zakat funds from the community. apart from internal factors institution, some research too shows that it exists external factors that influence small trust public to OPZ (Kurniawati, 2005: 23). Still Lots people who distribute their zakat funds in the old/traditional way or through distributor Which not enough professional in manage fund zakat the (Sari, 2010). Confidence person about product or brand influence decision purchase they (Kotler, 2005: 218). In the economic field, zakat prevent accumulation riches in hand part small man And is donation must race Muslim For treasury country. (Mannan, 1997) . One of business cause micro reluctant pay zakat Which resulting in the current decline of the people according to



Hafiduddin (2007: 72) is lack of attention to zakat.

**RESEARCH METHODS**

Problem solving in this research will use an approach quantitative and qualitative which begins with a literature study which includes research theory And model Which relevant with problem study. Then will followed by collecting primary data through a questionnaire that will be tested First of all, its validity and reliability. Relationship between research variables will be analyzed using frequency distribution tables, logit models and model multinominal logit. Through appropriate research approaches and methods it is hoped that in the end research can find an answer to the research question, so Conclusions and recommendations can be made for the Government and the Amil Zakat Agency in interesting fund zakat from businessman micro. In accordance with the title and problem taken, the hypothesis is: elite pen take is Which have connection with factors Which influences whether micro entrepreneurs pay trade zakat or not preferences of micro entrepreneurs in distributing trade zakat through the Agency Amil Zakat, Mosque or in a way direct that is knowledge zakat, confidence will Allah's promise to muzakki and the level of muzakki worship.

The better the micro entrepreneur's knowledge of zakat, the greater it will be the opportunity For pay zakat trading And

**CONCLUSION**

Testing This done For know is all question The research (instrument) proposed to measure the research variables is valid. If it is valid, it means that the instrument can be used to measure what to be measured.

channel it through BAZ/LAZ. The higher the level of micro-entrepreneurs' belief in God's promises towards people who pay zakat, the greater the opportunity to pay trade zakat and channel it through BAZ/LAZ. The more Good worship businessman micro will the more tall also the opportunity For fulfill zakat trading And channel it through BAZ/LAZ.

The research location will be carried out in Padang City with the research object being micro entrepreneurs consisting of traditional market traders, street vendors And trader home. Testing This done For know is all question The research (instrument) proposed to measure the research variables is valid. If it is valid, it means that the instrument can be used to measure what want to be measured. Descriptive analysis is a method for describing data collected simply (Nasution and Usman, 2007, p. 118). Analysis descriptive addressed For know connection between characteristics with variables free. Analysis descriptive Which will done with use table frequency And tabulation cross. The variable that will be studied in this thesis is the dependent variable , namely preference respondents pay zakat or No And preference distribution Respondents' zakat payments are divided into three options, namely BAZ/LAZ, Mosque or in person. Meanwhile, the independent variable is Knowledge zakat, Confidence And Level Worship.

No.	Factor	Indicator	Amount
1	Knowledge Zakat	P8, P14, P18, P22, P235	
2	Level Confidence	P23, P26, P29	3
3	Level Worship	P6, P7, P12,P21, P24, P32	6

Table 1. Spread Payload Factor



From the results of the Corrected Item-Total Correlation Validity Test , the test results were obtained validity for each each construct variable research, if R count > R table then the results are valid, where the R table value = 0.1592.

No.	Indicator	No	R <sub>count</sub>	Results
1	Know or No Zakat Trading	P8	0,452	<i>Valid</i>
2	Need or or not Zakat	P14	0,403	<i>Valid</i>
3	Law zakat trading	P18	0.529	<i>Valid</i>
4	Size zakat trading	P22	0.547	<i>Valid</i>
5	Objective he ordered zakat	P23	0.577	<i>Valid</i>

Table 2. Validity test Knowledge Zakat

No.	Indicator	No	R <sub>count</sub>	Results
1	Routine Read Al-Qur'an	P6	0.445	<i>Valid</i>
2	Routine Salat 5 time	P7	0.637	<i>Valid</i>
3	Routine Salat sunnah	P12	0.519	<i>Valid</i>
4	Fast in month Ramadan	P21	0.413	<i>Valid</i>
5	Routine Fast sunnah	P24	0.197	<i>Valid</i>
6	Routine Infaq or Sadaqah	P32	0.597	<i>Valid</i>

Table 5. processing data writer with SPSS

By looking at the calculated R compared to the R table, it can be seen that all the criteria above are valid . This means that analysis can be done next who have helped in the implementation of this research.

Reliability indicated how much consistency measurement Which done throughout time or various question. Or with say other, reliability indicated stability And consistency instrument measurement concept and helps to see the accuracy of measurement (Nasution, 2007, p 112).

No.	Variable	Coefficient Cronbach's Alpha	Results
1	Knowledge Zakat	0.197	<i>Reliable</i>

No.	Indicator	No	R <sub>count</sub>	Results
1	Objective he ordered zakat	P23	0.682	<i>Valid</i>
2	Confidence Treasure will increase	P26	0.179	<i>Valid</i>
3	Satisfaction inner	P29	0.556	<i>Valid</i>

Table 3. Validity test Level Confidence

No.	Indicator	No	R <sub>count</sub>	Results
1	Routine Read Al-Qur'an	P6	0.445	<i>Valid</i>
2	Routine Salat 5 time	P7	0.637	<i>Valid</i>
3	Routine Salat sunnah	P12	0.519	<i>Valid</i>
4	Fast in month Ramadan	P21	0.413	<i>Valid</i>
5	Routine Fast sunnah	P24	0.197	<i>Valid</i>
6	Routine Infaq or Sadaqah	P32	0.597	<i>Valid</i>

Table 4. Validity test Level Worship

2	Level Confidence	0, 174	<i>Reliable</i>
3	Level Worship	0, 231	<i>Reliable</i>

Table 6. Results Testing Reliability

From table can is known that dimensions study in questionnaire, that is characteristics businessman micro, knowledge zakat And preference paying trade zakat has a greater Cronbach's Alpha value from R table = 0.1592 Matter the show level reliability Which Good. With thereby every variable question on dimensions study worthy used in study This.



<b>No.</b>	<b>Age</b>	<b>Amount</b>	<b>Percentage (%)</b>
1	25-35 Year	8	5.3
2	35 – 45 Year	34	22.7
3	> 45 Year	108	72.0
<b>Education</b>			
1	elementary school / No school	3	2.0
2	JUNIOR HIGH SCHOOL	52	34.7
3	SMA/SMK	68	45.3
4	Diploma/S1	27	18.0
5	Other, Mention.....	-	0
<b>Gender</b>			
1	Man	29	19.3
2	Woman	121	80.7
<b>Marital status</b>			
1	Marry	132	88.0
2	No/Not yet Marry	18	12.0
<b>Dependents</b>			
1	0 - 1 Child	66	44.0
2	2 – 3 Children	84	56.0
3	> 3 Children, please specify .....	0	00.0
<b>Origin</b>			
1	Padang	69	46.0
2	Outside Padang city	81	54.0
<b>Capital</b>			
1	<= 1 Million	32	21.3
2	1-5 Million	61	40.7
3	> 5 Million	57	38.0
<b>Number of Workers</b>			
1	<= 2 person	106	70.7
2	3 - 5 Person	44	29.3
3	> 5 People	0	0.0
<b>Trading Time</b>			
1	< =3 Year	57	38.0
2	4-6 Years	32	21.3
3	7-9 Years	9	6.0
4	10-12 Years	6	4.0

<b>No.</b>	<b>Profit</b>	<b>Amount</b>	<b>Percentage (%)</b>
5	> 12 Year, please specify.....	46	30.7
1	<= 100 thousand	33	22.0
2	100 thousand – 500 thousand	40	26.7
3	500 thousand - 1 Million	31	20.7
4	> 1 million	46	30.7

Table 7. Respondent Profile

In terms of age, More than half of the respondents studied were aged over 4-5 year and above or 72% of respondents aged over >45 years . The respondents' education was dominated by high school/vocational school graduates, 68 of the 150 respondents or 45.3%. Respondents were dominated by women, namely 121 people out of 150 respondents or 80.7% were women. Respondents who were married were 132 people out of 150 respondents or 88% dominated by respondents who were married. The number of dependents of the entrepreneur micro. Can views, from 1 50 person respondents in field, The largest number of respondents with 2-3 dependent children was 84 respondents or 56.0 % . Based on category from where businessman micro originates, can be seen from 1 50 respondent in field, 54 , 0 % respondents originate from outside Padang city . And 46.0 % of respondents came from Padang . Thus, it can be concluded that the majority of respondents in this study came from outside the city of Padang, namely: 81 people. Description about capital businessman micro. Can seen, from 1 50 person respondents in field, 40.7 % respondents with capital 1-5 million is the largest number of respondents. Description about amount worker businessman micro. Can seen, from 1 50 person respondents in the field, 70.7 % of respondents with a number of workers < = 2 people. About long trade businessman micro. Can seen, from 1 50 person respondents in the field,





the largest number of respondents were those with years of trading  $\leq 3$  years with a total of 57 respondents. Description of the net profits of micro entrepreneurs. Viewable, from 150 respondents in the field, 30.7% of respondents with net profits of up to with  $>1$  million being the largest number of respondents. Zakat is a social act of worship. From a sociological perspective, zakat has a purpose to strengthen social cohesion, because zakat has the potential to strengthen relationships among Muslim through practice philanthropy from person rich to person poor (Abidin and Kurniawati, 2008: 3). Therefore, knowledge of zakat is necessary to increase people's social awareness so that it automatically increases the degree of Good in front of Allah nor in front of man other. In the case of the zakat knowledge variable (zakat knowledge where 0 = good and 1 = poor), with an odds ratio of 26183952435.688 (see table 4.49) can This means that micro entrepreneurs who are knowledgeable about zakat have good opportunities to pay zakat the trade is 26183952435.688 times compared to businessman micro which knowledgeable about zakat not enough, if level confidence and level their worship is the same. This means micro entrepreneurs who have good knowledge of zakat own opportunity which more tall in pay zakat trading. Based on study PIRAC mentioned that reason respondents the most big is Because reason religion with percentage 96% (Kurniawati, 2005: 56). Based on the data distribution in table 4.62 below, it can be seen that the majority of the total micro entrepreneurs pay trade zakat is Which own knowledge zakat Good that is as big as 51 people. Matter This show that knowledge zakat role important to desire somebody in pay zakat. From side distribution Which biggest is channel via BAZ/LAZ as much 51 people. Then as much 32 people from Which knowledge

the zakat not enough channel it through the mosque, 2 people channel directly whose knowledge is lacking (see table 15.). According to PIRAC research, the reason a person pays zakat is: directly due to feelings of pity (87%) and a sense of social solidarity (86%) (Kurniawati, 2005:55). According to Abidin and Kurniawati (2008:29-30) it is said that the utilization of zakat funds in society is not yet optimal reflected in the results of a survey conducted by PIRAC. Most of it The community distributes its zakat directly to the mustahik. 2007 Survey show There is as much 59% respondents Which state himself distribute zakat through the mosque around the house. Meanwhile, the distribution given directly to mustahik in the 2007 survey there were as many as 25% respondents.

Reason Distribution	Level Worship		Total
	Good	No Good	
No know exists BAZ/LAZ	34	0	34
No believe to BAZ/LAZ	4	0	4
In environment Lots Which more need	47	0	47
Other	0	0	0
Total	85	0	85

Table 8. Reason according to Level Worship

Data can be concluded that businessman micro which Good worship has very small or the same opportunities compared to entrepreneurs micro practices that are not good at paying zakat through trade mosque compared through BAZ/LAZ.

### CONCLUSION

Based on results study about characteristics businessman micro show that age businessman micro which most dominant is between  $> 45$  years and the majority of education levels are SM A/SMK. If Judging from the gender of



micro entrepreneurs, it is dominated by women . Meanwhile, in terms of marital status, micro entrepreneurs are the most dominant is Already married and mostly amount his dependents between 2-3 child. They generally come from outside Padang City . If seen from the side capital businessman micro so most they capital of 1-5 million with amount worker not enough from 2 person And most of them already trade small from 3 years. From a profit perspective net, the majority have large net profits of 1 Million and type merchandise form Services such as Barber, Massage, Tailor, etc with means business use private house.

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