

SME EMPOWERMENT MODEL THROUGH QARDUL HASAN FINANCING : CASE STUDY AT REGIONAL AMIL ZAKAH (BAZDA) IN CENTRAL JAVA INDONESIA

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ABSTRACT

The problems of poverty still become the world problem presently. Millenium development goals (MDGs) declared the eradication of poverty by 2015. Many programs have been conducted by Indonesian government, but the number of poor in the country still 31.7 million people (BPS, 2012). Zakah is an Islamic economic instrument relevant to poverty reduction. Several researches have been conducted and recommended to manage zakah allocation productively for the poor in order that they do not remain in the same condition (Adiwijaya, 2008). It required empowerment model of micro business through Qordul Hasan's financing on BAZDA in Central Java.

This study used mixed methodology. At the first stage, the reseacher used deep interview and survey questionnaire to find the fittest model for micro business empowerment.

Based on the research results, the important factors in the empowerment of micro enterprise through qardul hasan financing are as follows : Respondents expected no administration and interest costs for financing, as a source comes from zakah , infak and Sadaqah. The existence of payment periods is needed because their micro enterprises are still undeveloped. There is no collateral in qardul hasan financing. They are given a larger loan when micro-enterprises are developing. When their micro businesses are unseccessful, the loans are granted to them . Respondents also expected management skills training. Variable findings in qualitative research through in-depth interviews with respondents is as follows : Respondents (mustahik running the micro business) are given business assistance until they succeed in their businesses , because of their low knowledge and they are given the facilities to market their products.

Keywords: supervisor support, peer support, motivation to transfer, transfer of training.

INTRODUCTION

Millennium Development Goals (MDGs) is an initiative development established in 2000 by representatives of 189 countries signing a declaration known as the millennium declaration . The declaration contains eight points that must be achieved by 2015 , which includes the elimination of poverty , education for all , gender equality and empowerment of women , the fight against HIV / AIDS , malaria and other diseases , the decrease of child mortality , the improvement of reproductive health , environmental protection and global partnership for development . As one of the countries that ratified the global agreement , Indonesia should seriously make efforts so that the eight goals arethe achieved .

The first of those eight points is the issue of poverty alleviation . Zakat , infak and shodaqoh are interesting Islamic economics instrument to be used as the instrument of poverty alleviation . Zakat as an instrument of poverty alleviation has many advantages over conventional fiscal instruments that exist now.

First , the use of zakat has been clearly defined in the law (Surah At Tawbah : 60) , where the charity is for 8 classes only (ashnaf) , namely : poor people , poor , amil zakat , mu'allaf , slaves , debtors , people who do jihad fi sabilillah , and ibn sabil . jumhur 8 jurists agreed that outside of this class , is not lawful to receive zakat . And no - one party has the right to replace or amend this provision . These characteristics make the charity is inherently pro-poor . None of the conventional fiscal instruments that have unique characteristics like this . Because the charity would be more effective to alleviate poverty due to the allocation of funds that have been defined and are believed to be better targeted . second , zakat has low tariffs and fixed and never change because it is set in the sharia . It is only 2.5 % of the property owned by muzaki , people are obliged to pay for zakat . Third , zakat is imposed on a broad basis and covers a wide range of economic activities . Fourth , zakat is a spiritual tax that must be paid by every Muslim in any condition . Therefore , the acceptance of charity tends to be stable . This will ensure the sustainability of poverty reduction programs in a fairly long period of time .

Zakat is an obligation for all Muslims who afford or have reached Nisab in his property . In the concept of charity is a vertical as well as horizontal relationship . In a horizontal relationship , the purpose of zakat is not merely sympathize the poor consumptive , but have a more permanent goal is to alleviate poverty (Qadir , 2001) . The distribution of zakat charity has now mainly grown , from initially oriented to meeting the needs of (consumer) is now up to the charity as a productive source of funds that can even boost the further economy . In Indonesia , productive zakat was legitimated by MUI in 1982 . Also it was supported by the description of zakat, collected by Amil Zakat board (LAZ) and the Agency of Zakat (BAZ), can be given for the purpose of fulfilling consumer needs of daily life and can also increase the productive work done by the mustahik (Hafidhuddin , 2002) . Institution for zakat organizers should be able to provide clear evidence on the distribution of the targeted productive funds and the successfull fight against poverty . This is to maintain the public trust or foster the credibility of BAZ and LAZ in managing community funds .

Zakat organizers of subdistricts and districts is an integrated part of the national BAZ programs relating to the collection and distribution of zakat . The zakat distribution programs conducted by these boards is also an arm of the program launched by the BAZNAS adapted to local wisdom , including the distribution of productive zakat .

Based on the research results of Adiwijaya , 2008 shows that BAZDA managers in Semarang city agree with the allocation of funds in the form of productive zakat , but it needs professional management and Shariah compliance . Adiwijaya 2009 found the results of research on good governance of BAZDA is the transparency and accountability . This is important because the trust factor of the stakeholders, especially for muzakis as funders, much depends on the transparency and accountability of BAZDA. Besides, it's also needed BAZDA management which is useful to reduce poverty . This means that poverty eradication should be felt in the community and perceived by the public . Adiwijaya , 2010 resulted in a study that the poor will remain poor even if they are given cash aids but the poor will become rich if they are employed , empowered through their own power . In the empowerment of the poor , working capital is necessary , and also coaching and mentoring to succeed . All of the findings of these studies can be done by BAZDA because the source of the funds collected are from society charity , donation and shodaqoh .

In Islam there is qordul hasan term , it is loan without interest that allows the borrower to use the funds for a certain period and return them the same amount at the end of the agreed period . If the borrower is not a loss of negligence , then the loss can reduce the amount of the loan . The budget for the program was obtained from qordul hasan charity , donation and shodaqoh were collected through a nonprofit organization which in this case is the Regional Board of Zakat (BAZDA) in Central Java . BAZDA has several programs , including self- partnership development program , it is the program to empower the poors who have micro-enterprises through qodul hasan financing to support the sustainability of its efforts to reach prosperity through activities of productive economy . In other words, poverty can be reduced by the presence of this kind of financing . Besides, the problem of poverty can be solved , qordul hasan financing can foster the entrepreneurial spirit of its' mustahik .

FORMULATION OF THE PROBLEM

How to model the empowerment of micro enterprise through BAZDA qordul hasan financing in order that anti-poverty program becomes effective?

THE URGENCY OF THE RESEARCH :

This research is urgent because it is based on previous research findings as follows :

Perception of Zakat , Infak and shodaqoh management in Semarang city on productive BAZDA in Semarang city by Adiwijaya et al . (2008) concluded that the manager of philanthropy fund in Semarang city strongly agree if management of BAZDA is more productive , programmed and coordinated massively . The results of this study also recommends that productive BAZDA governance is needed through professional management and Shariah compliance .

Subsequent research conducted Adiwijaya , et al (2009) found the results of research on BAZDA good governance is the lack of transparency and accountability which are very important because of the trust factor by BAZDA muzakis as stakeholders, especially funders . Additionally useful BAZDA management is needed to reduce poverty . This means that poverty eradication should be felt in the community and perceived by the public .

Adiwijaya , 2010 resulted in a study that the poor will remain poor even if they are given cash aids but but the poor will become rich if they are employed , empowered through their own power . In the empowerment of the poor , working capital is necessary , and also coaching and mentoring to succeed . All of the findings of these studies can be done by BAZDA because the source of the funds collected are from society charity , donation and shodaqoh .

REVIEW OF LITERATURE

THE UNDERLYING THEORY :

Agency theory: In this theory explained that ideally , an agent of Regional Zakat Board (BAZDA) is trusted to carry out its duties and responsibilities to maximize prosperity . (Jensen , 1986) . In the course of time , issues of agency is more complex , where the agency problem between managers do not just happen with the owner , but also between the owner and other stakeholders such as suppliers , employees and society (Shleifer and Vishny , 1997; Zhuang , et.al 2000; Ariyoto , 2000) . The existence of agency conflicts are more complex then good Governace is needed , so that the interests of the various parties involved with BAZDA get prosperity .

According to Solomon and Solomon (2004) there are two points of view of corporate governance , namely corporate governance in the narrow and wide viewing angle . Corporate governance is based on a narrow view point as the relationship between managers with owners . Corporate governance in wide viewing angle is the relationship between the organization (a single economic unit) with funders , as well as between managers with other stakeholders . Based on this description , Solomon and Solomon (2004) defines corporate governance as a check and balance internally and externally guaranteeing the organization runs the responsibility of all activities to all stakeholders .

Based on theoretical references and previous empirical research results reveal that the programs of poor empowerment which can eradicate poverty are if they are (1) employed, (2) given the venture capital and business training, (3) given business assistance by the larger enterprises.

Employing the poor can be done by way of creating jobs and employment may increase if new businesses are developing in the community. Many micro businesses are extinct at the age of two to five years (Trenggono, 2009). The recommendations of research results to maintain the survival of micro enterprises is the protection and empowerment of their businesses.

PREVIOUS RESEARCH :

Perception of Zakat, Infak and shodaqoh management in Semarang city on productive BAZDA in Semarang city by Adiwijaya et al. (2008) concluded that the manager of philanthropy fund in Semarang city strongly agree if management of BAZDA is more productive, programmed and coordinated massively. In the study recommended that trusted good governance is needed for collecting funds from the public and the government as well as it can be used for the alleviation of poverty.

Subsequent research conducted Adiwijaya, et al (2009,2010) concerning good governance of poverty reduction in BAZDA Jakarta, results new findings and conclusions for further study as follows: transparent and accountable Management is expected by the stakeholders, especially funders because it involves funds accountability. Another very interesting findings is needed more efficiency management so far which is expected to be allocated in a good community empowerment by employing the poor, doing mentoring for small and micro businesses, giving training and capital without interest and collateral known as qordul hasan. Other productive sector is also expected to make a free school for the poor from kindergarten, vocational or college.

From the research findings it is necessary to do further research on how to model the empowerment of micro financing through BAZDA qordul hasan and its impact on the welfare of BAZDA mustahik.

Trenggono 2009 revealed the results of research on empowering micro and small businesses. The study recommends the following things:

1. the second idea (business creativity) and business innovation necessary for micro and small businesses can grow. A total of 73 small and micro businesses collapsed because they could not adapt to the social development of communities and creative-innovative micro and small businesses can survive and grow well.
2. Micro and small businesses need to pay attention to people's desire and not too focused only on products and services that can be done. Micro and small companies that grow due to constantly pay attention to people's desire, then meet the people wishes and sell their products.
3. The Capital of small and micro businesses should always be available, based on the results of studies, micro and small businesses that do not have sufficient capital can not develop and eventually die.
4. Skills Management is the necessary factor for micro and small enterprises because they only focus on technical ability they can not develop their business well. Skill Management is needed in order to develop micro-enterprises, because in skill management there is a segment of the market analysis, innovations, and who should do it, what should be done and it is certainly very different with a technical focus on how to make the product.

THE RESEARCH METHODOLOGY

APPROACH

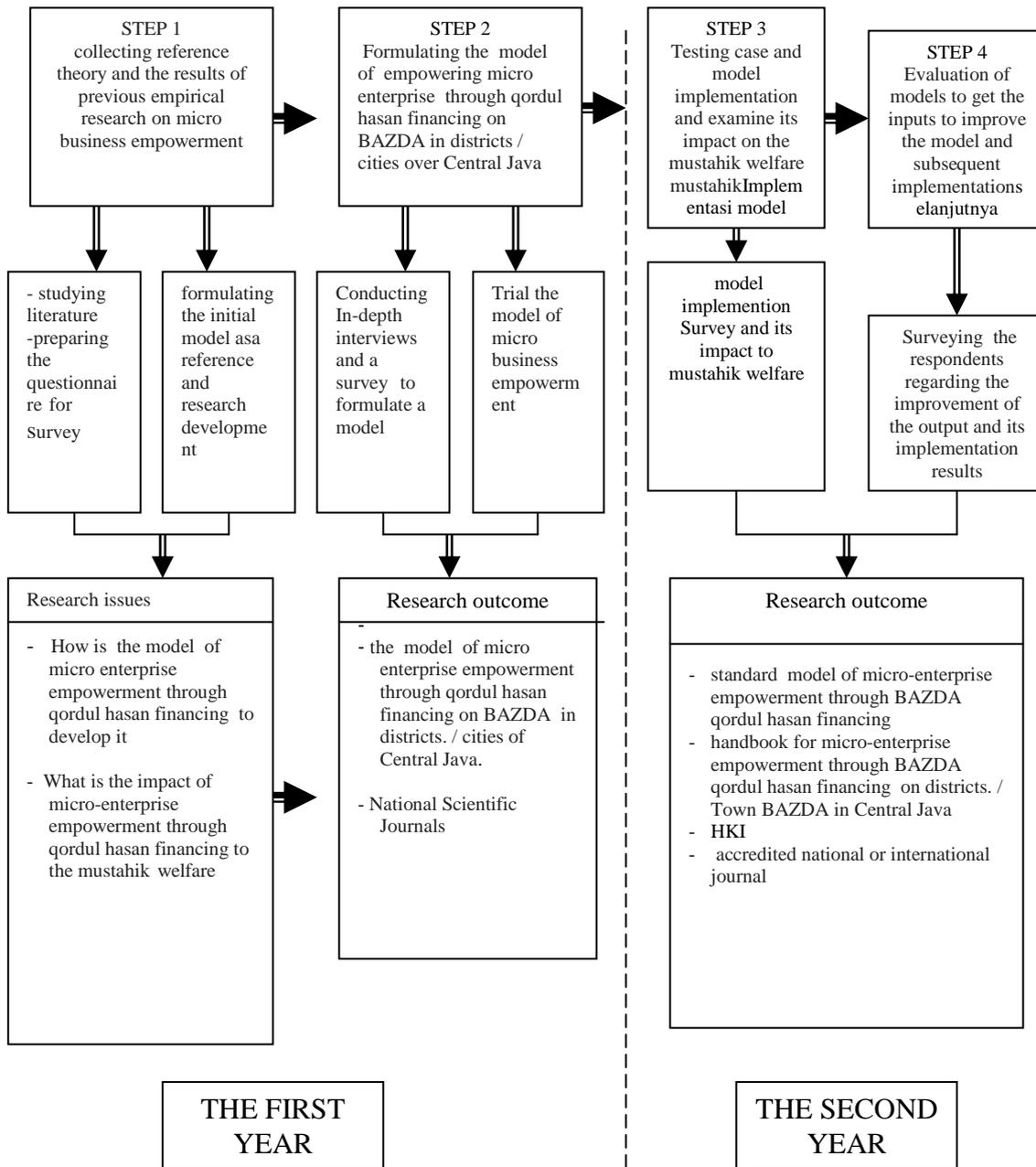
This research was conducted using two approaches. Qualitative approach and quantitative approach through descriptive analysis approach, by focusing on the deep identification of micro financing empowerment through qordul hasan and its impact on the mustahik welfare. The methods and techniques used in this study is the combination of literature study, previous empirical studies, observation to BAZDA mustahik respondents in Central Java with in-depth interviews. The overall method will be assisted with the approach of Partial Least Square (PLS) for analyzing the data easily.

FLOW CHART OF RESEARCH

Flowchart of research conducted from the first year until the end of the second year is as follows. In the first year is identifying important factors in empowering micro businesses through qordul hasan financing and its impact on the mustahik welfare. it can be done by collecting a variety of both previous theoretical and empirical references, then it is conducted in-depth surveys through qualitative research with BAZDA mustahik respondents. The next step is to formulate a model of micro enterprise empowerment through qordul hasan financing on BAZDA in Central Java.

The flow chart of research is depicted in Figure 3.1 as follows:

Figure: 3.1 The flow chart of model of micro enterprise empowerment through qordul hasan financing on BAZDA in Central Java



RESULT AND DISCUSSION

DESCRIPTIVE ANALYSIS OF RESPONDENTS CHARACTERISTICS

The respondents in this study was the recipient of zakat (mustahik) of BAZDA In Central Java . From 200 questionnaires distributed either through in-depth interviews with respondents or through mail surveys (for respondents who can not be found when they were surveyed), only 128 questionnaires were returned and filled , but there are four questionnaires that had to be canceled because the contents were not complete and there was something wrong in reading instructions so that there were only 124 questionnaires that could be processed . from those respondents, some agreed to be interviewed directly again , some other respondents were willing to be interviewed by telephone .

Table 4.1: Respondent profile

No	Description	(%)	
1	Sex	Female	81
		Male	19
2	Age	Up to 30 years	26
		Between 30 to 40 years	13
		Between 41 to 50 years	40
		Over 50 years	21
3	BAZDA Mustahik	Under 1 year	5
		Between 1 – 2 years	25
		Between 3 - 5 years	52
		Over 5 years	18
4	Education	Elementary school	27
		Secondary school	34
		senior high school	29
		Diploma	0
		Undergraduate	10
		Graduate	0

Sources : Data processed

Profile of the respondents, the charity recipient (mustahik), in a research study including gender, age of respondents , the tenure of mustahik and education background for the preparation of this report can be seen in Table 4.1 .

THE DESCRIPTION OF LATENT VARIABLE

DESCRIPTION OF FINANCING VARIABLE

Based on the observations of researchers through questionnaires and in-depth interviews with mustahik empowered by BAZDA qardul hasan financing obtained the following results :

Table 4.2: The description of financing variable

No.	Indicator	Respondent Opinion				
		1:CDA	2:DA	3:FA	4:A	5:CA
1	No need for administrative costs	-	-	6 %	88%	6%
2	No need for interest costs	-	-	6%	85%	9%
3	The Provision of payment periods	-	-	7%	83%	10%
4	The absence of collateral	-	-	5%	85%	10%
5	Granting business loans if their businesses grow unsuccessfully	1%	87%	9%	1%	2%
6	Lending greater loan when business develops	-	-	3%	89%	8%

Sources : Data processed

Based on the survey , 94% of mustahik respondents stated that administrative costs do not need to exist , because the source of funding comes from zakat, infak dan shadaqoh. . Administrative costs were burdenizing because mustahik was just starting a business and wasn't developing yet .

Referring to the indicator of interest cost on qardul hasan, financing, the total of 94% of mustahik respondents stated that there should be no interest charges, because the interest costs are burdenizing as well as administrative ones.

Based on the indicator on the provision of payment periods on qardul hasan financing, As many as 93% of mustahik respondents wanted granting payment periods, because their micro businesses need adjustment (takes time to develop) and have no profit to repay their qardul hasan loans.

Based on the survey to the indicator of the collateral absence in qardul hasan financing, the total of 95 % of mustahik respondents expected that there should be no collateral, because they do not have guaranteed assets, and even if they do so, they worried about the failure of their pioneered micro businesses.

Based on the survey to the indicator of granting business loans if their businesses grow unseccesfully on qardul hasan financing , 87% of mustahik respondents did not agree the loan was granted . The results of this survey is rather interesting because despite their poor condition, they were not willing if qordul hasan loan was granted. They want to have a growing business and be responsible for their loans.

Based on the survey to the indicator of lending greater loan when their businesses run well on qardul hasan financing , as many as 97 % of mustahik respondents stated that additional capital is required if they wanted to develop their business as well as when their business began growing .

THE DESCRIPTION OF BUSINESS ASSISTANCE VARIABLE

Based on the observations of researchers to variable of business assistance through questionnaires and interviews with mustahik obtained the following results :

Table 4.3: The Description of Business Assistance Variable

no.	Indicator	Respondent opinion				
		1:CDA	2:DA	3:FA	4:A	5:CA
1	Providing mentoring and capital loans.	-	-	6 %	89%	5%
2	Business management training	-	-	7%	86%	7%
3	Training of business quality improvement	-	-	10%	88%	2%
4	Providing spiritual business	-	-	5%	80%	15%
5	Building self confidence	-	-	8%	90%	2%
6	Giving assistance if obstacles are found	-	-	3%	88%	9%

Sources : Data processed

Referring to indicator of providing mentoring and capital loans to mustahik, as many as 94 % of respondents agreed with giving a capital loan and mentoring to mustahik as business assistance to micro enterprises.

Referring to indicator of business management training , respondents strongly expected to have business management training . As many as 93 % of respondents agreed if in micro enterprises assistance for BAZDA assistee, they were given training in business management

Referring to indicator of business quality improvement training, as many as 90 % of respondents agreed that mustahik were trained in business quality improvement as micro businesss assistance to BAZDA assistee.

Referring to indicator of Giving spiritual business, as many as 95 % of respondents really agreed the mustahik were given spiritual business training .

Referring to indicator of building self- confidence , respondents strongly expected the training to build self-confidence . As many as 92 % of respondents agreed in micro enterprises assistance for BAZDA assistee,they were trained about building self-confidence .

Referring to the indicator of giving assistance if they are in difficulties , respondents are expecting f or assistance when they have any dificulties . As many as 97 % of respondents agreed in micro enterprises assistance for BAZDA assistee, they were given assistance when they were in trouble.

THE DESCRIPTION OF SKILL MANAGEMENT VARIABLE

Based on the observations of researchers to variable of Management Skill through questionnaires and in-depth interviews with mustahik obtained the following results :

Table 4.4 :The Description of Skill Management Variable

No	Indicator	Respondent' opinion				
		1:CDA	2:DA	3:FA	4:A	5:CA
1	Determining market segment	-	-	10%	88%	2%
2	Diligence and tenacity	-	-	3%	92%	5%
3	Creativity	-	-	6%	90%	4%
4	Seeing the desire of consumers	-	-	7%	86%	7%
5	Conditions of competition around	-	-	8%	83%	9%
6	Determining the prominence of their business	-	-	10%	80%	10%
7	Promotion	-	-	1%	95%	4%

Sources: Data processed

Referring to the indicator of determining market segments , respondents strongly expected market segments determination . As many as 90 % of respondents agreed in the empowerment of micro enterprise , mustahik determined the targeted market segments in advance .

Referring to the indicator of diligence and tenacity , the respondents strongly agreed that the businessmen must have diligence and tenacity . As many as 97 % of respondents agreed that in the empowerment of micro enterprise , mustahik must be perseverance and tenacity in developing the business .

Referring to the indicator of creativity , respondents strongly expected their creativity in running the business. As many as 94 % of respondents agreed that mustahik must have creativity in developing their businesses .

Referring to the indicator of knowing the desire of consumers , respondents strongly agreed to know consumer desires before acting . As many as 93 % of respondents agree that in developing micro enterprise, mustahik must be able to see the desires of consumers .

Referring to the indicator of competitive conditions , respondents strongly agreed that they needed to know the condition of competition around in carrying out the business . As many as 92 % of respondents agreed that in developing micro business, mustahik had to pay attention to the condition of competition around .

Referring to the indicator of determining the prominence of their business , as many as 90 % of respondents agreed that mustahik determine the prominence of their business from the surrounding businesses in developing micro enterprise, .

Referring to the indicator of promotion , respondents strongly agreed with the promotion. As many as 99 % of respondents agreed that in empowering microbusiness, they were pleased with right assisted promotion to the right people and in large numbers.

THE DESCRIPTION OF INNOVATION VARIABLE

Based on the observations to Innovation variable through questionnaires , and interviews with mustahik obtained the following results :

Table 4.5 : The Description of Innovation Variable

No	Indicator	Respondents Opinion				
		1:CDA	2:DA	3:FA	4:A	5:CA
1	Modifying Product	-	1%	93%	6%	-
2	Creating new products	-	-	2%	97%	1%
3	The study of developing new products	-	-	89%	11%	-

Sources: Data processed

Referring to the indicator of modifying the product , as many as 93 % of respondents fairly agreed with mustahik modify its products in empowerment of micro business. .

Referring to the indicator of creating new product , as many as 98 % of respondents agreed that mustahik should be able to create new products through the mentoring of micro-enterprise business assistance. .

Based the survey on the indicator of study in developing new products , as many as 89 % of respondents fairly agreed that mustahik study in developing new products to empower their micro businesses .

MODEL FORMULATION FOR EMPOWERING MICRO ENTERPRISE THROUGH QARDUL HASAN FINANCING BASED ON RESPONDENTS EXPECTATION

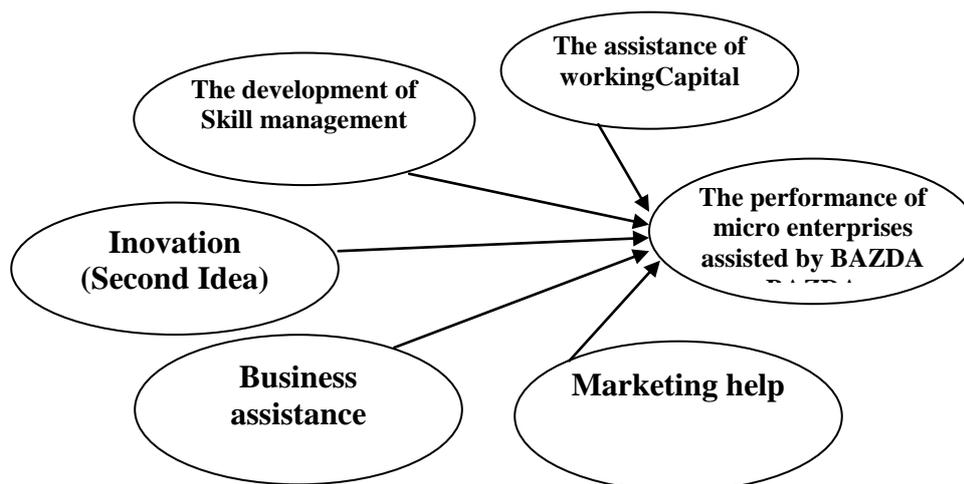
1. Giving Assistance to micro enterprise to succeed.
2. Providing micro business marketing facilities assisted by *Bazda*.
3. Providing the larger assistance for the larger business enterprises such as BUMD and the other larger businesses .
4. Expecting to be helped, because the presence of loan system will increase the expense of the loan to pay it off.
5. Those who have money should pay off immediately.
6. Giving more loans when the business begins to flourish
7. Appropriate loan given in accordance with the businesses size. So, there is no need for larger loans for the business that is still relatively small as it is feared that the client cannot return the given loan.
8. Loans fitted with the ability to pay back in order not to be overloaded. Yet, if they have to borrow such loans, they should have the responsibility to pay it off.
9. No-interest loans still must be held, as it can help to increase business capital in which the mortgage is not too high as no interest exists.
10. Giving assistance only. Eventhough the installment is mild, they still feel the burden of the obligation to pay for it and would prefer to be assisted.
11. Loans can be used for additional capital and other needs.
12. Loans can be used to add capital and other.s
13. The presence of the additional capital will make the enterprise successful and even it is expected to be able to help others.
14. Loans enhanced to realize the idea that existing mortgage objection do not matter because they are obligation (if the business runs well or adapted to real business conditions).
15. Giving when needed and also being able to help others
16. Increasing loan or more and not just one year. No repayment interest.
17. A capital loan given is not only for a year. They want again in the next few years. No problem with the obligation to repay . They do not like to be helped because they want to be good entrepreneur.
18. Preferring lending to being helped and wanted the loan does not stop in one year and not just because there are members of the group that do not pay installment.
19. Giving a clear time frame in terms of repay installments
20. These loans should still be held because it can help smooth the business
21. Revolving loan fund to help raise capital and their turn-around. In the future they want to be independent.
22. Loans help to accelerate the turnover of capital.

Identification of a new variable :

1. Business Assistance
2. Marketing Help

Reseach design of empowering micro enterprise through qardul hasan financing on BAZDA based on the first year of study can be illustrated as follows :

Figure 4.1 : The model of micro enterprise empowerment through qardul Hasan financing based on BAZDA



CONCLUSION AND RECOMMENDATIONS

CONCLUSION

Based on the research results of the first year , the important factors in the empowerment of micro enterprise through qardul hasan financing are as follows :

- 1 . Respondents expect no administration and interest costs for financing, as a source comes from zakat , infak and Sadaqah

- 2 . The existence of payment periods because micro enterprises run is still undeveloped.
- 3 . There are no collateral in qardul hasan financing
- 4 . Given a larger loan when micro-enterprises are developing.
- 5 . Granted the loans when micro businesses was unseccessful .
- 6 . Respondents expect management skills training

Variable findings in qualitative research through in-depth interviews with respondents is as follows :

- 1 . Respondents (mustahik running the micro business) are given business assistance until they succeed in their businesses , because of their low knowledgeable in business
- 2 . Given the facilities to market their micro businesses in order that it can survive and grow well

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