

**THE EFFECT OF PRODUCTIVE ZAKAH TO PUBLIC WELLFEAR
THROUGH SME DEVELOPMENT**

(Case Studies on KSPPS Fastabiq Khoiro Ummah Pati)

**PENGARUH ZAKAT PRODUKTIF TERHADAP KESEJAHTERAAN
MASYARAKAT MELALUI PERKEMBANGAN UMKM**

(Studi Kasus pada KSPPS Fastabiq Khoiro Ummah di Pati)

UNDERGRADUATE THESIS

In partial fulfillment for the requirement for the degree of Bachelor of Economics
(Sarjana Ekonomi) at International Program for Islamic Economics and Finance
(IPIEF), Economics Department.



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DECLARATION

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This is to certify that I myself write this undergraduate thesis entitled " The Effect of Productive Zakah on Community Wellfear through SME Development: A Case Study at KSPPS Fastabiq Khoiro Ummah Pati." This is not plagiarism or made by others. Anything related to others' work is written in quotation, the sources of which are on the list of reference. If then the pronouncement proves wrong, I am ready to accept any academic punishment, including the withdrawal or cancellation of my academic degree

Yogyakarta, 6 July 2018



Muh. Ibrahim Alhanif

MOTTO

Percayalah allah adalah maha pencipta, allah yang mengatur segala nasibmu dan
allah lah yang menjadikan mu sempurna dalam setiap langkahmu

Jadilah dirimu sendiri walaupun kamu tidak tau titik kebaikanmu dan
keburukanmu

Jadilah orang yang suka berbagi sesama umat muslim dan menyebarkan kebaikan
Lebih baik ambil keputusan yang nantinya akan salah dari pada tidak mengambil
keputusan sama sekali (Masyudi Muqorobin, M. Ec.Ph.D.Akt.)

The enemy differences paled Dangerous in the World singer is a coward and
denting. The pale faithful friend, Only the courage and conviction Yang firm.

(Andrew Jackson)

if you do good you'll get yourself a favor if you do you will get ugliness ugliness
anyway, who planted will reap (my mother)

**I dedicate my undergraduate thesis for my parents, my religion,
my friends from Pesantren Islam Al-Irsyad and the International
Program for Islamic Economics and Finance.**

INTISARI

Penelitian ini bertujuan untuk menganalisis pengaruh zakat produktif terhadap kesejahteraan masyarakat melalui perkembangan UMKM. Secara khusus, penelitian ini bertujuan menguji apakah zakat produktif mempengaruhi kesejahteraan masyarakat dengan mediasi perkembangan UMKM. Penelitian ini dilakukan di KSPPS Fastabiq Khoiro Ummah di Pati karena lembaga keuangan ini berkembang pesat di Pati dan sekitarnya dibuktikan dengan memiliki 21 kantor cabang dengan itu penyaluran zakat produktif dapat merata di Pati dan sekitarnya. Pengumpulan data dilakukan dengan metode survey dengan mengambil sampel 50 mustahik sebagai responden penelitian.

Berdasarkan hasil analisis diperoleh kesimpulan bahwa zakat produktif berpengaruh signifikan terhadap perkembangan UMKM. Perkembangan UMKM berpengaruh signifikan terhadap kesejahteraan masyarakat. Pengaruh zakat produktif terhadap kesejahteraan masyarakat dimediasi penuh oleh perkembangan UMKM. Hal ini berarti bantuan dana zakat produktif yang diberikan dapat digunakan untuk mengembangkan usaha mustahik seperti bertambahnya omzet dan keuntungan usaha, dengan berkembangnya usaha mustahik maka akan berdampak pada kesejahteraan mustahik itu sendiri selaku masyarakat.

Kata Kunci : *Zakat Produktif, Perkembangan UMKM, Kesejahteraan Masyarakat*

ABSTRACT

This study aims to analyze productive zakat to SME (Small,Medium Enterprise) households. In particular, this study aims to improve productivity with the Development of SMEs. This research was conducted at KSPPS Fastabiq Khoiro Ummah in Pati because the institution is growing rapidly in Pati and aboutnta proved by having 21 branches with the distribution of Zakah Productive can be evenly distributed in Pati and surrounding areas. Data collection was done by survey method by taking sample 50 mustahik as research respondents.

Based on the results of the analysis concluded that zakat is very influential on the Development of SMEs. The Development of SMEs is not significant to the public order. The effect of productive zakat on society is fully mediated by the Development of SME. This means that zakah funds that can be used to develop a mustahic business such as increasing turnover and business profits, with berkembanganya effort mustahik it will impact on the mustahik's own welfare as the community.

Keywords: *Productive Zakat, UMKM Development, Community Welfare*

ACKNOWLEDGEMENT

Praise be to Allah SWT for His abundant mercies, blessings and guidance so that the researcher finally can complete writing the thesis entitled “The Effect of Productive Zakah on Community Welfare through SME Development: A Case Study at KSPPS Fastabiq Khoiro Ummah Pati.” Sholawat and salam is for our prophet Muhammad peace be upon him, his family, shahabiah who still follow his sunnah until the day of resurrection. As a student of Finance and Islamic Bank program, the thesis is written as a partial fulfillment for getting undergraduate degree in Economic Faculty.

As the thesis completed, the researcher would like to express her gratitude to:

1. Dr. Rizal Yaya, S.E., M.Sc., Ph.D., Ak, CA as the Dean of Economic Faculty. Dr. Imamudin Yuliadi, M.Si., as the head of Finance and Islamic Bank Program, and Dimas Bagus Wiranata Kusuma, SE., M.EC as the director of IPEF Muhammadiyah University of Yogyakarta.
2. Ahmad Ma'ruf, SE, M.Si. the consultant and examiner of the research for her help, facilitation, guidance and motivation given to the researcher in finishing the thesis.
3. All administration staffs and lecturers of Islamic Bank Program of Muhammadiyah University of Yogyakarta who have helped and facilitated during the research.
4. All examiners of Islamic Bank Program of Muhammadiyah University of Yogyakarta
5. Dear all lecturers of IPIEF and IPIEF staffs: Dr. Wahdi Yudhi, Diah S Dewanti, M.Sc., Yuli Utami, M.Ec., Dr. Personal Word, Dr. Jaka Sriyana, Dr. Abdul Hakim, Mr. Hudyanto, Ayif Faturahman, M.Si., Dr. Endah Saptutiningsih, Dr. Lilies Setiartiti, Hendrianto, M.Ec., Anggi Rahajeng, M.Ec., Mr. Umar, MA, Mr Sahlan, Ibu Linda Kusumastuti, SE and Mrs. Novi Diah, MM.
6. Her beloved parents, Muh.Ridwan and Nani Chandra and also her beloved sisters, Zahra Nurinnisa, who have prayed and supported the researcher.

7. She would like to say thank to Afiata Putri N who has motivated and helped in finishing the thesis.
8. She would like to thank to my seniors, Mahrus who have helped and supported in finishing the thesis.
9. For all her friends in 2014 class especially IPIEF class who have helped in finishing the thesis.
10. Last but not least, she thanks to all colleagues who have participated in finishing the thesis. May Allah reply all gooddeed and give mercies to us, ameen.

Finally, she believes that nothing is perfect including the thesis. Therefore, some suggestions and comments could be useful for her.

Yogyakarta, Juli 2017

Muh. Ibrahim Alhanif

TABLE OF CONTENTS

TITLE PAGE.....	i
SUPERVISORS AGREEMENT PAGE.....	ii
DECLARATION.....	iv
INTISARI.....	vii
ABSTRACT.....	viii
ACKNOWLEDGEMENT.....	ix
TABLE OF CONTENTS.....	xi
LIST OF FIGURE.....	xiii
LIST OF TABLE.....	xiv
CHAPTER I.....	1
INTRODUCTION.....	1
A. Background.....	1
B. The Problem Formulation of the Research.....	6
C. The Purpose of the Research.....	7
D. The Benefits of the Research.....	7
CHAPTER II.....	9
LITERATURE REVIEW.....	9
A. Theoretical Framework.....	9
1. Definition of Baitul Maal wat Tamwil.....	9
2. Definition of SME.....	10
3. Definition of Zakah.....	11
B. Related Review.....	27
C. The Framework of Theoretical Thinking.....	32
D. Research Hypothesis.....	33
CHAPTER III.....	35
RESEARCH METHODOLOGY.....	35
A. The Types of the Research.....	35
B. Research Object.....	35
C. The Technique of Data Collection.....	36
D. The Technique of the Data Analysis.....	37
E. The Definition of Variable Operations and the Measurement of the Research.....	41
CHAPTER IV.....	43
RESEARCH RESULT AND DISCUSSION.....	43
A. Overview KSPPS Fastabiq Khoiro Ummah Pati.....	43
B. Respondent Characteristics.....	45
C. Effect of Productive Zakah on MSMEs as mustahiq in KSPPS Fastabiq Khoiro Ummah.....	49
D. Path Analysis.....	61
E. Discussion.....	63
CHAPTER V.....	66
CONCLUSION AND RECOMMENDATION.....	66

A. Conclusion	66
B. Recommendation	66
REFERENCES	68
Appendix.....	72

LIST OF FIGURE

Picture 2.1 : Theoretical Framework.....	33
Picture 4.1 : Gender of Respondent.....	46
Picture 4.2 : Age of Respondent.....	47
Picture 4.3 : Education of Respondent.....	48
Picture 4.4 : Monthly Income of Respondent.....	49
Picture 4.5 : Path Analysis Model.....	50
Picture 4.6 : Heteroskedasticity Test Result Model I.....	56
Picture 4.7 : Heteroskedasticity Test Result Model II.....	56
Picture 4.8 : Coefficient of Line X to Z.....	58
Picture 4.9 : Coefficient of Line X and Z to Y.....	61
Picture 1.10: Path Analysis.....	62

LIST OF TABLE

Table 1.1 : Zakat Funds Sources Report KSPPS Fastabiq Khoiro Ummah Pati The Period ended December 31	4
Tabel 2.1 : Previous Researches.....	28
Table 4.1 : Gender of Respondent.....	45
Table 4.2 : Age of Respondent.....	46
Table 4.3 : Education of Respondent.....	47
Tabel 4.4 : Monthly Income of Respondent.....	48
Table 4.5 : Validity Test.....	51
Table 4.6 : Reability Test.....	52
Table 4.7 : Normality Test Result.....	53
Table 4.8 : Table Multicollinerarity Test Result.....	54
Table 4.9 : Result of Model Regression Analysis I.....	57
Table 4.10 : Result of Model Regression Analysis II.....	5