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Analysis of the Effect of Work Ethic and Assistance on Mustahik Welfare in the Productive Zakat Program at Bengkulu Province Baznas

Novaldi Arya Pratama

UIN Fatmawati Sukarno Bengkulu

e-mail:
novaldiaryapratama13@gmail.com

ABSTRACT. Economic development aims to improve the standard of living and welfare of its community. The welfare of mustahik is when an individual or group of zakat recipients (mustahik) can achieve a standard of living better than before. This research aims to determine whether work ethic influences the welfare of mustahik, to find out whether mentorship impacts the welfare of mustahik, to analyze how work ethic and mentorship together influence the welfare of mustahik in productive zakat programs, to identify the most dominant factors affecting the welfare of mustahik in productive zakat programs, and to understand the extent of the influence of work ethic and mentorship on the welfare of mustahik in productive zakat programs. This research employs a quantitative research method, utilizing the Partial Least Square (PLS) technique, specifically Outer Loading Test and Inner Loading Test. The sample in this study consisted of 30 beneficiaries, and the data collection method used a questionnaire. The results of this study found that: First, work ethic has a direct impact on the well-being of beneficiaries. Second, mentoring does not have an impact on the well-being of beneficiaries. Third, work ethic (X1) and mentoring (X2) do not influence the well-being of beneficiaries (Y). Fourth, business mentoring does not have a significant impact on the well-being of beneficiaries, but work ethic does provide a significant impact. Fifth, a high work ethic is an important component in improving the well-being of beneficiaries. However, some types of mentoring do not have a significant impact on the well-being of beneficiaries. The estimated influence of work ethic is around 35%, while for mentoring it is < 5%, and the remaining 60% is influenced by variables outside the study.

Keywords: Productive Zakat, Mustahik Welfare, Work Ethic, Accompaniment, Mustahik;

INTRODUCTION

Economic development is one of the most important factors in every country. Economic development aims to improve the standard of living and welfare for the community. This has become one of the indicators of the Community Development Index (HDI), namely the level of welfare of the community. The Central Statistics Agency (BPS) in measuring the level of poverty of the community uses the concept of ability to meet basic needs. Productive zakat, according to Isnaini (2008), is a type of zakat used to finance business activities that can generate economic income or benefits, so as to improve the welfare of the recipient in the long run.

The purpose of this study is to find out the work ethic affect the mustahik welfare in the productive zakat program in Bengkulu Province Baznas, knowing that mentoring influences the welfare of the Mustahik in the Productive Zakat Program in Baznas Bengkulu Province, knowing the work ethic and mentoring jointly affects the mustahik welfare in the productive zakat program in the Bengkulu Province Baznas. To find out the most dominant factors affect the welfare of

mustahik in the productive zakat program in Baznas Bengkulu Province. To find out how much influence the work ethic and assistance to influence mustahik welfare in the zakat program.

Productive zakat

What is meant by "productive zakat" is zakat that is channeled to the poor in the form of business capital or other goods that will be used in productive businesses that will improve the standard of living of the poor. The reason for the issuance of zakat is that Mustahiq can become a muzakki in terms of involving the source of zakat for its business. While Qardhawi (2005) states that productive zakat can be one of the instruments that can be used in poverty alleviation by channeling zakat in the form of business capital, training hard skills/soft skills and guiding in business, and able to provide a positive impact in the long run for mustahik so that no longer need to accept zakat when the economic life has improved, so changed to productive.

Mustahik welfare

Mustahik welfare is when a person or group of recipients of zakat (mustahik) can reach a better standard of living than before. Fulfilling economic needs, such as clothing, food, and shelter, but also includes various other aspects of life, such as education, health, social, and spiritual. Empowerment, where they were raised. According to Ratih Hantari (2016) it is said that the welfare of mustahik goes well and has been fulfilled when the community becomes independent and has a better quality of life and prosperity. Empowerment that allows community members to participate in production or supporting institutions in the production process, equity without distinguishing status and expertise, security (security), sustainability, and cooperation are all ways that can be used to achieve the welfare capacity of the community. The ultimate goal of economic development. Materially, welfare is shown by the increase in income and improvement of public consumption.

Work ethic

Ethos definition, according to Geertz (in Kumorotomo 2014: 389) is "a fundamental attitude towards self and the world that is of life". Ethics is an evaluative component that can be evaluated. Therefore, what is debated in the sense of ethos are sources that can encourage someone to do something, whether work is considered a necessity for life, whether work is associated with self-identity or (in the context of the influence of work ethic and work environment on work performance (Arsad) scope of empirical), or whether it encourages participation in development. In addition, the ethos functions as the foundation of the mind, ideas, or ideals that will shape the action scheme.

Mentoring

Activities carried out by a person or group of people, such as guiding, teaching, controlling, watching, and fostering social, and their nature can control the person accompanied. In a study conducted by Suhartyni and Ermi (2021) that all the activities of assistance must be controlled in such a way as to the parties concerned such as Baznas. With the mentoring pattern carried out by Baznas, so Baznas will have a complete database of the business development carried out mustahik. Baznas easily learns about the weaknesses and developments of the business and Baznas can provide advice in accordance with their respective needs in accordance with the cases they face in the field..

Zakat management in Indonesia

Amil Zakat Agency is a zakat management organization formed by the government with management consisting of elements of society and the government. The Amil Zakat Agency formed at the national level is called the National Amil Zakat Agency abbreviated as Baznas and which is formed in the region is called the Amil Zakat Agency. Amil Zakat Agency (BAZ) formed by the state is not the same as the Amil Zakat Institution (LAZ). LAZ is a community -based organization in charge of helping the spread, utilization and distribution of zakat.

Productive zakat in the review of Islamic law

Broadly speaking, the pattern of productive zakat can be concluded into two forms: (1) Zakat property is immediately handed over to mustahik and belongs to the mustahik, and so on those who develop them into various forms, both as business capital, or used as the main tools of work. (2) Zakat assets are not given directly to mustahik, but by amil is given in the form of business capital in the form of debt or profit sharing.

METHOD

This study uses an associative research type, where this study seeks to determine the function, impact, and causal relationship between two or more factors. The variables to be examined are independent or independent variables, and dependent or dependent variables. The purpose of this study is to characterize and test variables that affect the economy of the recipient of Zakat Mustahiq in Bengkulu Province BAZNAS through the implementation of productive zakat. This research uses a quantitative approach. The researcher stated that the purpose of this study was to gather objective evidence that could be measured to support the conclusions made. Mustahik population of productive zakat recipients from Bengkulu Province Baznas amounts to 60 mustahik.

For this study, primary and secondary data are collected and processed from organizations, institutions, and other sources. Data collection methods through observation, documentation, questionnaire (questionnaire) methods. This study uses the Partial Least Square (PLS) technique with the outer loading test and inner loading test.

Based on the hypothesis that has been previously built, in this study statistical data analysis was measured using Smartpls software version 4 professional licenses. Partial Least Square (PLS) is a powerful analysis method, meaning that it does not have to meet the data assumption requirements for data normality and sample size does not have to be large. Then the analysis of the Structural Equation Modeling (SEM) -based variant can be tested with 2 models, namely the model measurement model (outer model), and the structural model (inner model). Model Measurement Models (Outer Model) for Validity and Reliability Test, while the Structural Model (Inner Model) for hypothesis tests with prediction models.

The outer model test is carried out to evaluate the quality of the indicators used to measure latent constructs (variables that cannot be measured directly, such as satisfaction, loyalty, etc.). The aim is to ensure that the indicators used are valid and reliable in representing the measured constructs.

1) Outer Loading: Value that shows the contribution of indicators to the construct. Ideal Value> 0.70.
2) Composite Reliability (CR): Measuring internal construct reliability. The minimum value received is 0.70.
3) Average Variance Extracted (AVE): Measuring how much variance indicator described by the construct. Ideal Value> 0.50
4) Discriminant Validity: Ensuring that different constructs really measure different concepts. The test that is often used is HTMT (heterotrait-monotrait ratio), and the ideal value <0.85.

Evaluation of Outer Model is important so that it can be ascertained that the construct really reflects the indicators used, so that the results of structural analysis can be interpreted accurately.

The Inner Model test aims to evaluate the relationship between latent constructs in the structural model. Some of the main indicators in the inner model evaluation include:

1) Path coefficient: shows the direction and strength of the relationship between constructs. Tested through bootstrapping to get T-Statistic and P-value values.
2) R^2 (R-Square): Describe how much the independent variable explains the dependent variable. Value 0.25 = weak, 0.50 = medium, 0.75 = strong.
3) F^2 (Effect Size): Assessing the magnitude of the influence of the independent construct on the dependent construct. Value 0.02 = small, 0.15 = medium, 0.35 = large.

RESULTS AND DISCUSSION

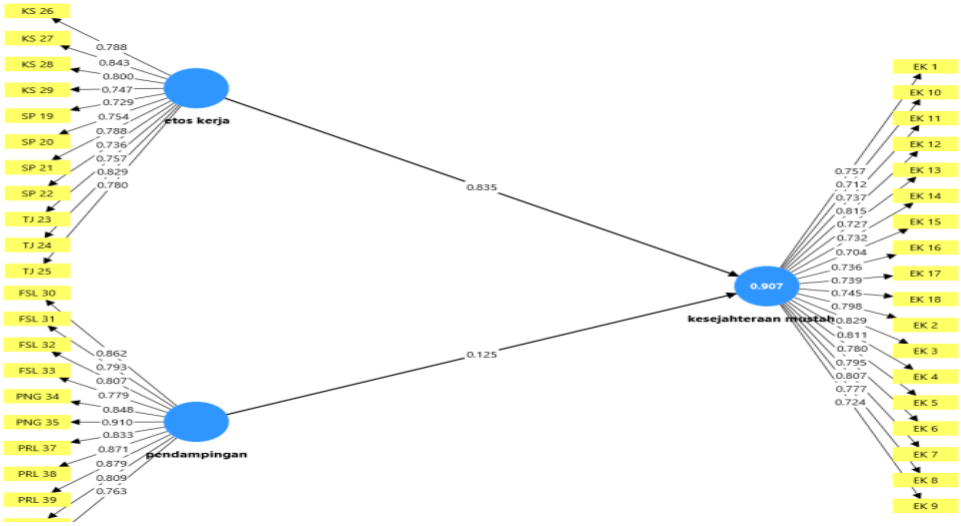

Figure 1 Outer Loading Results

Measurement model (outer model)

The measurement model is an evaluation of the model of Partial Least Square to test the validity and reliability of a research instrument. Evaluation of this research model uses the SmartPLS program. Following are the results of the validity and reliability test:

Validity test results

There are two types of validity tests from Partial Least Square, namely convergent validity and discrimination validity.

a. Convergent validity test results

Rule of thumb for convergent validity test is the Average Variance Extracted (AVE)> 0.50 and Outer Loading> 0.50. The following picture 2 results of convergent validity test..

Variabel	Average Variance Extracted (Ave)	Keterangan
Etos Kerja	0,605	Valid
Pendampingan	0,694	Valid
Kesejahteraan Mustahik	0,583	Valid

Figure 2. Average Variance Extracted Results

Based on Figure 2, the AVE values for the work ethic variable are 0.605, mentoring 0.694, and mustahik welfare 0.583. Therefore, each variable has an AVE value > 0.50, meaning all variables can be declared valid.

b. Discriminant Validity Test Results

Item	etos kerja (X1)	kesejahteraan mustahik (Y)	Pendampingan (X2)
Ek 1	0,657	0,757	0,606
Ek 2	0,746	0,738	0,686
Ek 3	0,792	0,829	0,743
Ek 4	0,759	0,811	0,643
Ek 5	0,713	0,780	0,617
Ek 6	0,726	0,795	0,771
Ek 7	0,838	0,807	0,807
Ek 8	0,813	0,777	0,733
Ek 9	0,631	0,724	0,657
Ek 10	0,674	0,712	0,602
Ek 11	0,636	0,737	0,683
Ek 12	0,833	0,815	0,828
Ek 13	0,663	0,727	0,670
Ek 14	0,677	0,732	0,660
Ek 15	0,538	0,704	0,571
Ek 16	0,681	0,736	0,610
Ek 17	0,766	0,739	0,707
Ek 18	0,723	0,745	0,719
Sp 19	0,729	0,711	0,755
Sp 20	0,754	0,727	0,719
Sp 21	0,788	0,730	0,749
Sp 22	0,736	0,727	0,704
Tj 23	0,757	0,715	0,688
Tj 24	0,829	0,765	0,754
Tj 25	0,780	0,762	0,644
Ks 26	0,788	0,738	0,752
Ks 27	0,843	0,761	0,816
Ks 28	0,800	0,772	0,717
Ks 29	0,747	0,724	0,655
Fal 30	0,849	0,819	0,862
Fal 31	0,823	0,874	0,793
Fal 32	0,772	0,732	0,807
Fal 33	0,705	0,710	0,779
Png 34	0,709	0,721	0,848
Png 35	0,798	0,739	0,810
Prl 37	0,774	0,733	0,833
Prl36	0,731	0,717	0,763
Prl 38	0,761	0,709	0,871
Prl 39	0,748	0,732	0,879
Prl 40	0,755	0,725	0,809

Figure 3. Cross-Loading Results

Based on the results, each item in each variable has a higher cross-loading value for its own latent variable than for the other latent variables. This indicates that the indicators are not highly correlated with the other latent variables, thus making these items valid.

c. Reliability Test Results

The results of the reliability test in this study can be seen in Figure 4.

Variabel	Cronbach's alpha	Composite reliability (rho_a)	keterangan
etos kerja(X1)	0,934	0,935	Handal
kesejahteraan mustahik(X2)	0,958	0,959	Handal
Pendampingan (Y)	0,956	0,957	Handal

Figure 4. Reliability Test Results

Figure 4 shows that the variables work ethic, mentoring, and welfare of recipients have a composite reliability value of >0.70. Therefore, it can be concluded that all statements/questions used in this research variable are reliable and meet the credibility criteria.

Structural Model (Inner Model)

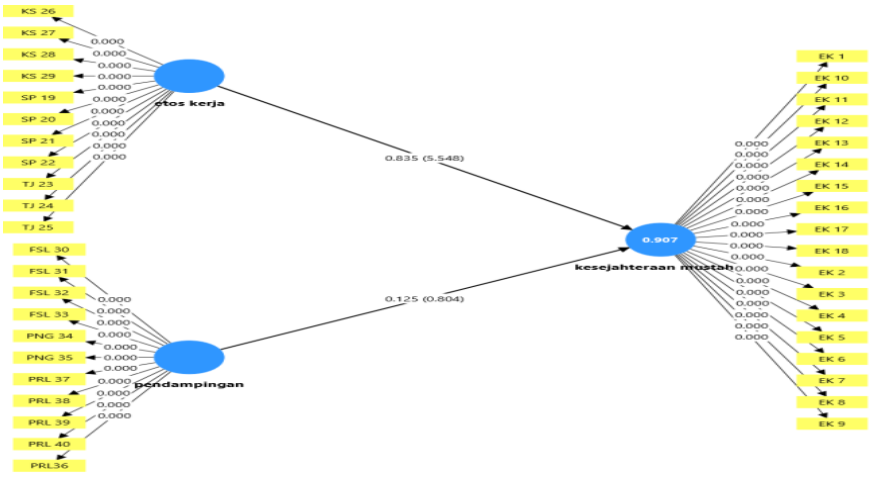

Figure 5. Path coefficient

Coefficient of Determination (R-Square)

Structural model testing was evaluated using R2 or R-Square for the dependent construct..

VARIABEL	R-square
kesejahteraan mustahik	0,907

Figure 6: R-Square Results

Figure 6 shows the R-Square value for the mustahik welfare variable (Y) of 0.907, indicating that work ethic (X1) and mentoring (X2) explain 90.7% of the variation in mustahik welfare (Y), while the remaining 0.03% is explained by other independent variables not included in the research model.

Hypothesis Testing Results

a. Path Coefficient Test

The path coefficient test aims to determine the effect of the independent variables on the dependent variable.

Variable	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
etos kerja -> kesejahteraan mustahik	0.835	0.84	0.15	5.548	0,000
pendampingan -> kesejahteraan mustahik	0.125	0.123	0.156	0.804	0,421

Figure 7: Path Coefficient Test Results

The first hypothesis test in this study was conducted to determine the effect of work ethic (X1) on mustahik welfare (Y). The results showed a t-statistic value (5.548) > 1.96 and a p-value (0.000) < 0.05. The data analysis results show that work ethic has a positive and significant influence on the welfare of mustahik. Mustahik with a strong work ethic, such as discipline, responsibility, hard work, and enthusiasm in running their businesses, tend to have better levels of welfare. This suggests that improving work values within mustahik can help them move from dependence on zakat assistance to economic independence. This finding aligns with research conducted by Maulana (2021), which found that work ethic positively contributes to increasing the income and standard of living of mustahik operating in micro-enterprises under the guidance of amil zakat institutions.

The results of the second hypothesis test in this study were conducted to determine the effect of mentoring (X2) on the welfare of mustahik (Y). The results showed a t-statistic (0.804) <1.96 and a p-value (0.421) >0.05. Based on the data analysis, mentoring did not have a positive and significant influence on mustahik welfare. Although mentoring is provided by zakat institutions through various programs such as training, business monitoring, and motivation, in reality, it has not been effective enough to improve the standard of living of mustahik. This may be due to a mismatch between the mentoring methods provided and the actual needs of mustahik in the field. Research by Ramadhani and Yusuf (2021) supports this finding, finding that the mentoring program has not been running optimally due to the lack of meeting frequency and the weak quality of human resources. As a result, mustahik do not receive ongoing guidance in developing their productive businesses.

The results of the third hypothesis test in this study were conducted to determine the effect of Work Ethic (X1) and Mentoring (X2) on mustahik welfare (Y). The results of the Work Ethic study showed a t-statistic (5.548) > 1.96 and a p-value (0.000) < 0.05, thus H1 is accepted. Meanwhile, the results of the Mentoring study showed a t-statistic (0.804) <1.96 and a p-value (0.421) >0.05, therefore, H0 was not accepted. This study examined the simultaneous influence of work ethic and mentoring on the welfare of mustahik as beneficiaries of the productive zakat program. The analysis showed that together, work ethic and mentoring did not significantly influence mustahik's welfare. However, when tested partially, work ethic had a positive and significant effect, while mentoring did not show a positive or significant effect on their welfare. In her study of the Independent Livestock Village program of DT Peduli Tasikmalaya, Badriatul Ummah (2023) stated that work ethic had a significant influence on improving mustahik's welfare, while mentoring did not affect the economic or social outcomes of beneficiaries. It is hoped that work ethic and mentoring can work together to help the poor escape poverty.

In the productive zakat program, work ethic is the most important factor influencing mustahik's welfare. This program is based on theoretical analysis and support from various studies and expert commentary. However, mentoring is not always successful, especially if it is not conducted contextually and sustainably. Therefore, for interventions to have maximum and sustainable impact, zakat empowerment programs must focus more on improving the work values, responsibility, and desire of recipients to work. Business mentoring does not significantly impact recipients' welfare, but work ethic does, according to research by Elza (2023). Those with a strong work ethic have a better income and quality of life than those who only receive guidance without motivation to work hard.

A strong work ethic is an important component in improving the welfare of mustahik. Those who have a work ethic, discipline, responsibility, and a desire to progress tend to be better at managing zakat assistance or business capital, increasing income, productivity, and overall welfare. And besides work ethic, one of the main components of mustahik empowerment is mentoring. However, some types of mentoring do not have a significant impact on mustahik welfare. In cases where work ethic shows a significant influence with a t-statistic value (5.548) > 1.96 and a p-value (0.000) < 0.05, with an estimated influence of around 35%. Meanwhile, the results of the Mentoring study show a t-statistic value (0.804) < 1.96 and a p-value (0.421) > 0.05, so the contribution to the dependent variable is very small, less than 5%, and the rest is influenced by other factors outside the study.

CONCLUSION

Based on the research findings, it can be concluded that work ethic directly influences the welfare of mustahik. This is evident from the t-statistic (5.548) > 1.96 and p-value (0.000) < 0.05. Mentoring does not influence the welfare of mustahik. This is evident from the t-statistic (0.804) < 1.96 and p-value (0.421) > 0.05. Work ethic (X1) and mentoring (X2) do not influence the welfare of mustahik (Y). This is evident from the work ethic p-value (0.000) < 0.05, while mentoring p-value (0.421) > 0.05.

Among the variables, work ethic and mentoring are the most dominant variables influencing the welfare of mustahik. This means that work ethic is often a key factor in productive zakat programs, determining the success and well-being of recipients. However, mentoring is sometimes ineffective, especially if it is not conducted contextually and sustainably. Therefore, zakat empowerment programs must focus more on improving the work ethic, responsibility, and

willingness of recipients to strive so that the interventions provided have a maximum and sustainable impact.

The welfare of recipients is influenced by work ethic and mentoring variables, with an estimated influence of approximately 35%, while the remaining 65% is influenced by other factors outside the study. In cases where work ethic shows a significant influence with a t-statistic (5.548) > 1.96 and a p-value (0.000) < 0.05. Meanwhile, the results of the study showed that mentoring showed a t-statistic (0.804) < 1.96 and a p-value (0.421) > 0.05.

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