

# THE INFLUENCES OF PRODUCTIVE ZAKAH MENTORING TO THE SAVING BEHAVIOR AND THE PROSPERITY OF POOR HOUSEWIFE

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**Abstrack.** *The Influences of Productive Zakah Mentoring To Saving Behavior and The Prosperity of Poor Housewife.* The purpose of this study was to determine the influences of productive zakah mentoring to the saving attitude, the confidence of saving ability, the saving behavior and the prosperity of poor housewives which become partners of Masyarakat Mandiri Dompot Dhuafa. This is a quantitative research using Structural Equation Modelling. The respondents are 115 poor housewives in Parung, Bogor, West Java; Cipinang, East Jakarta; Tanjung Pasir, Tangerang, Banten; and Bantar Gebang, Bekasi, West Java. The variables that used on this research are the mentoring of zakah productive, saving attitude, saving behavior, and prosperity. The result showed that the mentoring of productive zakah program has significant influence for the saving attitude and saving behavior. Saving behavior also affects significantly the prosperity of poor housewives.

**Keywords:** *productive zakah mentoring, saving behavior, prosperity, structural equation Modeling*

**Abstrak.** *Pengaruh Pendampingan Zakat Produktif Terhadap Prilaku Menabung dan Kesejahteraan dari Ibu Rumah Tangga Mustahik.* Penelitian ini membahas pengaruh kualitas pendampingan program pendayagunaan zakah produktif Masyarakat Mandiri Dompot Dhuafa terhadap sikap menabung, keyakinan kemampuan menabung, perilaku menabung dan kesejahteraan ibu rumah tangga mustahik. Penelitian ini bersifat kuantitatif dengan menggunakan metode Structural Equation Modelling. Responden penelitian ini adalah 115 ibu rumah tangga mustahik di empat lokasi yaitu Parung, Bogor, Jawa Barat; Cipinang, Jakarta Timur; Tanjung Pasir, Tangerang, Banten; dan Bantar Gebang, Bekasi. Variabel yang dipergunakan dalam penelitian ini ialah pendampingan zakat produktif, sikap menabung, prilaku menabung, dan kesejahteraan. Hasil penelitian ini menemukan bahwa kualitas pendampingan berpengaruh signifikan terhadap sikap dan perilaku menabung. Perilaku menabung berpengaruh signifikan terhadap kesejahteraan.

**Kata Kunci:** *pendampingan zakah produktif, prilaku menabung, kesejahteraan, model persamaan struktural*

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## Introduction

Poverty does not only have relation with economic dimension, moreover poverty relates to many aspects such as social, culture, politics, environment, health, education, spirituality, working attitude and self value. Financial aid is not enough to help them if the cause of their poverty is not solved (Mintarti, 2013). Productive zakah was developed since few years ago as a breakthrough to reduce poverty. It is the transformation of zakah program from cash donation into productive activities using zakah fund. Zakah beneficiaries (*mustahik*) are not only given the donation, but they are motivated to work and become entrepreneur using the donation from zakah distribution (Grandyanto, 2012). One of zakah institution which has developed the productive zakah is Dompot Dhuafa with the program Masyarakat Mandiri that its purpose is to create the prosperity of *mustahik* through saving. Saving is important because its benefits for life, and Islam also support saving because a Muslim can prepare themselves for their future plan or emergency condition (Antonio, 2001).

The purpose of the present study was to determine the effects of zakah institution to create prosperity of *mustahik* through their saving attitude, confidence of saving ability and saving behavior by seeing the aspect of mentoring. Mentoring performance will be measured using service quality instrument. Structural Equation Modelling (SEM) is one of the methods that can be used to see the influence in several variables. Based on the fact, the questions of this study are: *first*, do the program of productive zakah by Masyarakat Mandiri effect significantly to the saving attitude, the confidence of saving ability, the saving behavior and the prosperity of poor housewives? *Second*, do saving behavior have effects significantly to the confidence of saving ability of poor housewives? *Third*, do the confidence of saving ability have significant influence to the saving behavior of poor housewives? *Fourth*, do saving behavior effect significantly to the prosperity of poor housewives?

## Literature Review

From linguistic aspect, the root of the word zakah comes from *zaka* which means grow, clean, and good. Based on fiqh terminology, zakah define as an obligation that an individual has to donate a certain proportion of wealth each year to charitable causes. In broad outline, the form of zakah distribution and utilization was divided into two ways, which is distribution for consumptive activities and productive activities. Zakah distribution for consumption is only a temporary aid for urgent needs. Usually this donation is purposed to give the basic need such as food, education and health. Contrary, zakah distribution for productive activities is zakah donation for productive business for middle and long term (Mintarti, 2013). Productive zakah is zakah that is donated for *mustahik* as capital to run business with purpose to increase their economic level and their productivities (Qadir,

2001). Productive zakah is one of the community empowerment based on zakah to improve life quality of poor people using their skill, power and participation. It needs active interaction between zakah officer as program counselor and poor people as the target of the program. With the program, every poor people is seen as a personal who also has power but it is not totally used. Through productive zakah, they can participate from making the plan, into evaluating the program. The zakah officer having the role as mentor becomes an agent of change who also helps to solve their problem.

There are five service quality measurements that becomes satisfaction indicator for customer (Kotler and Keller, 2007), such as: *first*, tangibles, including physical facility, equipment, employee and communication tools. *Second*, reliability, a skill to give the promised service immediately, accurately and satisfying. *Third*, responsiveness, a willing of the employee to help the customer and give them the service with responsiveness. *Fourth*, assurance, including knowledge, skill, politeness, trustworthiness of the employee, less of danger, risk or doubt. *Fifth*, empathy, including good communication and relationship, personal touch and customer understanding.

Besides this five indicators developed by Parasuraman, Othman and Owen added compliances as service quality measurement, especially *Compliances with Islamic Law* which was known as CARTER (*Compliance, Assurance, Reliability, Tangible, Emphaty, and Responsiveness*). The research was elaborated to determine the service quality of Islamic bank Kuwait Finance House (KFH). Compliance is a skill to comply with Islamic law and Islamic banking principles. It is developed into five aspects: the institution comply to the Islamic law and principle, the institution does not take or give the interest in the saving product, product regulation and services are islamic, there's no interest in the credit product, and there is profit sharing in the investment products (Othman and Owen, 2001).

Besides Parasuraman et al, other experts also formulize other dimension or factor used by costumers to measure the quality of service. One of them is Gronroos, who stated that there are three main criteria used by costumers in measuring the quality of a service, there are: outcome related, process related and image related. Those three criteria can still be elaborated into six elements; two of them are (Tjjiptono, 2000): *First*, recovery, this element is included in process-related criteria. Customers realized that, if there is a mistake or if they find an unexpected thing, the service provider will take immediate and appropriate action and solve the problem. *Second*, reputation and credibility. this element is included in image-related-criteria.

A person's ability to behave is influenced by his confidence. This confidence is defined as perceived behavioral control. Perceived behavioral control is somebody's confidence in his ability to do certain behavior, whether it is easy (Yasid, 2010). In

relation to the behavior of saving, the perceived behavioral control describes the perception of somebody on his ability to save. This believe is influenced by several believes he can accept (control believe). This control believes is an individual believe on the existence of several factors that make saving easy or difficult.

This believes is influenced by several accepted believes (control believes). The control believes is an individual believe about the present of many factors that makes easy or difficult in doing something. In conceptual, perceived behavioral control relates with self-efficacy. Self-efficacy is a self believe about a confidence to do something in specific situation. According to the above definition of perceived behavioral control and self-efficacy, the saving behavior of a person is influenced by his confidence in saving ability in his situation. The indicators in seeing the confidence in saving ability are: *first*, the confidence in saving ability; *second*, the confidence in not withdrawing the saving immediately.

In economics, the saving behavior is described as the comparison between income and the amount of funds allocated for the future, whether it is saved for daily needs according to life cycle, urgent needs or investments (Yasid, 2010). There are four factors that indicate the saving behavior, that is: *first*, the amount of fund; *second*, the ratio between saving and earning, which defined as the comparison between the amount of saving and the income earned; *third*, the increase of saving amount, which can be defined as the perception on the increase of saving amount saved by somebody; *fourth*, saving frequency, defined as how often a person save in a certain period of time (Yasid, 2010).

## Methods

The analysis method of this study is Structural Equation Model (SEM). Structural equation modeling (SEM) is a very cross-sectional, linear and general modeling technique. Included in this SEM are factor analysis, path analysis, and regression. The next definition states that SEM is a statistical technique used to build and test statistical models which usually presented in cause-effect models. SEM is actually a hybrid technique, which include the confirmatory aspects of factor analysis, path analysis and regression which can be considered as special case in SEM (Sarwono, 2014).

The information was collected by distributing questionnaire to the respondents. The population of the study is all of poor housewives of Masyarakat Mandiri partner in Zona Madina cluster in Parung, Bogor, West Java; Cipinang, East Jakarta; Tanjung Pasir, Tangerang, Banten; and Bantar Gebang, Bekasi, West Java. Sample was taken using non probability sampling in form convenience sampling. The amount of respondents on this study is 115 poor housewives. The research will elaborate five latent variables, which are the service quality, the saving attitude, the

confidence of saving ability, the saving behavior and the prosperity.

The statistic hypothesis of the studies are:

- Ho: The mentoring of productive zakah program by Masyarakat Mandiri does not influence significantly the saving attitude or poor housewives.
- H1: The mentoring of productive zakah program by Masyarakat Mandiri influences significantly the saving attitude or poor housewives.
- Ho: The mentoring of productive zakah by Masyarakat Mandiri does not influence significantly the confidence of saving ability of poor housewives.
- H2: The mentoring of productive zakah by Masyarakat Mandiri influences significantly the confidence of saving ability of poor housewives.
- Ho: The mentoring of productive zakah by Masyarakat Mandiri does not influence significantly the saving behavior of poor housewives.
- H3: The mentoring of productive zakah by Masyarakat Mandiri influences significantly the saving behavior of poor housewives.
- Ho: The saving attitude does not influence significantly the confidence of saving ability of the poor housewives.
- H4: The saving attitude influences significantly the confidence of saving ability of the poor housewives.
- Ho: The confidence of saving ability does not influence significantly the saving behavior of the poor housewives.
- H5: The confidence of saving ability influences significantly the saving behavior of the poor housewives.
- Ho: The saving behavior does not influence significantly the prosperity of the poor housewives.
- H6: The saving behavior influences significantly the prosperity of the poor housewives.
- Ho: The mentoring quality of productive zakah by Masyarakat Mandiri does not influence the prosperity of the poor housewives.
- H7: The mentoring quality of productive zakah by Masyarakat Mandiri influences the prosperity of the poor housewives

## Discussion

This research used two stage approaches, where the initial analysis is conducted on the model measured to analyze the accuracy of each question on the model. The model measured which explains the relationship between indicator variables in building the latent variables.

From nine measurements of GOF, there are 3 GOF measurements not showing good compatibility, whereas 4 other GOF measurements shows good compatibility, and there are 2 measurements shows marginal compatibility, therefore it is concluded that the compatibility of the models are good. After no offending

estimates can be found, the research can move to the next examination, the validity of measuring models. Observed variables considered valid the t-value is bigger than the exact value of 1,96 (the critical t is approached by z value 95%) and the standardized loading factors more or less bigger than 0,50. But, if there is a standard factor value under 0.5 but still higher or more or less the same as 0,3, then the related variable may still be considered not to be eliminated. But, if the value of the factor is less than 0,3, the variable must be eliminated from the model. In this research, the author will maintain all variables because all of their values are higher than or the same as 0,3.

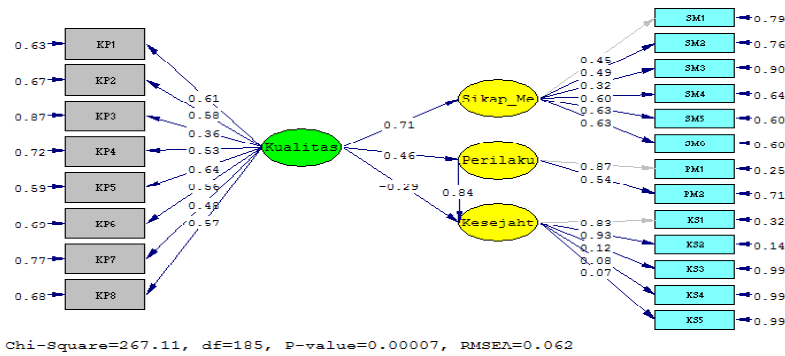


Figure 1. Standardized Solution Model Structural

After measuring the validity, the next step is to measure the reliability. The construct of reliability measurement in SEM can be measured by using composite reliability measure and variance extracted measure. Hair et.al states that a construct having good reliabilities is if the value of its construct reliability (CR) is  $\geq 0.70$ . From the reliability analysis, it is seen that the reliability coefficient, all indicators to each construct are bigger or the same as 0.7, except the Believe in The Ability to Save. Therefore, the variable will not to be included in the next data assignments.

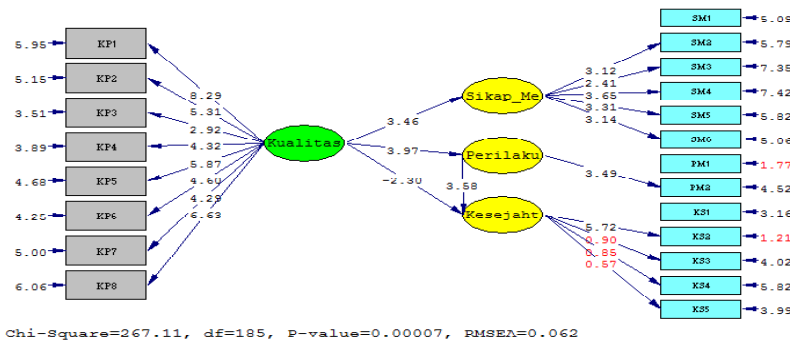


Figure 2. t-values Model Structural essed

The causality relation in each construct becomes significant if statistically the level of  $\alpha = 0,05$  and t value  $\geq 1,96$  (critical value or t table). The evaluation of structural model includes:

**Table 1. The Evaluation of Structural Model Coefficient**

Relation	Estimation	t-value	Information
Mentoring Quality to Saving Attitude	0,71	3,46	Significant
Mentoring Quality to Saving Behavior	0,46	3,97	Significant
Saving Attitude to Prosperity	0,84	3,58	Significant
Mentoring Quality to Prosperity	0,29	-2,30	No Significant

Source: Respondent data source, processed

Based on the coefficient evaluation of structural model at the table, we can see that there is one coefficient which is not statistically significant. It is the coefficient describing the relation between mentoring quality and prosperity. It's concluded that there is no significant causality relation between those factors that has been hypothesized.

According to the above mention SEM analysis, the H2 Hypothesis (the quality of mentoring program of the productive zakah empowerment of the Masyarakat Mandiri influencing significantly to the believe of the ability to save of the housewives among the *mustahiks*), H4 (saving attitude influences significantly to the believe in saving ability and H5 (the believe in saving ability influence significantly the behavior in saving) is not included because according to reliability studies of the measuring model, the latent variable of KKM is not fulfilling the reliable value therefore do not included in the data processing.

**Table 2. The Result of Hypotesis Test**

	Hipotesis	t-values	Keterangan
H1	The quality of the mentoring of the empowerment program of the productive zakah of the Masyarakat Mandiri influence significantly the saving attitude of the housewives among the <i>mustahiks</i> .	3.46	Data supports H1
H3	The quality of the mentoring of the empowerment program of the productive zakah of the Masyarakat Mandiri influence significantly the saving attitude of the housewives among the <i>mustahiks</i> .	3.97	Data supports H3



H6	The saving behavior is influencing significantly to the welfare of the housewives among the <i>mustahiks</i> .	3.58	Data Supports H6
H7	The quality of mentoring the empowerment program of the productive zakah of the Masyarakat Mandiri is related significantly to the saving attitude of the housewives among the <i>mustahiks</i> .	-2.30	Data do not support H7

Source: Respondent data source, processed

Hypothesis 1 states: "The mentoring quality of the empowerment program of the productive zakah is significantly influence the saving attitude of the housewives among the *mustahiks*. According to the result of the calculation of the structure model of the Hypothesis 1, the t-value is 3,46. Therefore the research supports the statement that states the quality mentoring program of the empowerment significantly influence the saving attitude of the housewives among *mustahiks*. This means that the higher the quality of the mentoring program of the Masyarakat Mandiri Dompot Dhuafa, the higher also the saving attitude of the housewives among the *mustahiks*. The structural equality of hypothesis 1 is:

$$\text{Sikap\_Me} = 0.71 * \text{Kualitas}, \text{Errorvar.} = 0.50 \text{ R}^2 = 0.50$$

The structural equality shows the significant and direct influence of mentoring quality in the empowering program in of productive zakah to the saving attitude. The percentage value of influence is 50,41 percents. This shows that 50.41 percents of the changing of saving attitude of the housewives among the *mustahiks* are directly influenced by the improvement of mentoring quality of the empowerment program of productive zakah of the Independent Society.

Hypothesis 3 states: "The quality of mentoring program of productive zakah significantly influence the saving attitude of housewives among the *mustahiks*." According to the result of the calculation of the structure model of the Hypothesis 1, the t-value is 3,97. Therefore the research supports the statement that states the quality mentoring program of the empowerment significantly influence the saving attitude of the housewives among *mustahiks*. This means that the higher the quality of the mentoring program the higher also the saving behavior of the housewives among the *mustahiks*. The structural equality of this hypothesis is:

$$\text{Sikap\_Me} = 0.46 * \text{Kualitas}, \text{Errorvar.} = 0.79 \text{ R}^2 = 0.21$$

The structural equality shows the significant and direct influence of mentoring quality in the empowering program in of productive zakah to the saving behavior. The percentage value of influence is 21.16 percents. This shows that 21.16 percents of the changing of saving behavior of the housewives among the *mustahiks* are



directly influenced by the improvement of mentoring quality of the empowerment program of productive zakah of the Independent Society.

Hypothesis 6 states: 'Saving behavior significantly increase the prosperity of the housewives among *mustahiks*'. The research supports the statement that states the saving behavior significantly increase the prosperity of the housewives among the *mustahiks*. This means that the higher the saving behavior the higher also the prosperity of the housewives among the *mustahiks*. The Structural equation of this hypothesis is :

$$\text{Kesejaht} = 0.84 * \text{Perilaku} - 0.29 * \text{Kualitas}, \text{Errorvar.} = 0.43 \quad R^2 = 0.57$$

The structural equality shows that the percentage of influence of saving behavior to the prosperity of the *mustahiks* is 70,56 persen. This shows that 70.56 percent of the improvements of the prosperity of the housewives among the *mustahiks* directly caused by the improvements of saving behavior.

Hypothesis 7 states: Mentoring quality empowerment program of productive zakah significantly influence the prosperity of the housewives among the *mustahiks*'. According to the result of the calculation of the structure model of the Hypothesis 6, the t-value is -2.30. Therefore the research do not support the statement that states the mentoring quality of the empowerment program of productive zakah significantly influence the prosperity of the housewives of the *mustahiks*. The structural equality of this hypothesis is :

$$\text{Kesejaht} = 0.84 * \text{Perilaku} - 0.29 * \text{Kualitas}, \text{Errorvar.} = 0.43 \quad R^2 = 0.57$$

The structural equality shows the percentage amount of influence of mentoring quality of the empowerment program of productive zakah to the saving behavior is 8.41 percents (-0.29<sup>2</sup>). This shows that 8.41 percents of improvements of the *mustahik's* prosperity is directly influenced by the improvements of quality of the mentoring programs of the empowerment of productive zakah.

## Conclusion

The saving behavior is proven to have a major impact in increasing the prosperity of the housewives of the *mustahik*. In the future, Masyarakat Mandiri Dompot Dhuafa or other zakah institutions which develop the productive zakah are obliged to give more attentions to the saving behaviors of the *mustahik*. Saving programs must be developed to build the saving attitude and to push the saving behavior. One thing those institutions can do is to set a certain amount of saving target for each *mustahik*, in order to achieve what they want to get. At the same time, Masyarakat Mandiri can give rewards to those who achieve their saving targets or those who can achieve certain saving points from time to time so they can win prizes in local or national level prepared by Masyarakat Mandiri Dompot Dhuafa.

In this case, *amil zakah* institutions or other society empowerment institutions have to give more attentions to the mentoring process, because in this phase, the *mustahik* will receive knowledge and motivations. The mentors have to be trained periodically in progressive training to expand their horizons and increase their understandings in order to accelerate the transformation process of the *mustahik*. One of the knowledge and skill needed to be imparted is mass communication, which can be transferred through trainings.

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