THE IMPACT OF THE BOGOR BLESSING PROGRAM ON BUSINESS INCOME: MSME MUSTAHIK IN BOGOR CITY

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Abstract

This study aims to determine the impact of MSME empowerment from productive zakat funds through the Bogor Berkah program implemented by BAZNAS Bogor City on mustahik MSME business income. The research method used is quantitative with multiple linear regression analysis method. The data collection method uses interviews and questionnaires. The results of the study partially show that the implementation of the Bogor Berkah program on business capital assistance, skills training, marketing practices and mentoring has a significant effect on the business income of mustahik MSMEs by increasing the income generated. While simultaneously the implementation of the Bogor Blessing program has a significant effect on the business income of mustahik MSMEs by increasing the income generated.

Keywords: *Bogor Blessing Program, Income, MSMEs, Productive Zakat*

1. Introduction

Indonesia is a country with the largest Muslim population in the world that has a sharia-based economic system. One of these economic systems is zakat. Zakat is an act of worship for Muslims and an obligation if a person has reached the nisab on his property (Wulansari, 2013). These assets in Islamic provisions are required to be given or distributed to groups of people who are entitled to receive them which are referred to as

asnaf zakat (Hakim, 2020). The function of the presence of zakat is to equalize a property owned by humanity in excess and given to those in need (Sheikh, 2013).

In the aspect of distribution, so far the distribution system has been carried out by Zakat Management Institutions and Individuals. There are two patterns of zakat distribution, namely the traditional distribution pattern (consumptive) which is a momentary need (Afandi, 2018) and the productive utilization pattern (economic empowerment). The distribution of zakat is generally carried out by Amil Zakat Institutions and individuals in a consumptive manner. Whereas this method is less touching on the problems faced by mustahik, because it only helps their difficulties for a moment. Therefore, the government provides opportunities for Amil Zakat Agency (Indonesian: Badan Amil Zakat (BAZ)) and Amil Zakat Institution (Indonesian: Lembaga Amil Zakat (BAZ)) to help strive for the welfare of the poor and needy (mustahik) so that their economic level increases, namely by utilizing zakat productively. In carrying out this, there are now many Zakat Management Institutions that try to give their zakat productively with the aim of changing the recipient's situation from the mustahik category to muzzaki (Syahriza, 2019).

One of the Zakat Management Institutions that provide and utilize zakat productively is the National Amil Zakat Agency (Indonesian: Badan Amil Zakat Nasional (BAZNAS)). BAZNAS is an institution that collects, manages, distributes and utilizes zakat, infaq, and shadaqah. BAZNAS was established based on Law Number 23 Year 2011 on Zakat Management. BAZNAS has duties and functions in collecting and utilizing zakat for public interest and social welfare. BAZNAS cooperates with the government, civil society organizations, and financial institutions to improve the effectiveness and efficiency of zakat management. It also has programs for economic empowerment, one of which is the empowerment of MSMEs.

BAZNAS has several offices spread across various cities and regencies. One of the BAZNAS that focuses on the collection, management, distribution and utilization of zakat in a city area is BAZNAS Bogor City. Based on Law Number 38 Year 1999, initially the Bogor City government established the National Amil Zakat Agency (BAZNAS) with the aim of collecting and managing zakat. The management of zakat carried out by BAZNAS Bogor City aims to improve the efficiency and effectiveness of services in the management of zakat. increase and empower the benefits of zakat which are used to realize the welfare of mustahik in Bogor City (Bogor, 2019). BAZNAS began to compile several programs in it, namely the Bogor Blessing, Bogor Smart, Bogor Care, Bogor Healthy and also Bogor Taqwa programs.

One of the programs in realizing productive zakat carried out by BAZNAS Bogor City is the Bogor Berkah program. The Bogor Blessing Program itself is a productive zakat utilization strategy by providing business capital assistance, skills training, skills practice, and mentoring to its fostered MSMEs by grouping them into several areas in Bogor City

(Bogor, 2019). One of the parties receiving assistance from the Bogor Berkah Program is MSME actors who are classified as mustahik or MSME actors who are still underdeveloped in their businesses in Bogor City who are included in the Majelis Ta'lim group. This utilization program has been running since 1974 since BAZNAS Bogor City began operating. The program was originally named Ekonomi Berkah. However, in 2022, the Economic Blessing program changed its name to the Bogor Blessing program with some additional implementation as a productive zakat utilization strategy, namely skills training and marketing practices.

The coaching to mustahik MSMEs began in 2022 as a productive zakat utilization strategy and has fostered 80 MSMEs in Bogor City. The purpose of the productive zakat utilization strategy at the Bogor Berkah event is to optimize the zakat budget to mustahiks, train the ability of MSME actors to run their businesses, and provide direction to MSME actors so that the businesses they run get greater profits, both in terms of sales and income earned. The emergence of the Bogor Berkah event as a productive zakat strategy is to change MSMEs towards a better direction and overcome the problems faced by MSME players in Bogor City.

The main problem for MSMEs in Bogor City is that the sales of their business products are still minimal, which has an impact on reduced income. This is due to the economy that has not improved after the emergence of Covid 19, lack of product marketing strategies, lack of experience and knowledge in terms of management of maintaining a business. In addition, many new competing products have better appeal so that consumers prefer these new products. This problem is experienced by MSME players in Bogor City from time to time in marketing their products. From these conditions, previous researchers have conducted a study conducted by Utami (2018) with the same problem and examined a BAZNAS Yogyakarta City program consisting of business capital assistance, skills training and mentoring. The study stated that the three program implementations had an impact on increasing the income of these MSMEs.

As a reference to this research, this research has differences in terms of implementation, namely in 2022 to 2023. BAZNAS Bogor City seeks to overcome the problems faced by these MSMEs by implementing a productive zakat utilization strategy through the Bogor Berkah program to provide business capital assistance in the form of money and goods. Providing skills training in the form of providing material on skills to read market opportunities, skills to adjust to economic conditions and skills to manage finances. implementing marketing practices in the form of product marketing practices directly to consumers (direct selling), marketing practices by building brand image, marketing practices by promoting products via the internet. Provide assistance to these MSMEs by controlling business activities, helping if they experience difficulties when carrying out their business activities (facilitator), providing motivation to be enthusiastic

in carrying out their business activities (motivator). As a difference from other BAZNAS programs, BAZNAS Bogor City adds to the implementation activities with marketing practices for these MSMEs. To see the effect of the Bogor Berkah program on the business income of mustahik MSMEs. Therefore, the authors are interested in researching the program with the title "IMPACT OF THE BOGOR BERKAH PROGRAM ON BUSINESS INCOME: MSME MUSTAHIK IN BOGOR CITY"

2. Literature Review

2.1 Productive Zakat

In language, zakat comes from the word zakat and the scholars interpret it with various interpretations, including first, according to Abu Hasan Al-Wahidi and Imam Nawawi who interpreted that Zakat means at-thaharu (purification or purification). Second, zakat means al-barakatu, which means people who always pay zakat. Third, zakat means an-numuw which is to grow and bloom. Fourth, zakat means *AS Shalahu* (good), meaning that people who always pay zakat always receive beautiful property and avoid calamities (Hamka, 2013). According to the understanding of the word shara zakat has an understanding, among others (Santoso, 2016):

- Yusuf *Al-Qardhawi* said that zakat is a certain amount of property revealed by Allah SWT and then given to those who are entitled to receive it.
- Abdurrahman *Al-Jaziri* believes that zakat is the giving of wealth to those who are entitled to it. That zakat is the transfer of ownership to people who have the right to receive it under certain conditions.
- Muhammad *Al-Jarjani* defines zakat as an obligation imposed on Muslims to spend some of their wealth.

In economic terms, zakat is an activity of transferring wealth from those who can afford it to those who cannot, transferring wealth also means transferring economic resources (Ummah, 2020). Zakat is also an act of worship for Muslims and an obligation if a person has reached the nisab on his property. It can be concluded that zakat is an act of worship as an obedience to Allah and an obligation to fellow humans. Zakat is not only a reward-oriented worship, but also a social and humanitarian sense. Meanwhile, in the social field, zakat functions to eliminate poverty from society. While in the economic field, zakat prevents the accumulation of wealth in a small part of humanity, Zakat is a mandatory contribution of Muslims to the state treasury (Wulansari, 2013).

According to the Big Indonesian Dictionary (KBBI), productive is something that can produce, bring in continuously and be used regularly to produce new elements. In another sense, an activity is oriented towards results or benefits that can provide a benefit, be it for yourself or others (Suharso, 2018). From this understanding, productive is a way to get the desired results by making an effort (Nandy, 2021).

From the definition between zakat and productive above, it can be concluded that productive zakat is a provision of zakat given to mustahik to be used as business capital to get results with the aim of helping to meet the needs of mustahik continuously (Agustin, 2018). Productive zakat provides a change where zakat recipients get the benefits they get, such as having a business and income, can meet daily expenses in their lives. The main purpose of this productive zakat is to turn mustahik who receive zakat into muzzaki who give zakat (Najmudin, 2021).

2.2 Bogor Blessing Program

From the theoretical basis of productive zakat that has been explained above, BAZNAS Bogor City has created a productive zakat program, namely Bogor Berkah. Where the Bogor Blessing program is one of the strategies for productive utilization of zakat with the aim of dealing with poverty problems through economic empowerment for the poor in Bogor City. The Bogor Blessing program has 4 programs in it, including:

2.2.1 Providing Business Capital Assistance

In its definition, according to the Big Indonesian Dictionary (KBBI), business capital is money used as a principal (parent) to trade, release money, and property (money, goods, and so on) that can be used to produce something that adds wealth. Capital is a business factor that must be available before carrying out activities. The size of the capital will affect the development of the business in achieving income. Capital in this sense can be interpreted as property used in carrying out business activities that will affect business development (Aini, 2022). From the above understanding, BAZNAS Bogor City provides business capital assistance for MSMEs that are fostered and recruited by it. These MSMEs are MSMEs in Bogor City whose businesses are still very minimal in terms of income and the businesses they run. The provision of business capital assistance is carried out in the form of the amount of money and goods received by mustahik as business capital.

2.2.2 Provide Skills Training

In its definition, training is an activity to give, obtain, increase, create and influence business growth to generate income. Capital in this case is used for business activities that affect business growth (Nadeak, 2019). To become an entrepreneur, not only intention and courage are not enough. But must be perfected with abilities (skills). Because in a business there are challenges and risks that must be faced. If only armed with intention and courage without having a skill to calculate a risk ahead, then failure is likely to occur. According to Wibowo (2020) explains that to increase income, there are several skills training that are a reference, among others:

a. Skills of MSME Actors in Reading Market Opportunities

The skill of reading market opportunities is a person's ability in an area of consumer needs where the business being run can operate and generate profits. An opportunity will be taken someone can get greater profits.

b. Skills of MSME Actors in Adjusting to Economic Conditions

This skill is an adjustment to the conditions that occur in the field. In running a business, training is needed to adjust to the surrounding conditions so that the business can survive and benefit.

c. Skills of MSME Actors in Managing Finance

This skill in managing finances is an activity of planning, organizing, directing, and supervising all financial activities. one of the financial calculations obtained must be in accordance with the sales of the business being run. When sales of business products increase, the calculation of profits earned will increase according to the profit determination of one product.

2.2.3 Revenue

Revenue is the main objective of establishing a company. As a profit-oriented organization. then revenue has a very big role (Lestari, 2021). This is an important basis where revenue is an important factor in running a company, because revenue will affect the level of profit which is expected to ensure the survival of the company. The level of income has 2 types, including:

a. Declining Income Levels

Declining income is a level where the business income run by a company has decreased in terms of income obtained from business activities (Paramitha, 2021). according to Manda (2018) the decline in income levels is caused by several things:

1) Marketing practices that are not maximized.
2) High prices of goods that cannot compete.
3) Decreased level of consumer confidence.
4) The quality of the business products decreased.

b. Increased Income Level

The Indonesian Auditors Association (2019) reveals in the Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP) defines where an increase in income is where an increase in income arises in the implementation of the entity's usual activities and is known by different designations such as sales, fees, interest, dividends, royalties and rent. There are several definitions of increased revenue including:

a. Harnanto (2019) suggests that revenue growth is "an increase in revenue is "an increase or increase in assets, a decrease or reduction in the company's liabilities which is a result of operating activities or the provision of goods and services to the public or consumers in particular.

b. Sochib (2018) increased revenue is an increase in the inflow of assets arising from the delivery of goods and services carried out by a business unit during a certain period. For the company, the revenue earned on basic operations will increase the value of the company's assets which will basically also increase the company's capital. However, for accounting purposes, additional capital as a result of the delivery of goods or services to other parties is recorded separately under the revenue account.

2.2.4 Micro, Small and Medium Enterprises (MSME)

According to the 1945 Constitution, which was later strengthened through TAP MPR NO.XVI/MPRRI/1998 concerning Political Economy in the framework of Economic Democracy, Micro, Small and Medium Enterprises need to be empowered as an integral part of the people's economy which has a strategic position, role and potential to realize a more balanced, developed and equitable national economic structure. Furthermore, the definition of MSMEs was made through Law No.9 of 1999, because of the increasingly dynamic development situation, it was amended to Law No.20 Article 1 of 2008 concerning Micro, Small and Medium Enterprises. The contents of the Article contain the following:

a. Micro Enterprises are productive businesses owned by individuals or individual business entities that meet the criteria of Micro Enterprises as stipulated in this Law (BPK, 2008).

b. Small Businesses are productive economic businesses that stand alone, conducted by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled or part of either directly or indirectly from Medium Enterprises or Large Enterprises that meet the criteria of Small Businesses (BPK, 2008).

c. Medium-sized Enterprises are productive economic businesses that stand alone, conducted by individuals or business entities that are not subsidiaries or branches of companies owned, controlled, or part of either directly or indirectly by Small Enterprises or Large Enterprises with a net worth or annual sales as regulated in this Law (BPK, 2008).

d. Large Enterprises are productive economic businesses carried out by business entities with a net worth or annual sales results greater than Medium Enterprises, which include state-owned or private national businesses, joint ventures and foreign businesses that carry out economic activities in Indonesia (BPK, 2008).

e. Businesses are micro, small, medium and large enterprises that conduct economic activities in Indonesia and are domiciled in Indonesia (BPK, 2008).

From the above understanding, these MSMEs are Micro, Small and Medium Enterprises that carry out economic entrepreneurial activities that can be owned by individuals or certain groups that carry out productive activities in accordance with the

provisions of laws and regulations (Naini, 2021). According to Paramitha (2019), MSMEs are a business activity that is able to expand employment and provide broad economic services to the community. The existence of the MSME sector can create various benefits for the region, including being able to present new entrepreneurs (Halim, 2020).

3. Research Methods

This research uses a quantitative research method approach. The sampling method was carried out by cluster random sampling method using the Slovin formula consisting of a population of 80 respondents spread across several areas of Bogor City, namely South Bogor 19 respondents, North Bogor 16 respondents, East Bogor 8 respondents, West Bogor 11 respondents, Central Bogor 11 respondents, Tanah Sereal 15 respondents. Using this method, a sample of 67 respondents was taken, divided by region, namely South Bogor 16 respondents, North Bogor 13 respondents, East Bogor 7 respondents, West Bogor 9 respondents, Central Bogor 9 respondents, Cereal land 13 respondents. The data collection technique used is for respondents given a questionnaire, for BAZNAS itself is done by conducting interviews and documentation of interview activities. The Operational Definition of Variables consists of dependent variables, namely mustahik MSME business income. Then the independent variable consists of 4 variables, namely the Business Capital Assistance variable (X1), the skills training variable (X2), the marketing practice variable (X3), the mentoring variable (X4). The analysis method used is multiple linear regression analysis using dummy variables with test stages, namely the classical assumption test consisting of normality test, multicollinearity test and heteroscedasticity test. Then conduct the multiple linear regression test which consists of simultaneous tests, the coefficient of determination and the t test (Sugiyono, 2016). and there is an explanation of the results of the data analysis.

4. Results and Discussion

4.1 Result

In this section, the results of research that have been processed through statistical calculations and discussions that are analyzed with theory and previous research will be described.

4.1.1 Normality Test

The normality test is used to determine whether all variables have a normal distribution or not. The normality test in this study is the Kolmogorov-Smirnov normality test using the help of the SPSS 21 program. In this study, the normality test was carried out on the residual values of all variables with the criteria if the Asymp. Sig. (2-tailed) ≥ 0.05 then the data is normally distributed, otherwise if the Asymp. Sig. (2-tailed) < 0.05 then the data is not normally distributed. The normality test results are presented in the table as follows:

Table 1 Normality Test

	Kolmogorov-smirnov	Asymp. Sig. (2-tailed)
Unstandardizeid reisidual	.623	.833

Source: Processed Data 2023

From the table above, it can be seen that Asymp. Sig. (2-tailed) ≥ (above) 0.05, it can be concluded that all variables in this study are normally distributed.

4.1.2 Multicollinearity Test

The purpose of the multicollinearity test is to find out the regression model finds a strong correlation between the independent variables. The criteria are if the VIF value is less than 4 then there is no multicollinearity, otherwise if the VIF value is greater than 4 then there is multicollinearity. Multicollinearity test results are presented in the following table:

Table 2 Multicollinearity Test

Variables	VIF	Description
Business Capital Assistance	2.278	No Multicollinearity
Skills Training	2.294	No Multicollinearity
Marketing Practices	1.046	No Multicollinearity
Assistance	1.019	No Multicollinearity

Source: 2023 Processed Data

The summary table of the Multicollinearity test results above shows that the VIF value of the business capital assistance variable is 2278, the skills training variable is 2294, the marketing practice variable is 1046, and the mentoring variable is 1019. This figure shows that the VIF is less than 4, therefore it is concluded that the results of the multicollinearity test do not cause multicollinearity between the independent variables.

4.1.3 Heteroscedasticity Test

Table 3 Heteroscedasticity Test

Coefficients^a					
Model	Unstandarized Coefficients		Standarized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.362	1.870		.729	.469
Business Capital Assistance	3.895Ei-007	.000	.176	.933	.354
Skills Training	.250	1.200	.039	.208	.836
Marketing Practices	.004	.627	.001	.007	.995
Assistance	.318	.494	.081	.644	.522

a. Dependent Variable: RES2

The table shows that the significance value of each variable is 0.354 for the business capital assistance variable, 0.836 for the skills training variable, 0.995 for the marketing practice variable and 0.522 for the mentoring variable. This shows that no heteroscedasticity occurs because the significance value of each independent variable is greater than 0.05.

4.1.4 Partial Test (T-test)

Partial multiple regression coefficient testing will test each independent variable on the dependent variable. This hypothesis testing is done using the t test. The t table value at a significance level of 0.05 with a df = 65 value is 1.670. The following is the t test value used in partial testing. The results of the test are presented as follows:

Table 4 Result of T Test

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
	(Constant)	-6.893	3.102		-2.222	.030
	Business Capital Assistance	5.173E-006	.000	.613	7.473	.000
	Skills Training	7.484	1.990	.310	3.760	.000
	Practices Marketing	8.433	1.039	.451	8.113	.000
	Assistance	9.905	.819	.664	12.094	.000

Source: Calculated Data, 2023 (data processed)

Based on the table above, it can be seen that the t-test values listed in the t column for each are 7.473 for the business capital assistance variable, 3.760 for the skills training variable, 8.113 for the marketing practice variable and 12.094 for the mentoring variable. Then the calculated t value will be compared with the t table to determine whether the independent variables tested have a significant effect or not. To prove that there is an influence of several X variables on the Y variable, it will be accompanied by a multiple regression equation of *dummy* variables in column B as follows:

Y Income = -6,893 + 5,173 Business Capital Assistance + 7,484 Skills Training + 8,433 Marketing Practices + 9,905 Mentoring

In the regression equation above, a constant value of 6.893 is obtained. This value shows a negative influence (opposite direction) between the variables of business capital assistance, skills training, marketing practices and mentoring with income. This means that if the variables tof business capital assistance, skills training, marketing practices and mentoring increase by 1%, then on the contrary the income variable will decrease by 6,893.

4.1.5 Simultaneous Test (Test f)

To prove whether or not the Bogor Berkah program has a significant effect on business capital assistance, skills training, marketing practices and assistance simultaneously on the business income of mustahik MSMEs in Bogor City. to test the hypothesis using the F test obtained by the ANOVA table as follows:

Table 5 Simultaneous Test

Model		Sum of Squares	df	Mean square	F	Sig.
1	Regression	2987.909	4	746.977	69.025	.000[b]
	Residuals	670.957	62	10.822		
	Total	3658.8866	66			

Source: Processed Data 2023

Based on the table above, it can be seen that the calculated F value is 69.025 with a significance value close to zero. The F table value at the 0.05 significance level with a value of k = 4 and (n-k) = 63 is 2.51. Because F count (69.025) is greater than F table (2.51) at the 0.05 level of error, H_1 is accepted and rejects H_0, meaning that there is a significant effect of the Bogor Blessing program on business capital assistance, skills training, marketing practices and mentoring simultaneously on the business income of mustahik MSMEs in Bogor City which is greater than before not participating in the Bogor Blessing program. From the results of the data analysis, it can be seen that the activities carried out by BAZNAS Bogor City have increased the business income of mustahik MSMEs.

4.1.6 Coefficient of Determination (R)^2

After the F test is carried out and it is proven that the Bogor Blessing program on business capital assistance, skills training, marketing practices and mentoring simultaneously has a significant effect on the business income of mustahik MSMEs, then the amount of influence of the Bogor Blessing program on business capital assistance, skills training, marketing practices and mentoring simultaneously on the business income of mustahik MSMEs will be calculated by looking at the coefficient of determination with the following table:

Table 6 Coefficient of Determination (R)^2

Model	R	R Square	Adjusted R Square	Std. error of the estimate
1	.904[a]	.817	.805	3.290

Source: Data Processed 2023

From the table above, it can be seen that the multiple correlation coefficient (R) between the variables of business capital assistance, skills training, marketing practices

and mentoring as well as income increase is 0.904. The coefficient of determination is the square of the correlation coefficient, the Adjust R-squared value of data processing results is 0.805 or 80.5%. The coefficient of determination of 80.5% indicates that the Bogor Blessing program has a strong impact on increasing the business income of Mustahik MSMEs by having an impact of 80.5% and 19.5% is influenced by other factors outside the variables studied.

4.2 Discussion

4.2.1 Effect of Business Capital Assistance on MSME Income

The coefficient of the business capital assistance variable has a positive value of 5,173. This shows that if the business capital assistance variable has an increase of 1%, then income will increase by 5,173 with the assumption that the other independent variables are considered constant. The positive sign means that it shows a unidirectional influence between the independent and dependent variables. From the regression equation, it can be explained through the results of the t test to determine the effect of business capital assistance on the income of mustahik MSMEs. It can be seen in table 4.15 column t. That the t count of the business capital assistance variable is 7.473. Because the t count (7.473) is greater than the t table (1.670) and the significance value in the table (0.000) is smaller than 0.05, H_1 is accepted and H_0 is rejected, which means that there is a positive and significant influence between the Bogor Berkah program on business capital assistance on the increased income of mustahik MSMEs.

From the results of the data analysis, it can be seen that the provision of business capital assistance implemented by BAZNAS Bogor City has increased the business income of mustahik MSMEs because business capital assistance can increase the number of stocks of business products that are run. So that the amount of stock when the sales increase plus the marketing carried out has an influence on consumer interest. then it can increase the amount of income from the results of the MSME business.

4.2.2 The Effect of Skills Training on MSME Income

The coefficient estimate of the skills training dummy on the respondent's ability to understand the skills training material has a positive value of 7.484. This shows that respondents who understand the skills training material have a greater income with a value of 7.484 than respondents who do not understand the skills training material. Therefore, if there is an increase in respondents' understanding of skills training materials by 1%, there will be an increase in income of 7.484. From the regression equation, it can be explained through the t test results to determine the effect of skills training on income. It can be seen in table 4.15 column t. That the t count of the skills training variable is 3.760. Because t count (3.760) is greater than t table (1.670) and the significance value in the table (0.000) is smaller than 0.05 then, H_1 is accepted and H_0 is rejected, which means that there

is a positive and significant influence between the Bogor Blessing program on skills training on the increased business income of mustahik MSMEs.

From the results of the data analysis, skills training can increase knowledge to these MSME business actors and can read the needs of the community in a condition that will foster consumer interest in buying these products, so as to increase business income. According to research conducted by Khotimah (2016) that the existence of skills training will make the interest of people who will carry out MSME business activities and in the future will be better by utilizing the knowledge gained from training as provisions in entrepreneurship. Thus, the results of this study can be a foundation where skills training can affect increased income. Although the results of the research calculation of the effect of skills training are very small compared to the implementation of other Bogor Berkah programs.

4.2.3 The Effect of Marketing Practices on MSME Income

The dummy estimation coefficient on marketing practices has a positive value of 8.433. This shows that respondents who often participate in marketing practices have a greater income with a value of 8.433 than respondents who rarely participate in marketing practices. Therefore, if there is an increase in respondents who participate in marketing practice activities by 1%, there will be an increase in income of 8,433. From the regression equation, it can be explained through the results of the t test to determine the effect of marketing practices on income. It can be seen in table 4.15 column t. That the t count of the marketing practice variable is 8.113. Because the t count (8.113) is greater than the t table (1.670) and the significance value in the table (0.000) is smaller than 0.05, H_1 is accepted and H0 is rejected, which means that there is a positive and significant influence between the Bogor Blessing program on marketing practices on the increased business income of mustahik MSMEs.

From the results of this analysis, marketing practices will be able to provide information to potential consumers on the needs of the goods that consumers are looking for and can influence consumers in buying these products. According to Imani's research (2022) explains that marketing practices are the main factor in implementing a marketing system in order to get income in business. Therefore, the function of marketing practice activities at BAZNAS Bogor City can increase the income of these MSME businesses.

4.2.4   The Effect of Assistance on MSME Income

The coefficient of estimation of the mentoring dummy has a positive value of 9.905. The positive sign indicates that respondents who agree with mentoring activities have a greater income with a value of 9.905 than respondents who do not agree with mentoring activities. Therefore, if there is an increase in respondents about the existence of mentoring activities by 1%, there will be an increase in income of 9.905. From this equation, it can be

explained through the results of the t test to see the effect of mentoring on the income of mustahik MSMEs. It can be seen in table 4.15 column t. that the t count of the mentoring variable is 12.094. Because the t count (12.094) is greater than the t table (1.670) and the significance value in the table of (0.000) is smaller than 0.05. So, H_1 is accepted and H_0 is rejected, which means that there is a positive and significant influence between the Bogor Berkah program on mentoring on the increased business income of mustahik MSMEs.

From the results of the data analysis, assistance can provide specifics on the process of implementing these MSME activities coupled with direction to mustahik MSME business actors who will provide ways to increase business income. This is in line with research conducted by Tanan (2020) that mentoring activities will maximize the business activities of these MSMEs for the better so that they can provide better business income. Therefore, from the results of the analysis of this study, mentoring activities have a greater influence than other activities for implementing the Bogor Berkah program.

5. Conclusions

BAZNAS Bogor City has presented a zakat utilization program with MSME empowerment called the Bogor Berkah program. The partial test results for the Bogor Berkah program on the variables of business capital assistance, skills training, marketing practices and mentoring have a significant effect on increasing the business income of mustahik MSMEs. Simultaneously, the four variables in the Bogor Blessing program, namely business capital assistance, skills training, marketing practices and mentoring simultaneously have an impact on increasing the business income of mustahik MSMEs. For the results of the simultaneous test, the four variables in the Bogor Blessing program, namely business capital assistance, skills training, marketing practices and mentoring simultaneously have an influence on increasing the business income of mustahik MSMEs. Because the coefficient of determination (R2) is 0.805, which means that 80.5% of the influence in the dependent variable (income increase) can be explained by the influence of business capital assistance (X1), skills training (X2), marketing practices (X3) and mentoring (X4).

From the results of this study, there are limitations to the results of this study, namely the limited research time, the respondents' lack of ability to understand the statements on the questionnaire and also honesty in filling out the questionnaire so that the results may be less accurate, and this study only assesses the effect of several Bogor Berkah program implementations on MSME business income. So that further research needs to be developed to examine the influence of other factors that are not included in the implementation of the program carried out and have not been studied on the MSME business income.

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