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The Model of Productive Zakat Distribution In Increasing The Society Welfare In Aceh Province

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Abstract: This research is an attempt to find out the suitable model for the productive distribution of zakat. This research applied several descriptive and simple regression analyzes to look at the most effective model in improving the community welfare in three districts, Banda Aceh represented the government area, Aceh Utara industrial area and Aceh Central agricultural area. The results showed that the design of the model productive zakat from the first year of research which applied to BAZMAL mustahik significantly influenced to the income increasing as 25.2%, education as 22.9% and healthy as 8.9% .There was 100% increasing of distribution model used in several zakat institutions.

I. INTRODUCTION

Islam is a submission or abide to Allah based on the determined mechanisms. Islamic teachings cover all aspects of life, both economic and social aspects. Islam recognizes the different economic level among people, this is impacted because the different of availability and and ability now. Thus, humans are encouraged to bind each other because we are from the equal source. (Surah 2: 267). In Islamic economics, the unequal among human in possession is limited by certain norms which must be followed by every individual or group, such as not being stingy (QS: 2: 263), not being wasteful (QS: 7: 31), and responsible for owning of the wealth. (QS: 51: 19)

Zakat implementation can increase the using of aggregate, decrease saving, change of changing criteria, and totally, the national income balance will increase [1]. As well as zakat potential in Aceh, some says that zakat potential in Aceh is huge, it can be seen from the amount of Zakat funds managed by the Department of Religious Affairs of Aceh amounting to Rp 47.291.633.076. While the revenue realization sourced from zakat / infaqRp 14.314.166.205.if it is seen from the percentage between planning and realization an increasing of 118.50% but this increasing is so small when compared with the average consumption figures of Acehness.

It is not running well yet of zakat institution , if it just analyze from amount of funds collected and mustahik who receive zakat, without attention to the positive impact of zakat which is distributed. Based on the above mentioned background and in the participation effort in development of Islamic financial institutions in Aceh, thus it is necessary to do research based on the tittle "the model of Productive Zakat Distribution in Improving the Welfare of the society in Aceh Province".

II. LITERATURE REVIEW

2.1. Zakat

Zakat is a basic word from zakā which means name growing, based on this understanding then it is used for a wide meaning like clean, good, praiseworthy and blessing [2].The fuqaha gives many definitions, but generally the meaning of zakat is the wealth expenditure in a certain level of certain wealth for being used who are needed [3].

Qaradāwĩ mentions also with kasb al-'amalwa al-mihn al-hurray, like zakat is from unrestricted income [4]. Both for personal or other parties. The concept of zakat income is based on al-mal al-mustafadah. It can be said that every property which gets by someone either through business or service professionalism then the property is imposed zakat.

The goal of zakat is not only supporting the poor in a consumptive way, but it has permanent goal of decreasing gap of poverty in the community structure, thus the development of productive zakat should be supported for community empowerment.

Zakat productive which is given to mustahiq as fund to run a bussiness economic activity, for developing the economic level andmustahiq potential productivity. In other words it can conclude productive zakat is zakat which is distributed in the fund form or work tool for running the business. By zakat aiding, people can open a business or run an existing business so it can increase revenue, and people have savings from business results.

2.2. Welfare

In Islam the meaning of poverty can be seen from two perspectives, like material (material) and non-material (spiritual) perspective. There are two terms for defining the poverty. *Fakir* and Poor, fakir is who does not have enough wealth or income to complete the life need such as food, shelter and all other basic needs. While poor is who has sufficient wealth or income to provide the family need, but not all fulfilled, like from ten but only seven [5]. The soul poverty is a poor world and hereafter, where in the world the person does not get any pleasures and materials luxury even in hereafter they cannot feel the heaven joy. Rich in the world, but they don't have faith, it will suffer from the lack of any sufficient need, busy as always and infinite unhappy, so they don't get anything in the Hereafter.

2.4. Revenue

Revenue is the result working of a business which has been done .Then income which is earned by a business entity or company from the sale proceeds. While , the sales value is determined by the number of sold out items and the selling price.

Madura stated that "Consumer income is the amount of goods and services that can be purchased by individuals" [6]. A high-level economic growth leads impacts a higher income for consumers. If consumer income increases, they will ask a greater demand quantity of certain goods and services, means, the demand schedules for various goods and services may be shifted out as a higher revenue reaction.

2.5.Education

Education is the process where the educator deliberately and responsibly gave its influence to the students, for the happiness of the students, this process occurs in many situations, such as the association between educators and students, the achieved objectives, the material given in that process, the tools used, the involved environment and so on [7].

2.6. Health

Frederic mentions some healthy indicators which become the index in measuring the development in a country [8]. First the number of birth rate percentage handled by the medical team. Second, the number of infants who received immunization injections. And the third life birth expectancy. From the above description can be innovated something becomes indicator of healthy, the number of households who get treatment, the number of children who received immunization injections and the third life expectancy to have treatment after obtaining zakat.

III. METHODOLOGY

3.1 Objects and Locations

This research was conducted in Aceh Province. The reason of choosing Aceh because it has been implementing Islamic law for more than ten years, and it has not seen yet the actualization of Islamic law in the economic sector, especially Islamic fund institution in this case Baitul Mal, so the researchers chose the location is based on the relevant reality and suitable with analyzed title.

3.2. Sample

The sample in this research was mustahiq who received zakat in productive form, either from governmental or non government institution, the sampling method used in this research is non-probability sampling.
Analysis Method
Simple Regression
To see the impact of zakat toward increasing income can be seen from the following model equations:

$$P = a + bZ1 + e \dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots \quad (1)$$

Where:
P = Revenue mustahiq
Z1 = productive zakat which received mustahiq

To see the level of the house healthy content by looking at how much income used for healthy need with the following model equations:

H = a + bZ1 + e .... (2)

Where:

H = Income allocation for healthy

Z1 = Productive Zakat received mustahiq

And the last to see the effect of distribution in productive zakat influenced toward household education by using equation of regression model as follows:

E = a + bZ1 + e .... (3)

Where:

E = Income allocation for education

Z1 = Productive Zakat received mustahik

IV.RESULTS AND DISCUSSION
Table 1. Result of Analysis

No	Recency /City	Aceh Utara			Banda Aceh			Aceh Tengah		
		Revenue	education	Healthy	Revenue	Education	Healthy	Revenue	Education	Healthy
1	R	34.6%	29.1%	26.6%	23.0%	13.5%	4.8%	35.8%	6.0%	13.7%
2	Rsquare	12%	8.50%	7.1%	5.3%	0.2%	0.2%	12.8%	0.4%	1.9%
3	Thitung	3.254	2.684	2.439	1.459	0.793	0.298	2,271	0.358	0.815
4	Ttabel	1.99			2.03			2.03		
5	Sig	0.002	0.009	0.017	0.153	0.433	0.767	0.029	0.723	0.42
6	Result	Sign.	Sign.	Sign.	Not Significant	Not Significant	Not significant	Sign.	Not significant	Not Significant

4.1. **Aceh Utara Model**

From the above results obtained the following income equation:

Y1 = 160470,117 + 0,886X

From the model of simple linear regression equation, it can be explained that a = intersept (slope) of 160470,117 coefficient of variable zakat (X) of 0.886. It is known that the correlation coefficient (R) = 0.346 or 34.6% indicates that the degree of correlation between zakat to mustahiq income in Kota Lhokseumawe is in medium category. While the coefficient of determination (R2) value is 0.12 or 12.0% .

This is normal, because the respondents are also called mustahik as a poor. In that case, the amount of aiding given is still in the low category, because BAZMAL has a policy in the distribution of productive zakat, the lowest distribution fund Rp 700.000, - and the largest about Rp 7,000,000. So it is only natural with such minimal assistance with the various problems experienced by the respondents in living their lives but can also increase their income such as 12%.

Y2 = 359726.679 + 0.103X

From the model of simple linear regression equation, it can be explained that a = intersept (slope) of 359726.679 The coefficient of variable zakat (X) of 0.103. It is also known that the correlation coefficient (R) = 0.291 or 29.1% indicates that the degree of correlation between zakat to education mustahiq in Kota Lhokseumawe is in low category. While the value of coefficient determination (R2) is 0,085 or 8,5%.

The results of this study is very rational, because the effect of zakat toward education is smaller than the effect of zakat toward income. In Assuming when mustahik has income then the income will be channeled for some needs such as education cost. So the effect of zakat in income must be greater than zakat's contribution to other needs. Although the cost of education in Aceh is free, yet the recognition of education respondents costs still arise, such as buying education supplies, pocket money, private tutoring cost and recitation which is all categorized in the cost which is from the mustahik education content.

Evidence of zakat influence toward education in Lhokseumawe used t test. Based on Table 1 obtained tcount of 2,684 with significance level of 0,009. While ttable value at 95% confidence level (α = 5% / 2 = 2,5% = 0,025) and df = n-k (80-2 = 78) obtained by ttable value equal to 1,990. Therefore tcount>ttable is 2,684> 1,990. The results showed that zakat payments have a significant and positive impact toward education mustahiq in Lhokseumawe.

Y3 = 32102,554 + 0,013X

From the model of simple linear regression equation, it can be explained that a = intersept (slope) of 32102,554. Also known that the correlation coefficient (R) = 0.266 or 26.6%. which shows the degree of

correlation between zalcat to health mustahiq in Lhokseumawe is in low category. While the value of determination coefficient (R2) of 0.071 or 7.1%.

The same case is in is healthy sector, although the Acehness can enjoy the healthy facilities but healthy costs are still being spent by mustahik, such as the medical treatment cost, traditional treatment, but the cost is smaller the the education cost.

Evidence of zakat influence toward healthy in Lhokseumawe used t test. Obtained tcount of 2,439 with significance level equal to 0,017. While ttable value at 95% confidence level (α = 5% / 2 = 2,5% = 0,025) and df = n-k (80-2 = 78) obtained by ttable value equal to 1,990. Thus tc>ttount table is 2,439> 1,990. The results showed that zakat payments have a significant and positive impact toward mustahiq healthy in Lhokseumawe.

The result of the research shows that the influence of zakat has an effect toward the income, education and respondent healthy. Although the influence is not so wide, this is caused by the first few respondents are the poor who is vulnerable to various life problems. Both family backbone healthy factor has an important role in stabilizing household income. While the family head is sick, none can be relied upon in supporting household life.

4.2. Aceh Tengah Model

From the above results we get the equation for income model as follows:

$Y1 = 1294235,117 + 1,311X$

From the model of simple linear regression equation, it can be explained that a = intersept (slope) of 1294235,117. The coefficient of zakat variable (X) is 1,311. It is known that the correlation coefficient (R) = 0.358 or 35.8% indicates that the degree of correlation between zakat toward mustahiq income in Baitul Mal Aceh Tengah regency is in the medium category. While the coefficient value determination (R2) of 0.128 or 12.8%.

To prove the influence of zakat toward the income of mustahiq in Baitul Mal of Central Aceh Regency used t test. Based on Table 4:15 t-test results obtained tcount as 2.271 with a significance level of 0.029. While ttable value at 95% confidence level (α = 5% / 2 = 2,5% = 0,025) and df = n-k (37-2 = 35) obtained by ttable value equal to 2.03. Thus tcount>ttable is 2.271> 2.03. The results showed that the giving of zakat had a significant and positive effect toward the mustahiq income in Baitul Mal Centra Aceh Regency.

$Y2 = 287852,298 + 0,025X$

From the simple linear regression equation sample, it can be explained that a = intersept (slope) of 287852.298. The coefficient of zakat variable (X) is 0,025. It is known that the correlation coefficient (R) = 0.06 or 6% indicating that the degree of correlation between zakat toward education mustahiq in Baitul Mal Central Aceh Tengah Regency is in low category. While the value of determination coefficient (R2) is 0.004 or 0.4 %.

The Proof influence of zakat toward education to mustahiqBaitul Mal District of Central Aceh used t test. Based on the Table 4.16 obtained t count of 0.358 with a significance level of 0.723. While ttable value at 95% confidence level (α = 5% / 2 = 2,5% = 0,025) and df = n-k (37-2 = 35) obtained by ttable value equal to 2.03. Thus tcount<ttabel is 0,358 <2,03. The results showed that zakat payments do not have significant and positive impact toward education mustahiq in Baitul Mal District of Aceh Tengah.

4.3. Banda Aceh Model

From the above result, the equation of income model as follows:

$Y1 = 8.125 + 0.486X$

From the model of simple linear regression equation, it can be explained that a = intersept (slope) of 8.125. Zakat variable coefficient (X) of 0.485. It is known that the correlation coefficient (R) = 0.23 or 23% indicating the degree of correlation between zakat to mustahiq income in Banda Aceh is in medium category. While the value of determination coefficient (R2) is 0.053 or 5.3% .

To prove the effect of zakat toward the income of mustahiq in Banda Aceh used t test. Based on Table 4:15 t-test results obtained t count as 1.459 with a significance level of 0.153. While ttable value at 95% confidence level (α = 5% / 2 = 2,5% = 0,025) and df = n-k (40-2 = 38) obtained value ttable as 2,03. Thus t count <ttabel is 1.459 <2.03. The results showed that zakat payments d o not have significant and positive effect on the mustahiq income in Banda Aceh.

$Y2 = 287852,298 + 0,025X$

From the model of simple linear regression equation, it can be explained that a = intersept (slope) of 287852.298. The coefficient of zakat variable (X) is 0.025. It is known that the correlation coefficient (R) = 0.06 or 6% indicating that the degree of correlation between zalcat to education mustahiq in Baitul Mal Central Aceh district is in low category. While the value of determination coefficient (R2) is 0.004 or 0.4%.

Proof of the influence of zakat on education in PadamustahiqBaitul Mal District of Central Aceh used t test. Based on Table 4.16 obtained t count of 0.358 with a significance level of 0.723. While the ttable

value at 95% confidence level (α = 5% / 2 = 2.5% = 0,025) and df = n-k (37-2 = 35) obtained by ttable value equal to 2.03. Thus thitung<ttabel is 0.358 <2.03. The results show that zakat payments have no significance and positive impact on education mustahiq in Baitul Mal District of Aceh Tengah.

4.3. Banda Aceh Model
From the above result the equation of income model as follows:
$Y1 = 8.125 + 0.486X$

From the model of simple linear regression equation, it can be explained that a = intersept (slope) of 8.125. Zakat variable coefficient (X) of 0.485. It is known that the correlation coefficient (R) = 0.23 or 23% indicating that the degree of correlation between zakat to mustahiq income in Banda Aceh is in medium category. While the value of determination coefficient (R2) is 0.053 or 5.3% .

To prove the effect of zakat on the income of mustahiq in Banda Aceh used t test. Based on Table 4:15 t-test results obtained thitungsebesar 1.459 with a significance level of 0.153. While ttable value at 95% confidence level (α = 5% / 2 = 2,5% = 0,025) and df = n-k (40-2 = 38) obtained value ttabelsar 2,03. Thus thitung<ttabel is 1.459 <2.03. The results showed that zakat payments have no significant and positive effect on the mustahiq income in Banda Aceh.

$Y2 = 10,210 + 0,186X$

From the model of simple linear regression equation, it can be explained that a = intersept (slope) of 10,210. The coefficient of variable zakat (X) is 0.186. It is known that the correlation coefficient (R) = 0.135 or 13.5% indicates that the degree of correlation between zakat to education mustahiq in Banda Aceh is in low category. While the value of determination coefficient (R2) is 0.018 or 1.8% . This result means that the mustahiq income in Banda Aceh can be affected by zakat as 1.8%.

Evidence of the influence of zalcat to education in Yogyakarta City was used t test. Based on Table 4.16 obtained tcount of 0.793 with significance level of 0.433. While ttable value at 95% confidence level (α = 5% / 2 = 2,5% = 0,025) and df = n-k (40-2 = 38) obtained by ttable value equal to 2.03. Thus thitung<ttabel is 0.793 <2.03. The results showed that zakat payments did not have a significant and positive impact on education mustahiq in Banda Aceh .

$Y3 = 121659.547 + 0,003X$

From the model of simple linear regression equation, it can be explained that a = intersept (slope) of 121659.547. The coefficient of zakat variable (X) is 0.003. It is known that the correlation coefficient (R) = 0.048 or 4.8% indicating that the degree of correlation between zakat to healthy mustahiq in Banda Aceh is in low category. While the value of determination coefficient (R2) is 0.002 or 0.2% .

The evidently of zakat influence toward healthy in mustahiq Banda Aceh used t test. Based on Table 4.17 obtained t count of 0.815 with a significance level of 0.420. While ttable value at 95% confidence level (α = 5% / 2 = 2,5% = 0,025) and df = n-k (37-2 = 35) obtained by ttable value equal to 2.03. Thus tcount<ttabel is 0.298 <2.03. The results showed that zakat payments do not have significant and positive impact on health mustahiq in Banda Aceh.

Productive Zakat in Banda Aceh run by several types of zakat institutions both state (Baitul Mal Banda Aceh and Micro Sharia Financial Institution) and private (Rumah Zakat). Taking into account the pattern of zakat implementation at zakat institution Banda Aceh is still has any weaknesses. One of them is the pattern of acceptance of zakat still passive. This can be seen from its management embracesing voluntary principles and awareness. Where every muzakki (zakat giver) who want to give zakat can be paid directly distributed to the zakat institution. This influenced of some people forget the obligation of paying zakat, because the various activities undertaken by the community. In addition, recently just some people are conscious and ungrudging to spend money.

Regarding to the target of acceptance also need to be expanded again, because recently dominant of giving zakat still limited from Civil Servant. Even, zakat potency in Banda Aceh is so good, zakat from industrial sector and commerce. The greater amount of zakat received will certainly affect the amount of productive zakat earned each mustahiq in business developing.

.   So, the system of zakat institution in Banda Aceh must be proactive, do not wait for ball but pick up the ball. Moreover zakat institution management should come to those who are suitable to spend out zakat and give counseling about the importance of zakat both worldly and ukhrawi.

From the procedure of distributing productive zakat to mustahiq is good enough, but it still has weakness. The distribution system of business aiding to each zakat institution in Banda Aceh is run by giving cash. This can create a dishonesty of mustahik in using given money.

In addition, the organizer of zakat institution is less caring in supervising the mustahiq recipient of productive zakat. The main organizer who still dominantly held by the civil servants will certainly affect his attention in managing zakat, especially when being preoccupied by the tasks of the formal position as government officials. Except private zakat institutions.

To improve the weaknesses above the organizer of zakat institutions in Banda Aceh must establish a professional field supervisor to control the development of business mustahiq. This supervising this can be run once a month to minimize the costs incurred. In addition mustahiq also required to save every month. By this savings, mustahiq does not feel hard of sudden need in the future.

V.CONCLUSION

1. Aceh Province has several zakat official institutions, baitul Mal is one of the official institutions of government-administered zakat.
2. Distribution of zakat in various mechanisms, such as zakat distribute in consumptive form, healthy, education, home aiding and working capital or it is known as productive zakat.
3. Not all Baitul Mal runs the concept of productive zakat, this is impacted to some institution limitations.

VI. RECOMMENDATION

1. It is Needed to apply the concept of productive zakat distribution for alleviating poverty.
2. It must the productive zakat do not pull back the fund given to the poor, considering the respondents who receive zakat is the poor.
3. It needs the sustainable facilitation to raise the poor dignity for shoving the poverty position.

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