

The Effect of Productive Zakat Funds on Mustahik's Income at BAZNAS Padang Panjang City

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Abstract. The purpose of this research is to determine the effect of productive zakat on mustahik's income. This research is a field research that uses quantitative methods. This research was conducted on mustahik who received productive zakat funds from BAZNAS Padang Panjang City. The population in this study was 398 and the sample used was 80 which was obtained by using a random sampling technique with the slovin formula. For data processing, the researchers used the SPSS version 22 analysis approach. After processing the data, the results obtained by using the t-test showed that there was an influence between productive zakat funds and mustahik's income.

Keywords: Istibdal waqf; Fiqh Mu'amalah; Positive law on waqf (waqf law)

1 Introduction

Productive zakat can be used by mustahik for long-term needs because the purpose of the zakat funds was initially to reduce or eradicate poverty. Therefore, along with the times, new ideas arise, namely zakat can be utilized for productive businesses [1]. It turns out that productive zakat funds also have an influence on mustahik's income. In Indonesia, there is a zakat management institution formed by the government, namely BAZNAS [2]. The purpose of this institution is to collect, manage and distribute zakat funds to people who are entitled to receive zakat.

Zakat funds for productive activities will be more optimal if the management has been planned. These zakat funds are given to mustahik in the form of business capital so that these zakat funds are able to meet long-term needs. There are many studies conducted by other researchers on the effect of the use of productive zakat funds on the income level of mustahik at BAZNAS in Indonesia. But the researchers here conduct research on the effect of productive zakat funds on mustahik's income by using several tests so that the results obtained are in accordance with the expected goals. If zakat funds have been managed properly, there will be an influence between zakat funds and mustahik's income, whereas if zakat funds are not managed properly, zakat funds will not have an effect on mustahik's income. The main purpose of this study is to find out whether there is an effect of zakat funds on mustahik's income.

2 Theoretical Faoundation

2.1 Zakat

The words zakat are very often found in the Qur'an with the meaning of cleansing [3]. In other words, zakat can also be interpreted as part of the assets that must be issued and given to mustahik, the assets issued are not reduced but even increased. For people who are entitled to receive zakat funds, Allah SWT has explained it in the Qur'an, namely in the letter At-Taubah verse 60, the people who are entitled to receive zakat are called asnaf, eight of which are the indigent, poor, amil, converts. Riqaab, Gharimin, Fisabilillah, and Ibn Sabil.

2.2 Zakat

Gifts given by people who are entitled to pay zakat either directly or through the intermediary of zakat management institutions to be given to mustahik so that with this capital mustah be able to produce something in the long term [4]. These zakat funds are channeled to mustahik appropriately and with supervision and direction so that these funds can be used in accordance with the expected goals. Mustahik who received the zakat funds did not spend the funds given for consumptive needs, the funds were managed to develop their business so that they could change the status of musthaik to muzakki [5]. The benefits of this zakat fund can be felt by muzakki, musthaik and the government. For muzakki, it can clean the soul, clean property and can grow wealth. As for musthaik, which is to keep away from envy, envy and humility when meeting people who have wealth and for the government, that is to help the government in overcoming the problem of poverty and solutions to reduce social jealousy among the people [6].

2.3 Utilization of Zakat

Utilization of productive zakat is carried out with various types of activities such as:

1. Social-based, namely to meet the needs of mustahik, maintain the honor of mustahik so that they do not beg, agra mustahik do not do things that deviate and are prohibited by religion.
2. Based on economic development, it means that the giving of zakat to mustahik is used for business capital either directly or indirectly. with the aim that the zakat funds given can improve the welfare of mustahik [7].

2.4 Zakat Mangement

The management of zakat funds, especially in Indonesia, can be carried out by zakat management institutions. There are several advantages or advantages if zakat funds are managed by people who have expertise in their fields or zakat institutions, namely:

- 1) In order to guarantee certainty and discipline in paying zakat
- 2) So that zakat mustahik avoid feeling inferior when meeting with zakat givers.
- 3) So that the target of zakat can be achieved effectively.
- 4) In order to show and spread Islamic teachings that can realize an Islamic government.
- 5) So that it is easy to see the data of muzakki and mustahik
- 6) So that reporting to the public or the public is easier.
- 7) Management of zakat funds can be managed professionally.

For this reason, there are several steps taken by zakat management institutions in managing zakat funds, namely:

- 1) Collecting or planning of zakat
With a good planning, the collection of zakat funds can be collected optimally and if more zakat funds are collected, the mustahik economy will improve.
- 2) Distribution
In terms of the distribution of zakat in the present era, there are what are called traditional consumptive, creative consumptive, conventional productive and creative productive.
- 3) Organization
The organization in question is to regulate human resources (amil) so that the management of zakat is tetarah and has an influence on the life of mustahik.
- 4) Movement
If it is associated with zakat management, this movement has a good role in empowering the ability or expertise of human resources (amil).
- 5) Utilization
The productive use of zakat funds is now very necessary. Zakat assets received by mustahik are not to be spent but developed according to the purpose of zakat which has been described previously [7]
- 6) Monitoring and evaluation
With good management, it can be seen that zakat funds indeed have an influence on increasing the mustahik's economy [8].

2.5 Factors affecting income

There are several factors that can affect a person's income, including:

- 1) Business capital, meaning that every person who wants to start a business certainly needs a large enough capital. With sufficient capital, your business can grow and get maximum profit.
- 2) Sales growth, meaning that in a business the length of time the business is running is very decisive. Because the longer the contractor opens a business, the more experience he gets.
- 3) Increased profits, meaning that the selection of the location of the business will determine the profits that will be obtained by a trader.

2.6 The relationship between the use of zakat funds with the level of income

Zakat funds at this time have a great influence on economic growth. There are so many businesses that close due to lack of capital to develop or run their business. This zakat fund can be used as capital which is more often referred to as productive zakat. This productive zakat is not only for short-term needs but to meet long-term needs. Because the purpose of zakat in Islamic economics is to reduce poverty and reduce income inequality as is happening in today's society. With the policies made, zakat is expected to be able to become a bridge to reduce poverty and transfer wealth from the rich to the poor.

3 Research Methods

The type of research that the researcher uses is descriptive quantitative research method. This research was conducted by collecting data and then manifesting it in numbers. After that, it is arranged systematically and can be processed using the SPSS statistical version 22 program. For the place of research, it is carried out at BAZNAS Padang Panjang City. For data collection techniques, researchers used questionnaires and documentation. Where the questionnaire is made and then given to mustahik where in the questionnaire there are questions that can answer the problems being studied.

In the data analysis technique there are several tests carried out such as validity tests, reliability tests, simple linear regression tests and hypothesis testing. In the validity test there are several criteria used, namely if $r_{hitung} > r_{tabel}$ then the question is declared valid and if $r_{hitung} < r_{tabel}$ then the statement is declared invalid [9]. As for the reliability test using if $r_{alpha} > r_{tabel}$ then the statement is reliable and if $r_{alpha} < r_{tabel}$ then the question is not reliable (Priyant, 2009:172). For a simple linear regression test the formula that can be used is $Y = a + bX$ and hypothesis testing used in this study, namely H_0 namely productive zakat funds do not have a positive influence on mustahik's income and H_a that is, productive zakat funds have a positive influence on mustahik's income at BAZNAS Padang Panjang City.

4 Results And Discussion

4.1 Validity Test

In this study, the authors used a confidence level of 95% or significant 5% (0.05). After doing the test, all the question items used to measure productive zakat funds are valid. Each question item has a correlation value above 0.219.

4.2 Reability test

In this study, the statistically reliable output results in the Cronback alpha value of 0.832 with a total of 11 question items. So it can be concluded that all the questions used in the questionnaire are reliable because the Cronbach alpha value is 0.832 so that the measuring instrument used is reliable.

4.3 Simple linier regression analysis

As explained above, the formula used is $Y = a + bX$, namely $Y = 22.864 + 0.040X$. from the above equation, it can be concluded that the value of the constant is 22.864 and the coefficient is 0.40.

4.4 Hypothesis test

After doing the test, the results obtained, namely the value of t_{count} is greater than t_{table} , it can be interpreted that H_0 is rejected while H_a is accepted. This means that there is a positive influence between productive zakat funds and fixed income at the National Ami Zakat Agency (BAZNAS) of Padang Panjang City.

5 Conclusion

After conducting research at the National Amil Zakat Agency (BAZNAS) of Padang Panjang City, namely about the effect of productive zakat funds on mustahik's income at BAZNAS Padang Panjang City. So it can be concluded that after performing a simple linear regression test, the variable coefficient value (X) is 0.404. then there is a positive and significant influence between zakat funds and mustahik income.

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