The Influence Of Productive Zakat Fund Program Management On Impossible Income Levels In National Amil Zakat Agency

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Abstract : The research objective was to determine whether there is an effect of the productive zakat fund program on the income level of mustahik, and to find out how much influence the productive zakat fund program has on the income level of mustahik. Data analysis methods used include validity test, reliability test, normality test, simple linear regression analysis, correlation coefficient, determination coefficient, significant individual parameter test (t statistical test) and the Ho Ha hypothesis. . Based on the results of the research, the validity test results are declared valid, the reliability test is declared reliable, and the results of hypothesis testing are: 1) to find out whether there is an effect of the productive zakat fund program on the income level of mustahik, and 2) to find out how much influence the productive zakat fund program has on the level of income. mustahik income.

Keywords: Productive Zakat Fund Management, Mustahik Income

INTRODUCTION

To build a big and strong nation, the role of society is very important. Even in Islamic teachings, economic development is an inseparable part of this complete religious teaching.

The development of the world which is increasingly advanced and developing cannot be separated from the social impact that is so real in society. That developments in various fields do not necessarily result in welfare for humans, but also have an impact on the birth of new poverty rates. Global capitalism is a face of world progress that has given birth to new poverty.

Menurur Sharp, et.al in the book MudradKuncoro try to identify the causes of poverty from an economic perspective. First, at a macro level, poverty arises because there are unequal patterns of resource ownership which result in an unequal income distribution. The poor have only limited resources and are of low quality. Second, poverty arises from differences in the quality of human resources. Low resource quality means low productivity, which in turn low wages. Third, poverty arises from differences in access to capital. These three causes of poverty boil down to the vicious circle of poverty theory. The existence of underdevelopment, market imperfections, and a lack of capital causes low productivity. The low productivity results in the low income they receive.

Management is only a means to achieve desired goals. Good management will facilitate the realization of the goals of the company, employees and society.

Zakat is an effort to empower the poor to improve the standard of life of the poor. Indonesia, in particular, is a country with a population of approximately 230 million people and around 85-88 percent are Muslims. Such an amount has a very large zakat potential in developing the economy of the people.

Several amil zakat institutions in Indonesia, such as the national amil zakat agency (Baznas), Indonesia Magnificence of Zakat (IMZ), Republika'sDompetDhuafa (DD), Indonesian Zakat House (RZI), Zakat Forum (FOZ), and others, noted that in Indonesia's existing zakat potential, both individuals and companies, is estimated to reach IDR 20-30 trillion per year. This number, if it can really be realized, will undoubtedly make the poverty rate in Indonesia which reaches 35 million people will soon be resolved.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Zakat is the issuance of a part of certain assets that have reached nishab (a certain amount of which the minimum amount of assets is required to pay zakat), given to those who are entitled to receive it (based on the grouping contained in the Qur'an), and the property is the property itself and there is no ownership of other people in it and it has reached the age of ownership for a year, or what is known as haul

According to the Maliki School, zakat is the issuing of a special part of the special assets that have reached nishab to those who are entitled to receive it. The hanafi school defines zakat by making special assets from special assets the property of a special person determined by shari'ah because of Allah SWT.

According to the Shafi "imazhab, zakat is an expression for the release of property in a special way. According to the Hambali School, zakat is an obligatory right that exists on certain assets for a certain group of people at a certain level.
According to law no. 38 of 1999 regarding the management of zakat article 1 paragraph 2, zakat is an asset that must be set aside by a Muslim or an entity that is owned by a Muslim in accordance with religious provisions to be given to those entitled to receive it.

METHODS

This research uses descriptive quantitative method. The data used are secondary data. The population used in this study were 47 mustahik recipients of productive zakat funds from BaznasSerang Regency 2017-2018.

Data analysis methods used include validity test, reliability test, normality test, simple linear regression analysis, correlation coefficient, determination coefficient, significant individual parameter test (t statistical test) and the Ho Ha hypothesis.

RESULT AND DISCUSSION

To determine the level of validity, look at the number on the Corrected item-total Correlation which is the correlation between the item score and the item total score (calculated r value) compared to the r table value. If r count is greater than r table or r count> r table, then the item is valid using the distribution (r table) for α = 0.05 with degrees of freedom (df = n-2 = 31-2 = 29) so that obtained table = 0.300
1. Reliability testing was carried out using SPSS 16.00. Reliability testing was seen from the value of Cronbach's Alpha = 0.704 then compared using r table, it was obtained 0.704> 0.300, namely r count> r table. Thus it can be concluded that the measuring instrument in the study is reliable.
2. Reliability testing is seen from the value of Cronbach's Alpha = 0.769 then compared using the r table, it is obtained 0.769> 0.300, namely r count> r table. Thus it can be concluded that the measurements in the study are reliable.

Table 1. Linear Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.587	4.481		.801	.430
	Zakat Produktif	.893	.122	.805	7.319	.000

Source: Research data, 2020

The regression equation can be written as follows: Y = 3.587 + 0.893X

    In accordance with the regression line equation obtained, the regression modal can be interpreted as follows:

1. The constant coefficient value = 3.587, this means that if the value of the distribution of productive zakat funds (X) is equal to zero, then the mustahik income level (Y) is 3.587.
2. The value of the coefficient b = 0.893, this means that if the distribution of productive zakat funds increases by 1%, the income level of mustahik will increase by 0.893.
3. From the results, the value of t count 7,319 is then compared with the t table with a significant level of α = 5% or 0.05 and degrees of freedom (df) = n-2 (31-2) = 29, then the t table = 1,699 with the test criteria if t count> t table then Ho is rejected and Ha is accepted, then t count> t table = 7,319> 1,699 so that Ho is rejected and Ha is accepted.

Table 2. Correlation Coefficient Test

		Zakat Produktif	Tingkat Pendapatan
Zakat Produktif	Pearson Correlation	1	.805[**]
	Sig. (2-tailed)		.000
	N	31	31
Tingkat Pendapatan	Pearson Correlation	.805[**]	1
	Sig. (2-tailed)	.000	
	N	31	31

Source: Research data, 2020

    From the output of SPSS 16.0, the r value is 0.805. By entering into the interpretation table of the correlation coefficient, it can be concluded that the relationship between the distribution of productive zakat funds and the income level of mustahik is in the range 0.80 - 1,000, which is very strong.

Table 3. Determination Coefficient Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.805[a]	.649	.637	1.52008	1.817

Source: Research data, 2020

    The coefficient of determination test is determined by the value of R Square which aims to measure how much the ability of the independent variable (X) to explain the dependent variable (Y). As it is known that the value of R Square = 0.649 then 0.649 X 100% = 65%, which means that 65% of mustahik's income is influenced by the distribution of productive

zakat funds, and the remaining 35% is influenced by other factors such as expertise in trading / business, the ability to manage finances well.

CONCLUSIONS

Based on the results of the research and discussion that the researcher has described, it can be concluded that:

1. The results of research that have been done show that t count> t table (7,319> 1,699), so it can be said that Ho is rejected and Ha is accepted. This shows that the productive zakat fund program affects the income level of mustahik.
2. The results of the research obtained R square = 0.649 then 0.649 X 100% = 65%, which means that 65% of the income level of mustahik is influenced by the productive zakat fund program, and the remaining 35% is influenced by other factors not included in this study.
3. And from the results of the SPSS 16.0 output, the r value is 0.805 by entering the interpretation table of the correlation coefficient, it can be concluded that the relationship between the distribution of productive zakat funds and the income level of mustahik is in the range 0.80 - 1,000, which is very strong**.**

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