THE INFLUENCE OF ZAKAT DISTRIBUTION PERCEPTION TO THE MUSTAHIK’S WELFARE AND FAITH

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ABSTRACT
The purpose of this study was to determine the effect of the perception of zakat distribution and their impact on the welfare and faith of zakat’s mustahik. This research was included in quantitative research to determine the effect of the perception of zakat fund distribution, the welfare, and the faith utilizing questionnaires to zakat recipients’ mustahik. In measuring how much influence of the perception given by the distribution of zakat to the welfare and faith of mustahik, the welfare measurement which is used is 5 (five) protection maqashid maqashid sharia. The analysis method used in this research is the analysis of the path (Path Analysis) to determine the effect of each variable, the perception of zakat distribution as an independent variable, the welfare as a mediator, and the faith as the dependent variable. The results showed that the first, the perception of Zakat distribution still slightly affected the faith of mustahik. Second, there is a significant influence in perception of zakat distribution to the welfare. Third, there is evidence of significant influence on the welfare with the faith of mustahik.

Keywords: Zakat distribution perception, welfare and faith, mustahik

ABSTRAK

Kata kunci: Persepsi Penyaluran zakat, Kesejahteraan dan Keimanan.
INTRODUCTION

In 2014 the HDI index puts Indonesia's position at rank 108 between countries in the World. Based on income, educational attainment and life expectancy Indonesia's rank are far below the two Asian countries, namely Malaysia and Thailand.

The government's efforts in poverty reduction is still not effective, poverty rate in Indonesia is just steady at 11.0 percent. According to Prof Dr Susetiawan Research Team for Rural and Regional Studies Center of Gadjah Mada University, this figure is still far from the target achievement of the Millennium Development Goals (MDGs) by 7.5 percent. Poverty alleviation program during this time also does not give effect to improving the quality of life to the poor. Currently, the funds that are used for poverty reduction programs comes from debt. It is unethical to addressing poverty with debt. Funding comes from debt necessarily required to increase the scale of existing businesses profit. (Sindonews.com 13/03/2014)

Indonesia is a Muslim-majority state in the world. Nearly 87% of Indonesia's population is Muslim (www.bps.go.id). The population of Muslim majority surely has a moral responsibility to help fellow Muslims who normatively adjusted according to the concept embraced in their religion that is Islam. One of the best way to fight Muslims poverty in Indonesia are by optimalization of zakat funds distribution. Zakat is one of the concrete forms of social security which prescribed by the teachings of Islam. Through zakat, the lives of poor people, and other suffering people, will be in good preservation (Hafidhuddin, 2002: 12).

In order to implement the mandate of zakat management in accordance with law No. 38 of 1999, the government in 2001 form the National Zakat Agency (BAZNAS) by Presidential Decree. In each area, they also set formation of Provincial Amil Zakat Agency, Sub-regency Amil Zakat Agency until Sub-district Amil Zakat Agency. The government also confirmed the existence of the Amil Zakat Institute (LAZ), which was established by the community. The LAZ zakat management activities as those conducted by Amil Zakat Agency. Formation of Amil Zakat Agency at the national and regional levels replaces zakat management that held by BAZIS (Zakat, Infaq and Sadaqah Distribution Agency) which has been running in almost all regions.

The faith can be measured qualitatively by the size of the perceptions / attitudes of human devotion. As the theory of attitude measurement has previously developed by Martin Fishbein and Ajzen Icek in 1980 in his Theory of reasoned action (TRA). This theory connects between the faith (belief), attitude (attitude), will (intention) and behavior (behavior). Theory of Reasoned action is a theory of reasoned action as an example, if we throw a basketball into the floor (action) then the floor will also give the same encouragement as we throw (reaction). Similarly, attitudes and behaviors of Muzakki which devoted to the God with Mustahik issuing Zakat projected to Mustahik's piety will also increase.

Previous research on the effect of the increasing welfare charity has been done by Mila Sartika, Jalaludin, Irawan Febiyanto, Graha Nugroho. Mila Sartika's study using case studies with a qualitative descriptive approach at LAZ Foundation Care Solo Surakarta. In The observations, the researchers came to the conclusion that the management of zakat that has been done at the site showed that there is significant
relationship between the amount of distributed funds to income of mustahik. Jalaludin research shows the evidence of productive zakat influence to the welfare of mustahik and it will increase the employment.

From various previous studies, it has been a lot of research on improving the welfare of mustahik but no one has studied the effect of charity with the faith of zakat's mustahik, therefore the writer wanted to know "The Influence of zakat distribution distribution of The Mustahik's welfare and faith". For the object of the study, the authors chose mustahik from The BMT ukuwah Persada Mandiri (BMT Muda) East Java as one of the institutions of Baitul Mal wat Tamwil zakat in Surabaya.

RESEARCH METHODOLOGY

The scope of research
The research about the effect of zakat distribution on improving the welfare and faith mustahik will be restricted to the management of zakat and coaching which is done by Baitul Mal wat Tamwil ukhuwah Mandiri Persada (BMT MUDA) to their mustahik.

Types and Sources of Data
The primary research data was obtained directly from interviews and questionnaires to the zakat recipients of mustahik, also from researcher's interviews with managers of zakat distribution programs. Secondary data of this study is from the journal, library literature, internet, and other printed media that correlated with the research undertaken. This data is used by researchers as a complement to the primary data.

Population and Sample
The population in this study were all the society that receive zakat (mustahiq), that is residents / surrounding societies around BMT Mandiri Ukuwwah Persada East Java in Surabaya region. Sampling was done by cluster sampling. The sampling is carried out on the sampling unit (individual), where the sampling unit is located within a group (cluster). Because the sample in this research is less than 100 then it will take the entire population, thus the number of samples taken in this study presented is as much as 33 respondents.

Data analysis method
This research attempts to combine the quantitative analysis methods using path analysis. Path analysis is a technique that develop from multiple linear regression. This technique is used to determine the effect the perception of zakat distribution to welfare and faith shown by the path coefficients at each diagram track from a causal relation between the variables X1 and X2 impact on Y.

RESULT AND DISCUSSION

Profil Responden
Respondents is mustahik assisted Independent BMT Ukhuwah persada student, People around region Independent BMT Ukhuwah Persada. The number of male respondents amounted to 13 people or 39.4% of total sample. The number of female respondents as many as 20 people or represent 60.6% of total sample. The respondents mustahik BMT young and knowledgeable about zakat. Researchers and spread 45 kuisoner and 33 for ther purposes of analysis so ther fruit reached the term of condition. Including self-employed numbered 5 people or 15% of the samplem to employees amounted to 10 people or 30% of total sample, other amounted 18 people or represent 55% of the sample.
Research Test Results

This study is utilizing path analysis because there is an intervening variable. Based on several expert opinions, then the conclusion is that the Test Prerequisites path analysis is as follows:

1. Normality Test

2. Multicollinearity Test (if using lisrel and if more than one independent variable)

3. Linearity Test

4. Autocorrelation Test (can be ignored if the data cross section

Using a sample to the questionnaire test as many as 33 respondents with a significance of 5%, from here we can get the the value of df = n-2, df = 33-2 = 31. The proper way to read the R tables, we have to see the R table product moment at the 5% significance, and obtained r table value at 0.3291.

CONCLUSION

The Perception of zakat distribution to the increase of faith have a very little direct influence where in the test path analysis only get a value of 13%. Zakat Distribution perception to the welfare of mustahik of BMT MUDA Surabaya amounted to 0.759. Zakat means if variable (X1) increased by one unit then the variable Welfare (X2) will be increased by 0.759.

Contributions Zakat (X1) which directly affect the Faith (Y) = 0.364. Zakat means if variable (X1) increased by one unit then the variable Faith (Y) will increase by 0.364.

Contributions Welfare (X2) that directly affect the Faith (Y) = 0.465 means if variable Welfare (X2) increased by one unit then the variable Faith (Y) will increase by 0.759.

CONCLUSION

The Perception of zakat distribution to the increase of faith have a very little direct influence where in the test path analysis only get a value of 13%. Zakat Distribution perception to the welfare of mustahik of BMT MUDA Surabaya amounted to 0.759. According Sugiyono (2007) guidelines to provide interpretation of the correlation coefficient from 0.60 to 0.799 which means that there is a strong correlation. Whereas the influence of zakat perception to the welfare, have a correlation of 0.465, which means moderate correlation and the zakat correlation to faith is amounting to 0.364, which means 0.20 to 0.399, which means get in the middle correlation interpretation.
Perception of zakat distribution directly that have positive effect in improving the welfare can be seen through the fulfillment of maqasid syariah (keep the religion, keep living, keep reasonable, maintain the descent) of mustahik of zakat recipients. The zakat distribution perception to the large welfare have impacted the adequacy requirements of mustahik recipients.

Based on the discussion and the conclusions above, we can obtain the following suggestions:

You should establish a special division to manage zakat or even form a separate unit which deal with the problem of zakat both in the collection, management, and distribution to make them be more focused in exploring the huge potential of zakat.

Preferably doing more productive management to the property, whether immovable or movable goods, public facilities in order to benefit from zakat management which can be utilized more widely for the benefit of the people.

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Menara Kudus

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