The Mechanism of Zakat Productive Fund Management and Its Effect On The Income of Recipient of Zakat in Palembang City

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Keywords: Zakat Productive, Income, Recipient of Zakat

Abstract: This study aims to find out how the management mechanism for zakat productive fund and how they affect the income of recipient of zakat in Palembang. This study uses qualitative and quantitative approaches, while data collection techniques use questionnaires and also through interview, observation and documentation. The population in this study is all recipient of zakat which receives zakat productive fund from BAZNAS SUMSEL such as 187 recipients. In taking a sample, 81 random sampling techniques are used. Data analysis using multiple regression analysis model, then performed a classic assumption deviation test. The results of this study indicate that the mechanism of zakat productive fund management consists of regional feasibility studies, program socialization, recipient of zakat feasibility studies, distribution of zakat productive fund, provision of training, establishment of local community institutions to the program evaluation stage. This study also found that the variables of zakat productive fund, length of business and training have a positive effect on the income of recipient of zakat. So that it can be concluded that the implementation of zakat productive can be more increased so that the recipients of zakat can become the giver of zakat in the future.

1 INTRODUCTION

In Islam there is one social economic system which is used to help other Muslims who are in conditions of poverty and income inequality, namely zakat which is a system where someone has more assets so that they can and are willing to share a portion of their wealth to help fellow Muslims, especially the poor people. Zakat is the third pillar of Islam, which zakat should give a good contribution in improving society's welfare (Ibrahim and Ghazali, 2014).

Nowadays, The development of zakat empowerment in the world has begun to improve and is widely used as a foundation in helping the economy of its people. In 2010 Malaysia collected zakat funds in the amount of RM 1,363,772,682 and distributed in the same year was RM 1,176,487,212 or 86% of the collected funds. The Amil Zakat Institute in Malaysia has also begun to distribute zakat funds in productive forms (Nadzri et al, 2012). In 2010-2011 in Pakistan, zakat funds collected amounted to RS2.82 billion from 36 provinces. The funds are allocated for Rs.1,585 billion for subsystem allowances, education scholarships, patient care, for marriage, and benefits on Eid al-Fitr. In the allocation of zakat funds which become obstacle is the lack of zakat funds collected in the amil zakat institute of Pakistan. This is due to the lack of giver of zakat trust to the amil zakat institute because of lack of transparency in the management of the zakat funds (Tarar and Riyaz, 2012).

In order to make the role of zakat become better in improving the economy of recipient of zakat, the zakat experts begin to develop ideas to improve productivity of zakat funds, so the thought arises to distribute zakat funds in the form of productive zakat capital to the recipient of zakat who have expertise in opening micro, small and medium enterprise (MSME) and have expertise in trading (Asnaini, 2008).

Saritka (2008) conducted a study in Solo, and found that the use of zakat productive in LAZ Solo Peduli Surakarta Foundation which distributed in the form of livestock affected the income of recipient of zakat by 10.2%. This result is significantly affected by the amount of zakat productive funds capital
distributed to the recipient. As in the North Aceh regency from 2007 to 2010 have given a subsidy to poor people Rp. 885,000,000, with the number of recipients of zakat totaling 533 people and the results of the study showed that after receiving zakat productive in the form of business capital there was an increase in the average income of 19% before receiving productive zakat (Rusli et al. 2013).

*Rumah Makmur BAZNAS* (RMB) in Semarang has also carried out zakat productive in the form of small micro-enterprise modal assistance, thus encouraging increased profits. Increased profits before getting capital assistance ranged from an average of 43% and after getting capital assistance profits increased by 57%. Although the average increase which occurred was not so large, but every recipient of zakat business encounter an average increase of up to 14%. Meanwhile, *Rumah Makmur BAZNAS* (RMB) until September 2013, has provided business capital to 2,414 recipients, with total business capital assistance amounting to Rp. 2,222,195,800 (Wulansari and Setiawan, 2014).

The optimal implementation of zakat productive is also attempted by *Baitul Mal* in North Aceh Regency, this was revealed by Nasrullah (2015). The Baitul Mal determines the various schematic models adjusted to the needs of recipient of zakat, starting from the *Qardh Alhasan* scheme, then also providing a *mu'dharabah* scheme even to the sale and purchase scheme with a murabahah contract. This makes a very positive enthusiasm from the recipient of zakat to lead a better standard of living.

The positive results from the usage of zakat productive were also found by Djayusman (2011) which his study revealed that *Baitul Maal Desa Dompet Dhuafa* in Yogyakarta manages zakat funds by procuring and managing productive assets by and for *dhuafa* such as land redistribution, agricultural development, rural industrialization, integrated agriculture and rice marketing. Zakat Productive funds are managed to finance land rent, procurement of inputs, fertilizer, seedlings and capital goods investments. This was conducted because *Dompet Dhuafa* saw that the recipient of zakat had the potential and expertise in agriculture. This study also revealed a significant difference between income before and after participating in BMD agriculture programs. The increase in dhuafa income of farm labors after participating in the BMD agriculture program amounted to Rp 210,584.00 or an increase of 77.12% from the previous average income. This is because the majority of recipient of zakat are farmers, so they have experienced, so that it helps for making the zakat funds management effective.

In order to get maximum results in the application of zakat productive among the recipients of zakat, the good mechanism is needed in the management of zakat productive funds which under the recipients authority. As expressed by Toriquddin and Rauf (2013) that the management of zakat productive funds at the Ash Shahwah Foundation (YASA) Malang consists of good planning, after being well planned, the next stage is proper organizing then proceed with appropriate implementation methods with initial planning, after being implemented, it is necessary to have a continuous and good supervision from YASA. Zakat productive funds management can be better with this mechanism. The same thing is also found in the community caring justice post (PKPU) Makassar by Hidajat (2017), that the planning, organizing, implementation and monitoring stages are things that must be well-done.

Nopiardo (2016) found that the mechanism of zakat productive management in BAZNAS Tanah Datar is well organized, from the determination of how the distribution pattern to the recipient, and the mechanism of proposing the recipients and also reviewing how to assign assistance to them also not to miss from BAZNAS Tanah Datar attention to how the mechanism of funds allocation until the process of handing over assistance to the recipients, and also to produce the expected results, there must be proper and sustainable guidance. This is similar to what was expressed by Ansori (2018) that the distribution system of zakat productive funds at LAZISNU Ponorogo begins with accurate data collection by submitting proposals by prospective recipient of zakat to LAZISNU Ponorogo works in accordance with the data collection of recipient of zakat to LAZISNU Ponorogo to recipient of zakat. In addition, zakat productive funds are only given to those who are strong working and productive age.

South Sumatra is a province which has good zakat potential. Based on the population in Palembang, the zakat potential can be collected to reach Rp 2.3 trillion annually, this was expressed by BAZNAS SUMSEL (2017). Meanwhile, according to the financial report of the National Zakat Agency (BAZNAS) in South Sumatra in 2017, zakat funds received by South Sumatra BAZNAS amounted to Rp 40 billion. This shows that the giver of zakat awareness for distributing zakat to BAZNAS is still very less, so it needs to be given better planning from BAZNAS and other amil zakat institutions.
BAZNAS Sumsel has a community empowerment program which is called the "Rumah Makmur" program. The ideals of family economic independence are realized through the roll out of working capital for dhuafa productive businesses in various regions including vegetable traders, hawkers, grocery traders, handicraft businesses, workshops, and pempek traders. Various village community empowerment programs are carried out with a focus on managing local resources. BAZNAS South Sumatra has several guided which are now quite successful, and are also able to create jobs for others in the surrounding environment.

The existence of "Rumah Makmur" program indicates that zakat productive can be accepted by recipient of zakat, even giving a positive impact. If one recipient can provide work for others, how if most of the recipients who get zakat productive can provide employment for others? Of course, unemployment in South Sumatra will decrease, the poverty rate will also decrease. This goal is expected from the establishment of zakat in Islamic religion. In order to achieve this goal, it is necessary to manage zakat productive by amil zakat, the giver of zakat and the recipient of zakat, so that they can contribute maximally to the recipient. This is what motivate this study to be done. In order the society can know better how the mechanism of managing zakat productive funds in BAZNAS SUMSEL and how it affects the income of the recipient of zakat in Palembang, so that it can attract other Muslims to prefer BAZNAS SUMSEL as a place to distribute their zakat.

2 LITERATURE REVIEW

2.1 Zakat

Islam is the second largest religion in the world, with almost more than one billion followers in the world (Tarar and Riyaz, 2012). In the Al-Qur'an which is the main law foundation of Islam often mention about zakat accompanied by prayer. It can be concluded that zakat is obligatory like prayer, so that all Muslims in the world must heed Allah's order to pay zakat. Allah says in Surah Al-Baqarah verse 267 which means: "O you who have believed, spend from the good things which you have earned and from that which We have produced for you from the earth. And do not aim toward the defective therefrom, spending [from that] while you would not take it [yourself] except with closed eyes. And know that Allah is Free of need and Praiseworthy".

The verse of the Al-Qur'an above concludes that zakat is not only giving, but how to give the best to those who need, not giving the bad. Yusoff (2008) said that zakat is not only giving something to others on the basis of good deeds, rather the assumption that zakat is an important pillar in Islam and also a form of Muslim worship to Allah SWT.

One of the reasons for the creation of zakat is for humans to help each other. Because humans are social beings, which means that humans cannot live alone without the help of others. Zakat also teaches Muslims to respect each other, so that a life of peace and harmony is created (Abdullah and Suhail, 2011).

The meaning of zakat in terms of language comes from zaka which means: blessing, growing, clean, holy and good. Some of these meanings are indeed very compatible with the true meaning of zakat. It is said as a blessing, because zakat will bring blessings to the wealth of someone who has done zakat. It is said as holy, because zakat can purify the owner of the wealth from the nature of the greedy, shirk, miserly and immoral. It is said to be grewed, because zakat will multiply the merit for the giver and help the difficulties of the recipient (Asmainti, 2008).

It called the word zakat, as revealed in the word of Allah SWT in Surah An-nur verse 56 which means: "And establish prayer and give zakat and obey the Messenger - that you may receive mercy".

2.2 Position and Function of Zakat

In the Al-Qur'an many verses that clearly state the implementation of zakat. Allah's order to implement zakat is often in tandem with the order of prayer. This shows how important the role of zakat in the Muslims live. The verse contained the word zakat and accompanied by the word prayer. For example the word of Allah SWT in Surah Al-baqarah verse 43 and Surah Al-Haj verse 78 which means: "And establish prayer and give zakah and bow with those who bow [in worship and obedience]".

According to Mu'iz (2011) Zakat is primarily the maliyah worship and prayer is primarily badanaiyah worship. Therefore, we are not wondered that all scholars stipulate that: "denying the law of zakat (denying its obligation) is punished by kufr, out from Islam. Muhammad (2011) also said that Zakat can be used for social purposes, especially for those who belong to the recipients of zakat which has been determined in the Al-Qur'an because of the roles and functions contained in zakat so that it is seen as a religious levy which must be set aside by a
Muslims or institution owned by Muslims in accordance with religious provisions. Zakat in living can prevent society from the social gap between the rich and the poor. Zakat can also foster and develop the stability of social, economic life, grow a sense of social responsibility. Helping, reducing and lifting the poor people from economic and social difficulties, fostering and growing brotherhood among human beings, and developing individual responsibility for the society and public interests.

Hafidhuddin (2006) said that through eight asnaf financed by zakat as determined by the Al-Qur’an, zakat can be used social function as a tool of social security and unifying the community in fulfilling the basic needs of each individual, eradicating poverty and waste against fellow Muslims, then as a heart softener and a tool for spreading Islam. Is not zakat among others used for muallaf who are persuaded by their hearts, which means the muallaf who are persuaded by their hearts are those who deserve to be given zakat as a softener of their hearts or the hearts of their people, or to strengthen Islam in their hearts.

As the population increases and the potential for zakat arises new problems, that is how to make zakat so can be functioned as a worship and also as a social concept. This is the meaning of zakat utilization. Based on observations and studies so far, the Indonesian Ministry of Religion (2002) draws conclusions that the use of zakat can be classified into four forms. The first form is "Traditional Consumptive", that is zakat distributed to recipient of zakat to be distributed directly. The second form is "creative consumptive", that is zakat which is realized in other forms from the original goods, such as given in the form of school tools, scholarships, hoes and so on. A third form is "traditional productive" where zakat is given in the form of productive goods such as goats, cows, shavers, carpentry and others. The fourth form is "creative productive", that is zakat which is realized in the form of rolling capital for social capital projects or for helping increase the capital of small traders / entrepreneurs. The usage of zakat in the third and fourth forms is to approach the meaning of utilization, which we must develop, so that the meaning of sharia zakat both in terms of worship and social functions can be achieved as expected.

2.3 Allocation of Zakat Funds

The allocation of zakat funds is devoted to eight groups or commonly referred to the recipients of zakat. This is in accordance with the provisions of Allah in his word in Surah At-Taubah verse 60 which means: "Zakah expenditures are only for the poor and for the needy and for those employed to collect [zakah] and for bringing hearts together [for Islam] and for freeing captives [or slaves] and for those in debt and for the cause of Allah and for the [stranded] traveler - an obligation [imposed] by Allah. And Allah is Knowing and Wise."

In the verse mentioned above, the poor people are the top priority of the 8 groups who are entitled to receive zakat. The aim is to eradicate poverty and destitution of Muslims. Asnaini (2008) revealed that groups including the poor are, people who have no wealth at all, people who have wealth or business but not enough for themselves and their families, people who have assets and business but can only meet half of their own needs and their families. In giving this zakat, it should be sufficient, meaning that this zakat should be given until the recipient of zakat can suffice for its life. For example, a poor or poor person who is good at trading is given a large amount of capital which can produce sufficient profits for his life (Prihatini et al, 2005).

2.4 Zakat Productive

In the Decree of the Minister of Religion RI No. 581 of 1999 about the Implementation of Zakat stated that the types of zakat fund utilization activities are divided into two parts: First, the utilization of social-based zakat that is the distribution of zakat funds in the form of compensation for consumptive needs which called compensation program (charity) or consumptive grant.

Second, the usage of zakat based on economic development is the distribution of zakat in the form of providing business capital to those who have the right to receive directly or indirectly, whose the management may involve or not involve target recipient of zakat. The distribution of zakat funds is directed to productive economic enterprises, which are expected to result in increasing a level of public welfare.

Al-Masyiqah (2007) said that zakat productive or zakat investment based on the term is looking for the acquisition of wealth by doing business with zakat. Zakat investment can be divided into three parts. First, the zakat investment by the recipient itself. Secondly, the zakat investment carried out by the recipient. Third, the zakat investment carried out by the ruler or the institution of amil zakat.

Farah (1997) also revealed that zakat productive as an inclusion of zakat funds separately or with
other funds in sectors which generate profits (profitable). The benefits of zakat investment are intended for the benefit of the recipient of zakat in the short and long term while still keep guided to the principles of sharia.

At first, the scholars differed on the law of zakat investment. However, in the end the scholars who did not allow the zakat investment made several provisions which allowed the zakat investment to be carried out with several considerations, such as; pay attention to the needs of the poor people; investment can really bring benefits; hasten to collect zakat when there is a need; investments are made by government or their representatives, both from departments, social organizations or donor agencies; this investment is consulted with experienced and trustworthy people; the investment is carried out on businesses that are permitted according to sharia and not a prohibited business (Al-Masyiqah, 2007).

The results of zakat may be used for productive purposes, such as providing financial assistance in form of business capital to the poor who have certain skills and are willing to try / work hard, so that they can regardless of poverty and dependence on others and be able to be independent. In addition, the results of zakat can also be used to establish factories and profitable projects and the results for zakat recipients in need. Factories and other projects financed with the results of zakat must prioritize the recruitment of their workforce to the poor who have been selected and have been given skills education in accordance with the available employment, Zuhdi said in the masail fiqiyah book (1997)

Farah (1997) revealed several things that become guidelines in investing zakat funds, that is: Zakat investment is a tools of supporting the implementation of zakat, not as a substitute for the existing zakat mechanism, zakat investment must run according to sharia rules, such as not related to usury or bank interest, Zakat investment managers are chosen based on competence, trustworthy and noble character, Zakat investment strategy is designed with the aim to increase the income of the poor, protect livelihoods and realize their welfare, the zakat investment institution is the representative or extension of the recipient of zakat in order to manage their wealth, zakat investment must prioritize business activities which provide benefits directly to the recipient of zakat, zakat investment institutions must maintain trust in their performance by conducting an audit of their administration.

Based on research background, problem formulation, research objectives, theoretical review, and conceptual framework carried out by researchers, the Research hypothesis can be formulated as follows:

H1: Allegedly productive zakat capital, length of business and training positively affected on the income of recipients of zakat in Palembang.

3 METHODS

This study looks at how the mechanism carried out by BAZNAS of South Sumatera in managing productive zakat so that it can have an important role in economic empowerment of recipient of zakat. This study also wants to see the effect of zakat productive on the income of recipient of zakat. This study uses the recipients as an objects which receive zakat productive from the Zakat Amil Agency (BAZNAS) of South Sumatra.

The type of data used to support this study is primary and secondary data. The primary data used were the results of interviews conducted with the amil zakat institutions in Palembang and also the existing of the recipients. In addition to the BAZNAS, interviews will also be conducted with other interviewees who substantially have direct involvement in the process of managing zakat productive.

To obtain primary data, researchers will distribute questionnaires, especially to recipient of zakat who receive productive zakat capital assistance by BAZNAS of South Sumatra. Researchers will also conduct interviews with several parties which directly or indirectly involved.

In addition to the primary data obtained through selected informants, this study also uses secondary data, secondary data that is used such as books about zakat, especially productive zakat, phenomena that exist in the society and also the reports in the National Amil Zakat Agency (BAZNAS) of South Sumatra. The usage of secondary data is intended to support primary data obtained from questionnaires and interviews.

In order to get relevant data so that it can be used as a basis for the analysis process, the authors use data collection methods which commonly used in qualitative and quantitative studies, that is interviews, document analysis, archival records, and observation. Data collection was carried out in natural conditions, primary data sources, and more data collection techniques on participant observation, questionnaires and in-depth interviews (Sugiyono, 2012).

For this study, the author uses data collection techniques in the form of library research and field
research. The instrument in this study uses interviews, questionnaires, and documentation. In this study, interviews were conducted with the management of Amil Zakat Institution which was chosen by researchers, namely BAZNAS of South Sumatera to find out the form and management of productive zakat carried out by the amil zakat institution. Questionnaires are given to the poor people are registered as recipients of zakat productive. Furthermore, documentation is obtained from reports on zakat productive in amil zakat institution.

The population that become the object in this study were all recipient of zakat which received productive zakat assistance. As for the number of the recipients population who received zakat productive assistance from BAZNAS of South Sumatera as much as 187 recipient of zakat.

For sampling to recipient of zakat, a random sampling technique is used. This technique is used if the population is assumed to be homogeneous (containing one characteristic) so that the sample can be taken randomly. In random sampling, each subject has the same opportunity to be used as a research sample (Idrus, 2013). The researcher uses random sampling technique in sampling because all the recipient who receive zakat productive funds are assumed to be the same, so that the data obtained from each sample can indicate the same thing for others. The samples obtained are 81 samples.

The analysis technique used is multiple regression estimation technique with the method used the least squares (OLS). As for the regression analysis equation model of this study as follows.

\[ Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + e \]  (1)

Explanation:
- \( Y \) = Income of recipients of zakat
- \( X_1 \) = Zakat Productive Fund
- \( X_2 \) = Length of Business
- \( X_3 \) = Training
- \( \beta \) = Regression Coefficient
- \( \alpha \) = Constant
- \( e \) = Error

4 FINDINGS
4.1 Mechanism of Zakat Productive Fund Management in BAZNAS of South Sumatera

Empowerment of zakat productive funds initiated by BAZNAS of South Sumatera in the form of a program called “Rumah Makmur” which is an elaboration of the concept of recipients empowerment program in managing the zakat funds it receives. This program combines poverty mapping, surveys, determining strategic partners, launching and implementing programs, also monitoring and evaluating programs. The "Rumah Makmur" program stands on five pillars, i.e: system, humanitarian value, law and justice, economy and welfare, and institutional building (these five pillars are taken from the maqasid as-syariah Islamic purpose of regulating social life). This program explicitly strives to humanize human beings, the target community becomes a subject not an object, where mentoring applies as a caliph who bears the mandate of the natural regulator of his creation.

This program works to build a work system which appreciates local wisdom (aware of local resources), entrepreneurial capacity, facilitates access to economical improvement based on life wisdom. One of the reinforcement is the establishment of a strong social institution so that the empowerment of assisted communities can be sustainable. The poor are educated to be aware of their rights, especially in accessing resources to improve their lives. Here, the justice principle guards the growth of the assisted community.

Based on this discussion, the researchers found that the mechanism of zakat productive fund management at BAZNAS of South Sumatera consisted of several stages from planning to controlling phase to recipient of zakat. All of this are carried out with expectation in order the zakat funds received by the recipients can improve their standard of living and in the future they can become a giver.

The stages are in the form of:

a. Regional Feasibility Study

The Regional Feasibility Study is the first stage in determining the program area, in this stage aims to determine the suitable area for the implementation of the "Rumah Makmur" program. This is conducted in several places to see if the region has the potential for this program to take place as desired by BAZNAS of South Sumatera. The regional feasibility study is carried out by looking at the potential and character of the society who live in the region, because in this program it takes the character of society who have good moral, spiritual and mental characteristics, thus helping the smooth and successful program in helping to increase the income of recipient.

b. Program Socialization

Program socialization, is a program explanation to the society before they join to be the recipients
who receive zakat productive funds from BAZNAS of South Sumatera. This socialization is conducted in order the recipient candidates can better understand the nature and purpose of this program. So that in the future this program can run well without any misunderstanding from them.

c. Partner Feasibility Study

Partner Feasibility Study, is a detailed data collection for citizens who are interested in following the "Rumah Makmur" program. For partners who meet the criteria, they will proceed to the next stage.

The criteria that must be met in selecting beneficiaries are as follows:

Head of family or family member classified as poor (Recipient of zakat)
1. Productive age (18-60 years) or married
2. Having experience and willingness in business.
3. Stay (domiciled) in one program target area.
4. Follow and obey the rules in implementing the program.

d. Distribution of zakat productive zakat funds to the recipients

The distribution of zakat productive funds to the recipient in the "Rumah Makmur" program is distributed through mosques in the targeted areas and appointed by BAZNAS of South Sumatera as an intermediary in distributing this zakat productive fund which is called as "Baitul Qiradh". In Palembang itself there are several Baitul Qiradhs that have been operating, such as in plaju, Kertapati, Kuto, Sako National Housing Authority area. The duty of Baitul Qiradh is as an intermediary in distributing zakat productive funds to the recipient of zakat around the mosque area. Because the mosque is believed to be a gathering place for Muslims to worship, discuss and help each other, a Baitul Qiradh institution was established in the mosque.

The distribution of zakat productive funds to the recipients is given in benevolent loan form with a Qardh contract, so that although in essence the recipient of zakat are entitled to the zakat fund and do not need to return it, but in this program, BAZNAS of South Sumatera wants to educate the recipient to not be consumptive in managing the zakat funds which they receive, so they are trained to make the zakat funds they receive become productive. The amount of productive zakat funds received by the recipients ranges between Rp. 1,000,000 to Rp. 3,000,000.

e. Training Provision and Program Understanding

This training provision aims to improve the characteristics, skills and motivation of each individual of recipient of zakat, and also to stay in touch between recipient and the management of Baitul Qiradhs. In this training, the recipient can ask for solutions of the problems experienced in managing the zakat productive funds they receive, so that the business they run can be even better. This training is also intended to foster cohesiveness and friendship between the recipients who both receive this zakat productive fund. So that the recipient can share their experiences and expertise so that the desire to help each other get stronger. Because Islam will be strong when it works together.

f. Formation of Community Local Institutions

The implementation of this zakat productive program aims to make the recipient become independent, in this case the BAZNAS of South Sumatera only run their duties as a distributor of zakat funds to the recipient. So when the zakat productive funds have distributed to them through Baitul Qiradhs, the BAZNAS of South Sumatera will not intervene in terms of its management, all of them are handed over entirely to Baitul Qiradhs and recipient who receive the zakat productive funds, but they still supervise so this program still run as it should.

So Baitul Qiradh itself acts as a driver and coach in this program. As mentioned before, the recipients must return the zakat productive funds they receive in installments every month, because they are worn to a Qardh contract. When the zakat funds which they borrowed have been fully returned, they can make loans again to Baitul Qiradh which has been trusted by BAZNAS of South Sumatera. Or the zakat funds they return can be used to provide zakat productive funds to other recipient who want to join this "Rumah Makmur" program. In this case, Baitul Qiradh institution which acts as a local community institution that is trusted to manage and run this productive zakat program.

g. Evaluation

This evaluation is carried out to find out the deficiency of the recipient in managing this zakat productive, so that the recipient can improve it in the future. This evaluation was also conducted to find out the business development of recipient and also the effect of this program existence on the income of them.
4.2 The Effect Of Zakat Produktif on The Income Of Recipients of Zakat in Palembang City

The results of the study have obtained quantitative data during the interview and observation process. The data obtained were analyzed by multiple regression methods and calculated from the three independent variables, there are the productive zakat funds received, length of business and training. Based on the data obtained by the researcher, multiple regression equations can be arranged as follows:

\[ Y = -3.195 + 0.957 \text{ Funds} + 0.247 \text{ Length of business} + 0.756 \text{ Training} \]

The results of the multiple regression equation above show that the beta value of the productive zakat fund variable is 0.957, this shows that in this study capital has a positive relationship to the dependent variable, this positive relationship shows that the zakat productive funds that received by the recipient of zakat have so far provided good influence and enough to help the recipient of zakat in improving its economy.

Where as for the length of business variable shows the beta value is 0.247 which means that the length of business and income of the recipient have a positive relationship. This is in accordance with the theory which says that if the business owner has good experience, the income receives will increase. Besides being seen from the length of business, to improve the expertise, it is necessary to provide trainings related to improving the recipients expertise in run the business.

In the regression equation above it is shown that the beta value of the training variable is 0.756. This shows that the training and income of recipient variables have a positive relationship. This indicates that the training provided by BAZNAS or other parties whose purpose is to develop businesses owned by recipient has an important role in increasing the income, which in turn will make the recipient can become a giver at a later time.

The results of the constant are -3.195, which means that without all these independent variables, the income of recipient of zakat variable has a negative value, so it is concluded that all the independent variables used by the researcher are very important in increasing the income of recipient. The independent variables used in this study should be expected to be assistants and drivers in increasing the income of recipient in Palembang. Multiple regression estimation results using statistical tools are as shown in the table below:

<table>
<thead>
<tr>
<th>Variable</th>
<th>Significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Constant</td>
<td>0.002</td>
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<tr>
<td>Funds</td>
<td>0.000</td>
</tr>
<tr>
<td>Length of business</td>
<td>0.011</td>
</tr>
<tr>
<td>Training</td>
<td>0.000</td>
</tr>
<tr>
<td>R-Square</td>
<td>0.894</td>
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</tbody>
</table>

Based on the estimation table above, it can be concluded that the R-Square value is 0.894, it can be concluded that the variable zakat productive funds received by recipients, length of business and training affect 89.4% of the income of recipients of zakat in Palembang, while 10.6% is influenced by variables that are not examined by researchers. This shows that the independent variables used by researchers have a considerable influence on the dependent variable, namely the income of recipient of zakat.

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>Df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Regression</td>
<td>19,704</td>
<td>3</td>
<td>6,568</td>
<td>216.425</td>
</tr>
<tr>
<td></td>
<td>Residual</td>
<td>2,337</td>
<td>77</td>
<td>.030</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>22,041</td>
<td>80</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source : Data Process Result

From the results of the above table it can be seen that independent variables have a significant effect on the dependent variable. This can be proven by looking at the significance value of ANOVA f table, which is equal to 0.000b or smaller than the significance level determined by the researcher, which is 0.05 or 5%, then the regression transformation model can be used to predict the zakat productive funds, length of businesses and training together affect the income of recipient of zakat in Palembang, so that it can be concluded that:

H0: Zakat productive funds received, length of business and training for the recipients not...
significantly affected the income of recipient simultaneously rejected, and

Ha: Zakat productive funds received, length of business and training for the recipients not simultaneously affected the income of recipient simultaneously rejected.

Looking at the test results above it can be said that simultaneously the independent variables have a positive effect on the dependent variable, which means that if the zakat productive zakat funds received by the recipient are higher, the length of business increases and the training given to the recipient is increased, the income of recipient in managing zakat productive will increase.

The results of data analysis show that zakat productive funds have a significant influence on the income of recipient in Palembang, and have a positive relationship to the income. Based on data obtained by researchers while in the field by giving questionnaires to the recipient and also observations during the study it can be found that this zakat productive program receives positive responses from the community, because many of the recipient need financial assistance to run their businesses. The recipient had previously made loans to cooperatives or debt collectors, so they had difficulty in paying their debts due to the interest applied in the return period.

This zakat productive assistance program is given to recipient with a loan system without interest or in Islamic economics called the Qardh and Qardhul Hasan contracts. The recipient who get this loan must return the loan money within 10 months (10 x pay) which the money collected from the return will be channeled back to another recipients. So in essence BAZNAS South Sumatera will not ask for back the zakat productive funds that have been given to recipient, because this is one program that is devoted to the recipient who need financial assistance in running their business. The return system applied is only for the education process given to recipient of zakat so that it can be more responsible in managing the funds and not consumptive.

The results above also show that the length of business has a significant influence on the income of recipient of zakat in Palembang and has a positive relationship. Analysis of the data above also shows that training also has a significant influence on the income of recipient in Palembang and has a positive relationship. Overall the results of the above analysis show that the zakat productive funds received, the length of business and training have a significant influence on the income of recipient in Palembang.

From this result, it can be concluded that this zakat productive zakat needs to be increased again in order to get the desired value.

5 CONCLUSION

From the results of this study, it was found that in the mechanism of zakat productive funds management for recipient in the Palembang was good enough, because BAZNAS of South Sumatera had tried to implement the planning, organizing, implementation and supervision stages. Beginning from the regional feasibility study, then continued with the program socialization, and then the feasibility study of the partners to be right on target, and continued with the handover of productive zakat funds to recipient of zakat, after which were given some training and refinement, which is expected to later create a local community institution and end with the holding of program evaluations to create a better zakat productive program. This is expected to help improve the welfare of recipient of zakat in Palembang.

The results of the analysis in this study also concluded that the zakat productive funds received by recipient, the length of business and training together affect the income of the recipient significantly, this is indicated by the significance value of 0.000 and the F value of 216.425. So this can be used as a reference that this zakat productive program can continue to be developed and improved again, so that it can become a superior program to apply the values expected from the existence of zakat, namely to improve the welfare of the recipient of zakat.

6 REFERENCES

Al-Quran Al-karim

Buletin BAZNAS Edisi 2017 M/1439 H


