

## The Effect of Utilizing Productive Zakat, Infaq, *Sedekah* (ZIS) in Improving *Mustahik's* Welfare at Baitul Mal Aceh

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### ABSTRACT

*This study aims to compare the welfare of mustahik who are assisted by business capital loans and work equipment through the use of productive ZIS in Baitul Mal Aceh. This study also analyzes the effect of the dimensions of productive ZIS utilization on the welfare of mustahik. This research is a field research using quantitative methods. The population in this study were mustahik who received productive ZIS utilization in the form of qardhul hasan and work tools in the cities of Banda Aceh and Aceh Besar. The data collection instrument used a questionnaire with a sample of 86 respondents who were selected using simple random sampling. Data were analyzed using independent samples t-test to compare the level of welfare of mustahik between the two models of productive ZIS utilization. The data were also analyzed using multiple regression to examine the effect of the dimensions of empowerment, namely socialization, coaching and mentoring on the welfare of mustahik. The results showed that there was no significant difference between the welfare of mustahik who were empowered with the qardhul hasan model compared to the welfare of mustahik who were empowered by the work tool model. Socialization, coaching and mentoring have a significant effect on the welfare of the mustahik of Baitul Mal Aceh, either partially or simultaneously. It is hoped that Baitul Mal Aceh will continue the productive ZIS utilization program and increase socialization, guidance and assistance for the successful development of mustahik businesses.*

*Keywords: Mustahik Welfare, Utilization Model, Productive ZIS, Socialization, Coaching, Mentoring.*

### INTRODUCTION

Problems that are often seen in real terms in developing countries are poverty and unemployment. The two problems are related to each other, because high levels of poverty result from high levels of unemployment. Poverty is considered a real problem in life, so it is necessary to find a way out (Hafidhuddin, 2007). Indonesia as a developing country has a very serious level of economic inequality because the gap between the rich and the poor is very high (Nailufarh, 2010).

One of the provinces in Indonesia that faces the problem of high levels of poverty is Aceh. The percentage of poor people in Aceh has increased from 15.01 percent in 2019 to 15.43 percent in 2020. The high poverty rate in Aceh is an irony because Aceh is a province that is given development funds in the context of

special autonomy and has privileges in managing Zakat. With these privileges, Aceh should be able to improve poverty alleviation. Community economic activities should be further improved so as to improve the welfare of the community.

In the discussion of increasing economic activity, the existence of financial institutions is very important. Financial institutions can facilitate economic activities so that economic growth is realized properly (Marimin, 2014). Financial institutions play a role in collecting and distributing public funds effectively and efficiently in order to improve the level of community welfare (Wiwoho, 2014). Welfare is a hope for people in every country and talk about welfare in a Muslim community cannot be complete without the discussion of Zakat (Rahmatillah, 2019). The role of improving people's welfare is not only the

obligation of the government but the community can also contribute to improve the welfare of others, one of which is through the distribution of Zakat, infaq and *sedekah* (Asnaini, 2008).

Various forms of distribution of Zakat, infaq and *sedekah* (ZIS) are carried out by Zakat institutions. However, in general, the main choice for distributing ZIS is through the productive ZIS program

in two models, namely providing business capital in the form of *qardhul hasan* loans and assistance with work tools (equipment). These two models are also carried out every year by Baitul Mal Aceh as the official Zakat institution in Aceh. Data related to the distribution of productive ZIS of Baitul Mal Aceh in 2015-2019 is shown in Table 1.

Table 1. Distribution of Productive ZIS in the form of *Qardhul hasan* and Working Tools at Baitul Mal Aceh from 2015 to 2019

Year	Number of Mustahik ( <i>qardhul hasan</i> )	Amount of funds (IDR)	Number of Mustahik ( <i>work equip.</i> )	Amount of funds (IDR)
2015	794	3.233.700.000	607	1.648.629.000
2016	637	4.176.000.000	363	1.076.649.000
2017	491	3.237.500.000	48	150.000.000
2018	488	3.612.000.000	173	500.000.000
2019	386	3.050.000.000	211	1.145.000.000
<b>Total</b>	<b>2796</b>	<b>17.309.200.000</b>	<b>1402</b>	<b>4.520.278.000</b>

Source: Baitul Mal Aceh Directory (2020)

The utilization of productive ZIS aims to improve people's welfare and provide long-term effects. Utilization of productive ZIS, both through *qardhul hasan* and work equipment, is expected to be able to develop the business and productivity of *mustahik* so that their welfare level increases, and in the end makes *mustahik* change status from *mustahik* to *muzakki*.

Although the utilization of productive ZIS has been carried out for a long time at Baitul Mal, the welfare of the recipients has not yet been realized evenly and thoroughly. This happened allegedly due to the lack of effective socialization of the Baitul Mal so that the use of assistance by *mustahik* was not on target. In addition, the productive ZIS program ideally requires guidance and assistance to minimize the occurrence of failures in *mustahik* businesses, as well as prevent frauds that may be carried out by *mustahik* in managing ZIS funds (Riyaldi and Fuadi, 2019). Based on this reality, the welfare of the *mustahik* in the two productive ZIS utilization models, namely, the *qardhul hasan* model and work tools in the Baitul

Mal Aceh is a phenomenon that can be studied further.

There are three dimensions of productive ZIS utilization that can affect the welfare of *mustahik*, namely, socialization, coaching, and mentoring. These three dimensions of utilization have been carried out by Baitul Mal Aceh with the aim of providing an understanding of the utilization of productive ZIS to *mustahik* so that they can become entrepreneurs and distribution has an impact on improving their welfare. Many previous studies regarding the utilization of productive ZIS on the welfare of *mustahik* have been carried out, such as the research conducted by Ulfa (2019) which stated that the involvement of Baitul Mal in socializing Zakat was very significant for public knowledge. Furthermore, Farean (2020) found that coaching had a positive and partially insignificant effect on the development of MSMEs. The results of Cahya's research (2020) state that the utilization of productive Zakat through business capital assistance accompanied by training and assistance carried out by the Zakat

institution has a positive role in improving the welfare of *mustahik*. Meanwhile, Ilhaniyah and Anwar (2019) stated that the perception of mentoring and coaching had no significant effect on the welfare of *mustahik*.

This study is different from previous studies, because this study provides a comparative picture of welfare achievement in the two productive ZIS utilization models, namely *qardhul hasan* and work tools with comparative analysis (independent samples t-test). In addition, this study also examines the influence of the three dimensions of ZIS empowerment, namely socialization, mentoring and coaching which are thought to have an effect on the welfare of *mustahik*. The object of this research is the productive ZIS *mustahik* of Baitul Mal Aceh which is spread in Banda Aceh City and Aceh Besar Regency where these two regencies/cities are the target areas for ZIS distribution by Baitul Mal Aceh.

This article is arranged systematically starting from an explanation of the background of the problem, a discussion of the literature review consisting of the concept of productive ZIS, *mustahik* welfare, and aspects of Zakat utilization. Furthermore, discussion of research methodology describe the population, sampling methodology, data collection and analysis techniques. The presentation of the results is followed by a discussion to describe the implications of the results. In the end, this article closes with conclusions and suggestions

## LITERATURE REVIEW

### *Economic Impact of Zakat Distribution*

Zakat distribution is a religious obligation that is manifested in the transfer of wealth from muzakki to *mustahik*. Distribution can be done in the form of giving money or other objects that can be useful in the *mustahik*'s life. It can be stated that Zakat is the main aid for people who are

experiencing economic difficulties (Mawardi et al, 2017).

The distribution of Zakat and other Islamic social funds, if managed properly, has the potential to reduce economic inequality and improve people's welfare (Taufiq, 2018; Nasution & Prayogi, 2019). Optimizing the function of Zakat requires the presence of a management institution commonly called *amil*. *Amil* plays an important role in ensuring that Zakat is distributed to the right *mutahik* as regulated by sharia. *Amil* also strives for the Zakat to be distributed to have an effective economic impact (Al Arif, 2011; Riyaldi, 2020; Suriani et al, 2021).

In addition to consumption, Zakat and Islamic social funds are also distributed by *amil* institutions in a productive form. The distribution in this productive form aims to develop the *mustahik* business so that it can be more developed and advanced. The next impact is on *mustahik*'s income, which can increase and hence his status changes from *mustahik* to *muzakki* (Sukesti & Budiman, 2018; Fitri, 2017). Empowerment through Zakat given in a productive form is proven to have a positive and significant effect on the *mustahik*'s business development (Sukesti & Budiman, 2018; Naimah & Soenjoto, 2018), dan kesejahteraan *mustahik* (Nasution & Prayogi, 2018; Widiastuti, et al, 2021).

### *Baitul Mal Concept*

Baitul Mal is a term for Zakat management institutions that have existed since the time of the Prophet Muhammad. The role of Baitul Mal at that time was to be '*amalah*' body whose job was to collect Zakat and distribute it to groups who were entitled to receive it (Ash-Shiddieqy, 2009). In Indonesia, the management of Zakat by the government is carried out by the National Amil Zakat Agency (BAZNAS). BAZNAS has been established in every province. However, for the Province of Aceh, the designation for the Zakat management body is Baitul Mal. In Qanun

No. 10 of 2018, it is explained that Baitul Mal is a non-structural regional institution which in carrying out its duties is independent in accordance with sharia provisions which has the responsibility to collect, maintain, manage and distribute Zakat funds, infaq, and waqf assets.

### *Productive Zakat, Infaq and Sedekah*

Zakat, infaq, and *sedekah* (ZIS) is a religious fund given by Muslims as a form of worship in the property sector. ZIS funds can play a role in helping and fostering community groups who have economic vulnerabilities. Therefore, ZIS funds are distributed to them to be able to meet their needs well, not only for consumptive needs in a short time, but will provide sufficiency and welfare to *mustahik* by eliminating or minimizing the causes of poverty and destitution among them (Wartoyo and Erlina, 2019).

In its spiritual character, ZIS is a form of worship as well with detailed terms and conditions. However, according to Hafidhuddin (2007), the goals and wisdom are relatively the same, namely as a form of faith and gratitude to Allah SWT, efforts to help *mustahik* to achieve a more prosperous life, increasing development funds to improve the quality of society, such as by promoting education, culture, health, and economics, and promote businesses and work ethics, as well as acting as a form of income redistribution.

Zakat management institutions generally distribute ZIS in the form of economic empowerment through the productive ZIS program in 2 (two) models, namely: soft loans (*qardhul hasan*) and work equipment assistance.

#### 1. *Qardhul hasan* Loans

*Qardhul hasan* is a transaction in the form of a soft loan that is given on the basis of mere social obligations without collateral or additional conditions at the time of return except for the principal loan and administrative fees or loan

services within a predetermined period of time (Jarjis, 2018). According to Hartati (2016), Baitul Mal provides a certain amount of capital to *mustahik* to be used as business capital with the obligation to return the loan without any interest within the agreed period and range of installments according to the *mustahik*'s ability.

#### 2. Work Equipment

Work equipment (in kind) is a Zakat management system where assistance is provided in the form of goods (tools) such as machines or livestock needed by economically weak people who wish to develop a business or produce something. It is offered to those who are just starting a business and also to those who already have a business (Ernawati, 2016). Nurdin et al. (2018) states that Baitul Mal gives in the form of money, then the money will be used by *mustahik* to buy the necessary work tools according to the needs and expertise possessed by the *mustahik* himself. However, to avoid fraud and moral hazard, Baitul Mal holds the Identity Card (KTP) owned by the *mustahik* until the *mustahik* buys the goods or equipment needed and shows a receipt or proof of purchase of the goods.

*Mustahik*'s welfare is in having the peace of mind with income-enhancing economic empowerment (Maulana, 2008). According to Hantari (2016), the welfare of *mustahik* is said to be going well and has been fulfilled if the community becomes independent with a better quality of life and welfare.

Community capacity can be achieved through empowerment so that community members can participate in establishing or supporting institutions in the production process, ensuring equality without distinguishing status and expertise, and fostering security, sustainability and cooperation. All these

facets complement each other simultaneously.

### *Socialization*

Socialization is a process that helps individuals through learning and adapting, i.e. how to act and think so that they can play a role and function, both as individuals and as members of society. The socialization process is something that is actively carried out by two parties. The first party is the party who socializes and the second party is the party who receives socialization. The main purpose of socialization itself is to shape one's personality, learn cultural patterns and play an active role in life (Ulfa, 2019). According to Haykal (2021), socialization of Zakat has a positive and significant effect on improving the welfare of productive ZIS recipients.

### *Coaching*

Coaching is basically an activity that is carried out consciously and regularly in a planned and directed way. It is aimed to grow, improve, and develop the capabilities and resources available to achieve goals (hanningrum, 2019). Coaching aims to develop skills, so that workers can complete their work faster, and develop knowledge. It also aims to ensure that workers can complete their work rationally, and develop attitudes and good work ethics. This can enhance willingness to work together with fellow employees and with management leaders (Farean, 2020). According to Bonandar (2018) and Haykal (2021), coaching has a positive and significant effect on improving the welfare of productive ZIS recipients.

### *Mentoring*

Mentoring is an activity carried out by someone who is consultative, namely creating a condition so that the companion and the one being accompanied can consult to solve problems together,

interact, motivate and negotiate (Kamil, 2010). According to Suharto (2009), social assistance is a dynamic interaction between the poor and social workers to jointly face various challenges such as designing programs to improve socio-economic life, mobilizing local resources, solving social problems, creating or opening access to fulfillment of needs, and establish cooperation with various parties relevant to the context of community empowerment. According to Bonandar (2018) and Haykal (2021), mentoring has a positive and significant effect on improving the welfare of productive ZIS recipients. Research Hypothesis

- H1: There are differences in the welfare level of *mustahik* recipients of productive ZIS using the *qardhul hasan* loan model and the work tool assistance model.
- H2: Socialization partially affects the welfare of *mustahik* of Baitul Mal Aceh.
- H3: Coaching partially affects the welfare of the *mustahik* of Baitul Mal Aceh.
- H4: Mentoring partially affects the welfare of *mustahik* of Baitul Mal Aceh.
- H5: Socialization, coaching, and mentoring simultaneously affect the welfare of *mustahik* of Baitul Mal Aceh.

## RESEARCH METHOD

This research is categorized as field research with an approach using quantitative methods. The population in this study was the *mustahik* of Baitul Mal Aceh who received the utilization of productive ZIS in the form of *qardhul hasan* and work tools in 2019. Population comprises as many as 597 *mustahik*. In determining the sample size in this study, Slovin formula is used with a margin of error of ten percent. The results obtained was 86. Hence, data of 86 *mustahik* in

Aceh Besar District and Banda Aceh City are analyzed in this study. The number of people in the sample is considered sufficient due to the wide range of productive ZIS recipient locations which are very spread out in the districts of Aceh Besar and Banda Aceh.

The sampling technique used is simple random sampling technique. In simple random sampling, a random sample is chosen without regard to the strata or groups that exist in the population (Sugiyono, 2016). The criteria for the sample to be studied are people who receive productive ZIS assistance, both in

the form of *qardhul hasan* and work tools based on their respective jobs. List of successful people who are provided such assistance is provided by Baitul Mal Aceh.

This study uses primary and secondary data. Primary data is obtained from questionnaires distributed to *mustahik* and secondary data is obtained from Baitul Mal Aceh and the Central Statistics Agency (BPS) Aceh in the form of documents and annual reports. The research data collection technique uses a questionnaire that has five levels of assessment (interval 1-5) using a Likert scale instrument.

Table 2. Variable Operation

<i>Variable</i>	<i>Operational Definition</i>	<i>Indicators</i>	<i>Scale</i>	<i>Type of scale</i>
<b>Dependent Variabel</b>				
<i>Mustahik's Welfare (KM)</i>	Welfare is the fulfillment of basic human needs so that humans feel happiness (Tanjung, 2019).	<ul style="list-style-type: none"> <li>• Fulfillment of the needs of clothing, food and family housing.</li> <li>• Children's education becomes more secure.</li> <li>• Guaranteed family health.</li> <li>• Have savings for the future (Maulana, 2008).</li> </ul>	1-5	Interval
<b>Independent Variabel</b>				
Socialization (Soc)	Socialization is a process that helps individuals through learning and adapting, how to act and think wisely so that they can play a role both as individuals and as members of society (Ulfa, 2019).	<ol style="list-style-type: none"> <li>1. Socialization is carried out by the institution to the community.</li> <li>2. Socialization as a means of motivation.</li> <li>3. Socialization procedures.</li> <li>4. Benefits of holding socialization. (Yogatama, 2014).</li> </ol>	1-5	Interval
Coaching (Co)	Coaching is basically activity that is carried out consciously in a planned and directed way regularly in a responsible manner in order to grow, improve, and develop the capabilities and resources available to achieve goals (Astutiningrum, 2019).	<ol style="list-style-type: none"> <li>1. Provide stimulation on how to do entrepreneurship.</li> <li>2. Motivate to always try to improve the level of the economic wellbeing.</li> <li>3. Directing on how to be good in business. (Riyaldi and Fuadi, 2019).</li> </ol>	1-5	Interval
Mentoring (Men)	Mentoring is an activity carried out by someone who is consultative in nature, namely creating a condition so that the companion and the one being accompanied can consult to solve problems together, interact, motivate and negotiate (Kamil, 2010).	<ol style="list-style-type: none"> <li>1. Having a mentoring program for <i>mustahik</i>.</li> <li>2. Able to produce productive <i>mustahik</i>.</li> <li>3. Able to create independent <i>mustahik</i>.</li> <li>4. Routine assistance to <i>mustahik</i> (Muhajirin, 2019).</li> </ol>	1-5	Interval

This study uses the independent samples t-test as a method to test the comparison to find out if there are differences in the level of welfare of mustahik in the productive ZIS utilization program, both in the form of *qardhul hasan* and work tools. The independent samples t-test test is used to compare the averages of two models that are not related to each other so that it can be seen that the two models have the same average value or not (Ghozali, 2013). The basis for making decisions on the independent samples t-test are as follows:

1.  $H_{01}$  = If the significance value is  $> 0.05$ , then there is no difference in the welfare level of mustahik recipients of productive ZIS with the *qardhul hasan* model and the work tool model.
2.  $H_{a1}$  = If the significance value is  $< 0.05$ , then there is a difference in the welfare level of mustahik recipients of productive ZIS with the *qardhul hasan* model and the work tool model.

This study also uses multiple regression analysis to examine the effect of socialization, coaching and mentoring on the welfare of *mustahik*.

The following is the form of the equation of multiple regression:

$$Wel = a + b_1 Soc + b_2 Co + b_3 Men + e$$

Where *Wel* is *Mustahik's* welfare,  $a$  is constant,  $b_1$ ,  $b_2$ , and  $b_3$  are regression coefficients, *Soc* is socialization, *Co* is coaching, *Men* is mentoring and  $e$  is error term. The t test is used to determine the effect of each independent variable on the dependent variable. The t-test can be done by comparing the t-statistical value with the Chi-Square comparison value at degree of freedom (df) = 1 with an alpha of five percent, or by comparing the significance value (p-value) with an alpha of five percent where the p-value is smaller than alpha indicates that there is a significant influence of the variables of socialization, coaching, and mentoring on the mustahik welfare variable.

The t-test hypothesis in this study is detailed as follows:

1.  $H_{02}$ :  $b_1 = 0$ , meaning that socialization has no effect on the welfare of mustahik.  $H_{a2}$ :  $b_1 \neq 0$ , meaning that socialization affects the welfare of mustahik.
2.  $H_{03}$ :  $b_2 = 0$ , meaning that coaching has no effect on the welfare of mustahik.  $H_{a3}$ :  $b_2 \neq 0$ , meaning that coaching affects the welfare of mustahik.
3.  $H_{04}$ :  $b_3 = 0$ , meaning that assistance does not affect the welfare of mustahik.  $H_{a4}$ :  $b_3 \neq 0$ , meaning that assistance has an effect on the welfare of mustahik.

## RESULTS AND DISCUSSION

### *Characteristics of the Respondents*

Characteristics of respondents in this study are *mustahik* identities who receive productive ZIS utilization in the form of *qardhul hasan* and work tools in terms of gender, age, last education completed, occupation and monthly income.

### *Gender and Age*

Based on gender, female respondents dominated the productive ZIS utilization. As many as 59 women (68.6 percent) are part of the sample. There are 27 men in the sample as well (31.4 percent). Meanwhile based on age, respondents aged 31-40 years dominated the sample. As many as 49 people (57.0 percent) are in 31-40 age group. There are 28 respondents (33.7 percent) in the 41-50 age group. There are 4 respondents (4.7 percent) in the 21-30 age group and same number of respondents in the 51-60 age group.

### *Last Education, Profession and Monthly Income*

Based on data of the last educational background, 9 respondents stated to be elementary school graduates (10.5 percent) and 14 respondents stated to be junior high school graduates (16.3 percent). In this study, most respondents were high school

graduates, i.e. 56 in total (65.1 percent). There were 7 undergraduate graduates (8.1 percent), while there were no post-graduate degree holders. 25 people worked as traders (29.1 percent), 15 people worked as farmers (17.4 percent) and 16 people worked as tailors (18.6 percent). There were 2 people who were working as fishermen (2.3 percent) and 7 people were working as repairmen (8.1 percent). Rest of the 21 people (24.4 percent) were working in laundry, bakery, and so on.

Based on the monthly income of respondents who have received productive ZIS utilization, it appears that respondents who have an income of less than IDR 1,000,000 per month include 13 people (15.1 percent), those who have an income of IDR 1,000,000 to IDR 2,000,000 per

month include as many as 57 people (66, 3 percent), those who have an income of IDR 2,000,000 to IDR 3,000,000 per month include as many as 15 people (17.4 percent) while those who have an income of IDR 3,000,000 to IDR 4,000,000 per month include only 1 person (1.2 percent). None of the respondents had a monthly income of IDR 4,000,000 or more. Validity and reliability tests were conducted to see if the data obtained were valid and reliable or not.

All question items on each dependent and independent variables have a calculated  $r$  value greater than the table  $r$  value. So, it can be concluded that all the question items in this study are declared valid.

Table 3. Validity Test Result

Item	Variabel	$r_{count}$	$r_{table}$	Decision
Wel_1	Mustahik's Welfare (Wel)	0.619	0.212	Valid
Wel_2		0.746	0.212	
Wel_3		0.772	0.212	
Wel_4		0.685	0.212	
Wel_5		0.469	0.212	
KM6		0.654	0.212	
KM7		0.725	0.212	
KM8		0.781	0.212	
KM9		0.828	0.212	
Sos1	Socialization (Soc)	0.735	0.212	Valid
Sos2		0.738	0.212	
Sos3		0.633	0.212	
Sos4		0.699	0.212	
Pb1	Coaching (Co)	0.804	0.212	Valid
Pb2		0.744	0.212	
Pb3		0.767	0.212	
Pd1	Mentoring (Men)	0.709	0.212	Valid
Pd2		0.841	0.212	
Pd3		0.879	0.212	
Pd4		0.705	0.212	

Table 4. Reliability Test Result

Variables	Amount of item	Cronbach's Alpha		Decision
		Count	S.D	
Mustahik's Welfare (Wel)	9	0.866	0.60	Reliable
Socialization (Soc)	4	0.647	0.60	Reliable
Coaching (Co)	3	0.661	0.60	Reliable
Mentoring (Men)	4	0.793	0.60	Reliable

Table 4 shows that the Cronbach's Alpha value of each dependent and

independent variables is greater than 0.60. For instance, for the *mustahik* welfare variable, the value is 0.866, for

socialization, the value is 0.647, for coaching, the value is 0.661 and for mentoring, the value is 0.793. Therefore, all variables in the study are declared reliable.

Table 5. Multicollinearity Test Result

<i>Model</i>	<i>Collinearity Statistics</i>	
	<i>Tolerance</i>	<i>VIF</i>
Socialization ( <i>Soc</i> )	0.751	1.332
Coaching ( <i>Co</i> )	0.893	1.120
Mentoring ( <i>Men</i> )	0.798	1.253

#### *Classic Assumption Test Results*

Table 5 shows that the value of tolerance (tolerance) and VIF (Variance Inflation Factors) in all independent variables does not give indication of the presence of multicollinearity. This is because the tolerance value is greater than 0.10 and VIF is less than 10. Therefore, the independent variables are free from multicollinearity.

Tabel 6. Heteroscedasticity Test Results

<i>Variabel</i>	<i>Spearman's Rho</i>	<i>Keterangan</i>
Socialization ( <i>Soc</i> )	0.867	Homoskedastisity
Coaching ( <i>Co</i> )	0.785	Homoskedastisity
Mentoring ( <i>Men</i> )	0.888	Homoskedastisity

Table 8. Normality Test Results for Independent Samples T-Test

	<b>Model</b>	<b>Kolmogorov-Smirnov</b>			<b>Decision</b>
		<b>Statistic</b>	<b>df</b>	<b>Sig.</b>	
<i>Mustahik's Welfare</i>	<i>Qardhul Hasan</i>	0,102	43	0,200	Normal
	work equipment	0,094	43	0,200	Normal

#### *The Results of Independent Samples T-Test*

Independent samples t-test was conducted to see differences in the welfare level of *mustahik* of Baitul Mal Aceh who received productive ZIS assistance in the form of *qardhul hasan* with work tools. Before conducting the independent samples t-test, it is necessary to test for normality and homogeneity first as a prerequisite requirement. After the data is declared normal, another prerequisite test is carried out, namely the homogeneity test.

Table 9. Homogeneity Test Result

<i>Mustahik's Welfare</i>	<b>Sig.</b>	<b>Keterangan</b>
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Based on Table 6, the significance value of each independent variable can be seen. For socialization, the value is 0.867, for coaching, the value is 0.785 and for mentoring, the value is 0.888. There is no heteroscedasticity, because the significance value obtained is greater than 0.05. Therefore, all independent variables are having homoscedasticity.

Table 7. Normality Test Result

	<i>Unstandardized Residual</i>
Kolmogorov-Smirnov	0,588
Asymp. Sig. (2-tailed)	0,880

Based on the results of the normality test in Table 7, it can be concluded that the data is normally distributed, because the significance value of the normality test in this study is 0.880 which is greater than 0.05. The results of the normality test of the welfare of *mustahik* who receive productive ZIS assistance in the form of *qardhul hasan* and work tools can be seen in Table 8.

Table 8 shows that the significance value of the normality test of the *qardhul hasan* model and work tools in this study is 0.200, i.e. greater than 0.05. It can be concluded that the data is normally distributed.

	0.070	Homogen
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Table 9 shows that the significance value of the homogeneity test in this study is 0.070, which is greater than 0.05. It means that the data is said to be the same (homogeneous). If the data has been declared normal and homogeneous, then the independent samples t-test can be done.

Table 10. Independent Samples T-Test Result

Mustahik's Welfare	Model	N	Mean	Std. Deviation	Std. Error Deviation
	<i>Qardhul hasan</i>	43	33.9767	3.88212	0.59202
	Work equipment	43	33.0465	5.02353	0.76608

KM	F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
	3,371	0,070	0,961	84	0,339	0,930	0,968	-0,995	2,855

Table 10 shows the average value of the welfare of *mustahik* who received business capital assistance in the form of *qardhul hasan*. It turns out to be 33.9767. For business capital assistance in the form of work equipment obtained, the average value turns out to be 33.0465. 43 respondents are taken for each. Thus, it can be concluded that there is a difference in the average value between the two models of 0.9302.

The results of the independent samples t-test show that the measured

value 0.339 is greater than 0.05. Thus, it can be concluded that there is no significant difference between the welfare of *mustahik* in the *qardhul hasan* model and the work tool model. Therefore,  $H_{01}$  could not be rejected and  $H_{a1}$  is rejected. Thus, it can be implied that Baitul Mal Aceh has provided empowerment programs with both models effectively and on target. Both programs have an impact on the welfare of *mustahik* of Baitul Mal Aceh.

Table 11. t-Statistic Test Result

Model	Standardized Coefficients	t- count	Sig.
	Beta		
(Constant)		3,766	0,000
Socialization ( <i>Soc</i> )	0,233	2,131	0,036
Coaching ( <i>Co</i> )	0,209	2,081	0,041
Mentoring ( <i>Men</i> )	0,248	2,333	0,022

#### Multiple Regression Test Results

Based on data in Table 11, then the equations obtained in this study are as follows:

$$Wel = 0,233Soc + 0,209Co + 0,248Men$$

From the results of the multiple regression equation, the following insights are obtained:

1. The socialization regression coefficient is 0.233, meaning that

every one unit increase in socialization will relatively increase the welfare of *mustahik* by 0.233 or 23.3 percent, keeping other things as constant.

2. The regression coefficient of coaching is 0.209, meaning that every one unit increase in coaching will relatively increase the welfare of *mustahik* by 0.209 or 20.9

percent, keeping other things as constant.

3. The regression coefficient for mentoring is 0.248, meaning that every one unit increase in mentoring will relatively increase the welfare of *mustahik* by 0.248 or 24.8 percent, keeping other things as constant.

Based on the results of the analysis, it can be seen that mentoring has the most dominant influence on the welfare of the *mustahik* of Baitul Mal Aceh, i.e. 0.248 or 24.8 percent.

The significance value and t-stat obtained in the t-test in Table 11 for socialization are 0.036 with t- stat value of 2.131. For coaching, it is 0.041 with t- stat value of 2.081. For mentoring, it is 0.022 with t-stat value of 2.333. So, the conclusion is summarized as follows.

1. It is known that socialization has a t- stat value of 2.131 which is greater than 1.988 and a significance value of 0.036 which is smaller than 0.05, so it can be concluded that  $H_{02}$  is rejected and  $H_{a2}$  is accepted, which means that socialization has a significant effect on the welfare of *mustahik* of Baitul Mal Aceh. This result is in accordance with Haykal (2021) who also found that socialization has a positive and significant effect on the

welfare of productive ZIS recipients.

2. It is known that coaching has a t- stat value of 2.081 which is greater than 1.988 and a significance value of 0.041, which is smaller than 0.05, so it can be concluded that  $H_{03}$  is rejected and  $H_{a3}$  is accepted, which means that coaching has a significant effect on the welfare of *mustahik* of Baitul Mal Aceh. This result is in accordance with Haykal (2021) and Bonandar (2018) who also found that coaching has a positive and significant effect on the welfare of productive ZIS recipients.
3. It is known that mentoring has a t- stat value of 2.333 which is greater than 1.988 and a significance value of 0.022 which is smaller than 0.05, so it can be concluded that  $H_{04}$  is rejected and  $H_{a4}$  is accepted, which means that mentoring has a significant effect on the welfare of *mustahik* of Baitul Mal Aceh. This result is in accordance with Haykal (2021) and Bonandar (2018) who also found that mentoring has a positive and significant effect on the welfare of productive ZIS recipients.

Table 13. F-Statistic Test Result

<i>Model</i>	<i>Sum of Squares</i>	<i>Df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
Regression	450,151	3	150,050	9,755	0,000

Table 13 shows that F-stat value of 9.755 is greater than F-critical value of 2.71 and a significance value of 0.000 is smaller than 0.05. It can be concluded that  $H_{05}$  is rejected and  $H_{a5}$  is accepted, which means that socialization, coaching and mentoring simultaneously have a significant effect on the welfare variable of the *mustahik* of Baitul Mal Aceh.

## CONCLUSION AND RECOMMENDATION

Utilization of productive ZIS in Baitul Mal Aceh aims to improve the welfare of the recipients. The results showed that there was no significant difference in the level of welfare of *mustahik*, both with the *qardhul hasan* model and with work tools. The dimensions of Zakat utilization, which consist of socialization, coaching and mentoring partially have a positive and

significant impact on the welfare of *mustahik* of Baitul Mal Aceh. Socialization, coaching, and mentoring also overall have a significant effect on the welfare of *mustahik* of Baitul Mal Aceh.

It is hoped that the Baitul Mal Aceh institution will continue the empowerment program, increasing the socialization of the economic empowerment program to the wider community so that more poor people can receive the assistance. It is also pertinent to provide better guidance and assistance for *mustahik* business development so that there is no misuse of ZIS funds to the *mustahik* who receive productive ZIS assistance. Element of trust and transparency is important to ensure.

The government must support the Baitul Mal Aceh by making regulations that encourages Zakat collections in Aceh. This is an important capital for Baitul Mal Aceh in carrying out the ZIS empowerment program, either through *qardhul hasan* or business equipment assistance.

The author suggests to further researchers to conduct more in-depth research on comparative testing of models of Zakat, *infaq* and alms utilization on *mustahik's* welfare using other variables and research objects.

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