Analysis of The Determinant of Productive Zakat, Infaq and Shodaqah Recepients ' Welfare in Baitul Mal Aceh

Muhammad Haris Riyaldi and Farah Maulida Sari
Syiah Kuala University

ABSTRACT

This study aims to examine the determinant factors of the productive Zakat, Infaq and Sedekah (ZIS) welfare recipients in Baitul Mal Aceh. This research is a survey using the Quetionnaire as its instrument. The population of this study is all the productive recipients who are catagorized as success by Baitul Mal Aceh. The sample in this study is 107 people of the productive The ZIS recipient is selected by simple random sampling method. The regression analysis is used as a method of analysis to find out the influence of external factors and internal factors involved. Based on the results of regression analysis showed that external factors (venture capital support, staff assistance, family support and friend support) and internal factors (sincere intentions, the routine of prayer, giving alms, the religious teachings, persistence and responsibility). , business management and cooperation) have positive and significant effects on ZIS productive recipients. By increasing the assistance of Baitul Mal Aceh and maximizing the factors that have significant influence on the ZIS of productive welfare, it will increase the welfare of ZIS productive recipients.
Keywords : ZIS productive, welfare, external factors, internal factors

INTRODUCTION

Poverty is the biggest problem for economic development faced by Muslim countries. Poverty can arise because there are some areas that have not been fully handled by the government, lack of competent human resources, lack of jobs that are in accordance with the capabilities of the community and also a lack of capital to start a business (Ridwan, 2005).

Islam requires prosperity for its people. The prosperity is not only the result of human work itself but there is God's intervention in it. Islam provides rules about how to look for good assets and recommends giving wealth to people who need it (the poor). Among the instruments in Islam to overcome socio-economic problems is zakat. Zakat can realize the feeling of loving each other.

In the Qur'an there are many verses which call for paying zakat and vice versa there are also verses that contain criticism for the rich but do not pay zakat. In the Qur'an, Allah says:

> *"But if they repent, establish prayer, and give zakah, then they are your brothers in religion; and We detail the verses for a people who know." (Surah At-Tawbah [9]: 11)*

This verse explains that prayer and zakat are required simultaneously. Both are not separated. This verse confirms that the condition of a person being a perfect Muslim and entering into the bonds of Islamic brotherhood is to have to pray and pay zakat. Of course, after repenting first (Afifi and Ika, 2010).

Qardhawi (2005) explains that one of the best efforts to reduce poverty is to optimize the distribution and management of zakat. As long as humans still have the awareness to pay zakat, zakat funds will never run out so that it will always bring benefits to the public interest and the welfare of society. so that zakat can be realized properly and the community can optimally feel the benefits, then zakat must be managed effectively and correctly on the target.

In Indonesia, zakat has become one of the public policies that can affect changes in living standards for the community, especially for the poor. This is reinforced by the existence of Law Number 23 of 2011 concerning the management of zakat. Whereas in Aceh, zakat was managed by the Baitul Mal Aceh which began operations in January 2004. And in 2007, Aceh Qanun Number 10 of 2007 was born about the Baitul Mal. This qanun stipulates that the Baitul Mal Aceh is a non-structural regional institution that has the authority to manage and develop zakat, waqaf, and other religious assets with the aim of benefiting the people. The Baitul Mal in Aceh is divided into four levels, namely the Provincial, Regency / City, Settlement and Village levels.

Zakat potential in Aceh is very large because the majority of the people are Muslim. Therefore the Baitul mal Aceh must maximize the management of zakat in Aceh. The Baitul Mal Aceh is expected not only to give zakat which is consumptive or temporary, but also to distribute zakat in a productive and sustainable form. This distribution of zakat is called the Productive ZIS program. the mechanism of this program is to provide business capital loans in the form of soft loans or qardhul hasan, namely interest-free loans in order to improve the economy of the community.

This productive ZIS distribution is expected to be able to foster an entrepreneurial spirit in mustahik so that

its business continues to grow, be productive and independent. Within 12 years (2006-2017) the Baitul Mal Aceh had built 3211 mustahik small business groups in Banda Aceh and Aceh with large categories of secondary farming, small traders, home industries, livestock and the provision of motorized becak assistance. Baitul Mal Aceh is not only giving productive ZIS funds, but also providing continuous guidance and periodic supervision to determine the business development of the recipients of these productive ZIS funds (Annual Report of the Zakat Program, 2017).

the reality of providing productive ZIS shows mixed results for the people who receive it. Some of the recipients of productive ZIS increase their welfare, which is felt in the economic changes of the family, the level of children's education and health. However, there are also some people who are productive ZIS recipients who feel that their welfare does not increase because they lack success in managing the productive ZIS, so their business does not run too smoothly and their standard of living has not increased to the maximum level expected.

These successful productive ZIS recipients feel the increasing level of well-being in their lives and their families after receiving productive zakat. Among them felt the economic aspects of the family, the level of children's education and health became increasingly good. This proves that productive zakat funds distributed to recipients of productive zakat have brought an increase in the standard of living of productive zakat recipients (Bendadeh, 2011). This is in accordance with the results of the Bendadeh (2011) study which conducted a study of 102 zakat recipients from 2006 to 2009 where 82.4% of the people who received productive zakat felt that their progress and standard of living had increased and the business was going well, which was a comparison not feeling the change after

receiving productive zakat only as much as 17.6%.

Hamat (2010) also explained that more than 75% of the Baitul Mal Aceh productive ZIS recipients from 445 people studied were able to return the funds received from the productive ZIS unit of Baitul Mal Aceh. This proves that most of the productive ZIS recipients were successful in managing their business so they were able to return the productive ZIS funds received from the Baitul Mal Aceh.

If reviewed in the present, this is contrary to the statement of Bendadeh (2011) and Hamat (2010). After the Baitul Mal Aceh channeled productive ZIS funds to as many as 3211 productive ZIS recipients from 2006-2017, based on data from the Baitul Mal Aceh archive, there were 795 results which were categorized as successful by the Baitul Mal Aceh. Based on this data it can be said that less than 50% of recipients of zakat are successful compared to the total productive ZIS recipients. this shows that only a portion of the community that receives productive ZIS who succeeded successfully raises their standard of living.

From the explanation, it was found that there was success and non-success towards the recipients of productive ZIS funds. In this case various factors can influence the success of productive ZIS recipients in the Baitul Mal Aceh. These factors can be derived from Baitul Mal Aceh (external) or from productive ZIS recipients themselves (internal) (Riyaldi, 2015).

Relevant research on this issue has been done before by Syaikho (2012) Hasanudin (2015) and Winoto (2011). But the research only looked at the management of zakat alone, did not see the factors that could affect the success of the management of zakat. There is also research on the factors that influence the welfare of zakat recipients by Rakhma (2014) and Arfan (2016) but the difference with this research is not to see from the external factors that only looking at the

factors of the recipient of zakat. Research on external factors and internal factors that influence the welfare of productive ZIS recipients has also been carried out by Riyaldi (2015), but there are differences from the sample, research methods and different indicators.

In this paper, the authors are interested in looking at the determinants of the success of productive ZIS recipients who have been considered successful by the Baitul Aceh where the number is less than 50% of the total productive ZIS recipients. Based on the background stated, encouraging the author to conduct research with the following objectives: 1) To see the influence of the determinants of external factors of success on the welfare of productive ZIS recipients at Baitul Mal Aceh. 2) To see the effect of internal factors determining success on the welfare of productive ZIS recipients at Baitul Mal Aceh.

LITERATURE REVIEW

ZIS (Zakat, Infaq and Alms) Productive

Zakat, Infaq and Alms (ZIS) are forms of social change from the development of productive zakat which is a form of concern for Muslims who have the ability to help disadvantaged people.Productive zakat is zakat where assets or zakat funds given to *mustahik are* not spent but are developed and used to help their business, so that with this effort they can fulfill their daily needs continuously (Asnaini, 2008). The law of productive zakat can even be highly recommended. Therefore, the concept of productive distribution is put forward by a number of zakat collection institutions, usually combined with other collected funds, namely alms and infaq (Mufraini, 2006).

If we look at the Qur'an and the Hadith and also the views of the scholars, we can see that productive zakat is

permissible even though it is not said to be highly recommended to be practiced. For example the interpretation carried out from the word of God in the letter at-Taubah verse 103. In the verse there is lahfaz *tuzakkihim* which comes from the word *zakka,* which means to purify and can also mean developing (Armiadi, 2008). It can be concluded that productive zakat is zakat which is managed in a productive manner, which is done by giving business capital to the recipients of zakat and then developing it to fulfill their life needs for future businesses (Megawati, 2017).

Community Welfare Indicators

Welfare is a benchmark for a person's standard of living, where if the standard of living increases, welfare will be obtained. Community welfare is a condition that shows the condition of people's lives which can be seen from the standard of living of the community (Badrudin, 2012).

Welfare is what everyone wants to achieve. There are several welfare indicators that must be possessed by someone to be in the category of prosperity.

Bendadeh (2011) formulated several indicators of the success of recipients of productive zakat funds, namely: first,   what can   be done meet needs life everyday . Daily needs related to primary, secondary to tertiary needs that must be met in accordance with the needs of each family. With the fulfillment of all daily needs,   it   will   be   declared prosperous. Second, education future front for child moreguaranteed . Education   is one of the important indicators in welfare, where the better the education, the more prosperous the family will be. Better children's education is a benchmark for the results of community development in

achieving a better life (Todaro and Smith, 2006). Third, family health becomes more secure . W ith the family health guarantee of   one's   life   will   be   more prosperous. Where the welfare of a family is seen in families that can meet the health needs of family members (Hukom, 2016).

Fourth, have a decent place to live. Housing is a must for every individual, where a decent and comfortable place to live will create prosperity for a family. Where family welfare is also measured through families who can meet their housing needs (Hukom, 2016). And fifth, have adequate future savings. Future savings are no less important than all welfare indicators, where these savings will be very useful for conditions that are not too good, having savings deposits will make   life   safer,   more   secure   and prosperous. And the family also has a balance between family income and the number of family members (Hukom, 2016)

In this study, the authors found additional   indicators   namely   the importance of social charity as one of the strong indicators of the level of social welfare. As *rahmatan lil 'alamin* , the religion of Islam is full of teachings of generosity which advocate that humans not only prioritize themselves, but also need to consider the interests of others. because in Islam is known the obligation to pay zakat and circumcised qurban, giving infaq and alms (Djakfar, 2008)

To be able to give it all, a person must have assets that can be obtained by working hard, after that he can only give some of his wealth to those in need. This is where the importance of working hard to collect wealth, because with the wealth of a Muslim can do a lot of worship sosia l which is highly recommended in Islam.

Effect of external and internal factors on the welfare of productive ZIS recipients

External factors are several factors that come from outside the recipient's private productive ZIS that can affect the success of ZIS productive receiver. The external factor was the distribution of venture capital to productive ZIS recipients, assistance from Baitul Mal Aceh officers by providing guidance and motivation to productive ZIS recipients and also checking directly to the place of business, family support and support from friends and people around. The greater the influence of these external factors, the higher the level of welfare felt by productive ZIS recipients, because by maximizing the application of these external factors, the better management of productive ZIS funds received will produce the expected results to increase welfare.

The internal factors are factors that relate to the self of the productive ZIS recipient itself which also affects the success of productive ZIS recipients in enhancing the development of their business. The internal factors in question are sincere intentions to make the business run into a religious activity, carry out prayers and prayers on a regular basis, give alms to those in need, follow religious studies regularly, persevere in carrying out business, carry out business responsibilities, manage good effort and good cooperation with the successors of productive ZIS both with Baitul Mal Aceh officers, cooperation partners and people around. The better the application of these internal factors by the recipients of productive ZIS, the more the performance of the recipient of the ZIS will be productive in managing the business so that it will have an impact on increasing the welfare of the productive ZIS recipients themselves.

RESEARCH METHODOLOGY

This research was conducted at the Baitul Mal Aceh. This research is a quantitative research that examines the influence of external factors and internal factors on the welfare of productive ZIS recipients.

The population in this study were all productive ZIS recipients of Baitul Mal Aceh who were categorized as successful by the Baitul Mal Aceh, namely as many as 795 people based on the results obtained from the Baitul Mal Aceh (Annual Report on Zakat Program, 2017).

This study does not use the entire population, because to generalize it is sufficiently represented by some members of the population called samples (Cooper and Schindler, 2006). In this study the sample was chosen by simple random sampling. The sample criteria are the people who receive productive ZIS, both in the form of business capital and work aid tools based on the type of work each of them has declared successful by Baitul Mal Aceh. Then to determine the number of samples that will be studied using the calculation of Slovin formula, it was found that 107 people were productive ZIS recipients.

To obtain data and information that is in accordance with the object of this research, the author conducts data collection methods using a questionnaire. Questionnaires are data collection techniques that are performed to collect data by giving a set of questions or written statements to the respondent to answer (Sangadji and Sopiah, 2010).

Therefore this study uses multiple linear regression analysis. The following form of general equations:

$$Y = b_1 X_1 + b_2 X_2 + e$$

Where Y is the welfare of the recipients of productive ZIS funds, while X_1 and X_2 are the external determinants factor of success and internal determinants factor of

success. Values b_1 and b_2 is regression coefficient of external factors and internal factors and e is *error term.*

Operational variables in research This is divided into success

determinants (X) as independent variables, and the welfare of productive ZIS recipients (Y) as the dependent variable.

Table 1. Variable Operations

No.	Variable	Operational definition	Indicator
1	ZIS Productive recipients welfare (Y)	Changes in the standard of living of productive ZIS recipients.	• increase in meeting the needs of everyday life • improvement of children's future education • family health is more guaranteed • increase in decent living space • increase in future savings • able to meet the interests of social charity
2	external determinants factor of success (X_1)	Factors originating outside the ear of a productive ZIS recipient can affect the success of productive ZIS recipients.	• business capital assistance • assistance officer • family support • support of friends and people around
3	internal determinants factor of success (X_2)	Factors related to self-productive ZIS recipients themselves	• sincere intentions • routine charity that is prayer and prayer • giving alms • religious recitation • perseverance • responsible • improve the way business is managed • network with partners, colleagues

RESULTS AND DISCUSSION

The characteristics of respondents in this study are the characteristics of productive ZIS recipient respondents which can be seen from their gender,

recent education, monthly income and the employment of productive ZIS recipients.

From the results of the study of 107 productive ZIS recipients, the following data were obtained.

Table 2. Characteristics of Respondents

Gender	Frequency (people)	Percentage (%)
Man	33	30.8
Women	74	69.2
Total	**107**	**100**

Last education	Frequency (people)	Percentage (%)
Elementary school	10	9.3
Junior high school	26	24.3
High school	68	63.6
Diploma	2	1.9
S1	1	0.9
Total	**107**	**100**

Monthly Income	Frequency (people)	Percentage (%)
≤ Rp1. 000,000	29	27.1
Rp1,000,000 - Rp.2,000,000	58	54.2
IDR 2,000,000 - IDR 3,000,000	19	17.8
IDR 3,000,000 - IDR 5,000,000	1	0.9
IDR 5,000,000 - IDR 7,000,000	0	0
Total	**107**	**100**

Work	Frequency (people)	Percentage (%)
Traders	50	46.7
Farmer	27	25.2
Breeder	2	1.9
Fisherman	3	2.8
Tailor	11	10.3
Others	14	13,1
Total	**107**	**100**

Table 2 shows that respondents based on the sex of male productive ZIS recipients were 33 people (30.8%) and productive ZIS recipients were female 74 people (69.2%). In this study it can be concluded that of the total number of respondents, women dominate more than male respondents, which is 69.2%.

Based on the educational background of the respondents, 10 people (9.3%) had elementary school education, then junior high school as many as 26 people (24.3%), in this study generally the respondents had high school education namely 68 people (63.6%), diplomas 2 people (1.9%) and Bachelor (S1) totaling 1 person (0.9%).

If viewed from the aspect of respondents' income, less than Rp. 1,000,000 as many as 29 people (27.1%), Rp. 1,000,000 - Rp. 2,000,000 as many as 58 people (54.2%), Rp. 2,000,000 - Rp. 3,000,000 as many as 19 people (17.8%), Rp. 3,000,000 - Rp.5,000,000 in 1 person (0.9%) and no respondent earns Rp. 5,000,000 - 7,000,000 or more than Rp. 7,000,000.

And when viewed from the type of work of the consumers who were respondents in this study, traders were 50 people (46.7%), farmers 27 people (25.2%), farmers 2 people (1.9%), fishermen 3 people (2 , 8%), tailors of 11 people (10.3%) and other jobs such as repair shops, barbers and so on as many as 14 people (13.1%). In this study, most of the respondents were traders because most of the ZIS recipients in the Banda Aceh and Aceh Besar areas traded to meet their daily needs.

Research Instrument Testing Results

The quality of data obtained from the use of research instruments can be evaluated through reliability testing and validity tests. Testing the validity of the data in this study was carried out statistically by using the *Pearson product-moment coefficient of correlation* test with the help of SPSS *version* 20. Based on the results of the study what has been done can be explained that the correlation value or r count for all items of questions contained in each variable shows a greater number when compared with the value of r table, with the correlation coefficient above the critical value (r value) *product moment* which is equal to 0.361. So it can be concluded that all question items are declared valid.

Size reliability is considered reliable based on the *Cronbach alpha* coefficient of more than 0.60 (Malhotra, 2003). If the degree of data reliability is greater than the *Cronbach alpha* coefficient (α), then the measurement results can be considered as a measurement tool with a level of accuracy and consistency of good

thinking. Reliability test results can be seen in the following table:

Table 3. Reliability Test Results

No.	Variable	Total Item	Cronbach's Alpha		Note
			Count	Standard	
1	Beneficiary Welfare of the ZIS Productive Baitul Mal Aceh.	18	0.910	0.60	Reliable
2	External Determinants of Welfare	12	0.859	0.60	Reliable
3	Internal Factors Determining Welfare	21	0.922	0.60	Reliable

Source: Primary data processed (2018)

The results of the reliability test shown in table 3, the values of *Cronbach's alpha* are obtained amounting to 0.910, 0.859 and 0.922 . Thus all the questions used in this research variable are reliable, because they have met *Cronbanch's Alpha* with an alpha value of more than 0.60.

In this study, we will also test the classical assumption deviation of the regression model that has been processed (Ghozali, 2001) which includes the normality test and multicollinearity test.

The normality test aims to test whether in the regression model, the dependent variable and the independent variable both have a normal distribution or not. A good data model is normally distributed or near normal. Guidelines for decision making about approaching or constituting a normal distribution are based on the *Kolmogorov-Smirnov test* is if a significant value of> 0.05 means normal data distribution whereas if a significant value <0.05 means abnormal data distribution. If a significant value from the *Kolmogorov-Smirnov test* greater than 0.05 means normal data. The results of testing the normality of data can be seen in Table 4.

Table 4. *Kolmogorov-Smirnov One-Sample* Test Results

One-Sample Kolmogrov-Smirnov Test	Unstandarized Residual
N	107
Kolmogrov-Smirnov Z	0.720
2-tailed Asymptotic Significance	0.678

Source: Primary data processed (2018)

Yu (2008) said that to ensure that the data distribution was normal and that there was no significant deviation from the expected distribution, the Asymptotic significance 2-tailed value was seen. Based on the normality statistical test using the K-S test in table 4 shows p-value 0.678 where it is greater than 0.05, it can be concluded that the data are normally distributed.

Multicollinearity was tested by looking at the VIF (*Variance Inflating Factor*) of each independent variable on the dependent variable. The requirement to be said to be free from multicollinearity is if the VIF predictor does not exceed 10 and the tolerance value is> 0.10. Whereas the VIF test value does not exceed 10 so it can be concluded that the model is not subject to multicollinear problems. The level of colinearity that can be tolerated is

the *tolerance* value of 0.10 is equal to the level of multicollinearity 0.95 (Ghozali, 2013).

Theresults of the multicollinearity test in this study can be seen in the following table:

Table 5. Independent Variable Multicollinearity Research

Model	Collinearity Statistics	
	Tolerance	VIF
External factors	0.478	2,094
Internal factors	0.478	2,094

Source: Primary data processed (2018)

Based on the data in the table above, we can know that the requirements to pass the multicollinearity test have been fulfilled by all independent variables, namely *tolerance* not less than 0.10 and the value of VIF (*Variance Inflation Factor*) which is not more than 10. Therefore, it can be concluded that all independent variables used in this study do not correlate between independent variables one with other independent variables.

Linear Regression Test Results

As stated in the formulation of the problem and hypothesis, this study analyzes the influence of the External Determinant Factors and Internal Determinant Factors of Welfare as *Independent Variables* and the welfare of the productive ZIS recipients in the Baitul Mal Aceh as the dependent variable both simultaneously and partially. In an effort to examine the wellfare of productive ZIS recipients, it is necessary to know the influence of independent variables, namely External Determinant Factors of Welfare (X_1), and Internal Determinant Factors of Welfare as independent variables (X_2) against the welfare of the recipient of the productive ZIS in Baitul Mal Aceh (Y), the detailed influence of each independent variable on the dependent variable can be seen in the following table:

Table 6. Influence Each Independent Variables to Dependent Variables

Model	Standardized Coefficients
External factors	0.501
Internal factors	0.401

Source: Primary data processed (2018)

Through the results of statistical calculations using the SPSS as shown in the table above, the following multiple regression equations are obtained:

Y = 0.501 External Determinants Factors of Welfare + 0.401 Internal Determinants Factors of Welfare

Coefficient Regression

The results of the multiple regression equation above show that the regression coefficient of welfare determinants external factors (X1) is 0.501, meaning that for every 1 percent increase in the variables Determining Welfare External Factors, it will relatively affect the welfare of Baitul Mal Aceh's productive ZIS

recipients amounting to 50.1%, thus any increase in External Factors Determining Welfare will affect the welfare of the productive ZIS recipients of Baitul Mal Aceh.

The regression coefficient of internal determinants of welfare (X2) is equal to 0.401, meaning that each change in one unit of the Internal Factors Determines Welfare will relatively increase the welfare of the Baitul Mal Aceh productive ZIS recipients by 40.1%, thus increasing influence of Internal Factors Determining Welfare will increasingly affect the welfare of productive ZIS recipients at Baitul Mal Aceh.

Based on the results of the analysts above, it can be seen that the two variables studied turned out to be External Factors Determining Welfare (X1) having a dominant influence on the welfare of the productive ZIS recipients of Baitul Mal Aceh with a coefficient of 0.501 or 50.1%.

Correlation Analysis and Determination Coefficient

The magnitude of the relationship and the influence of each independent variable on the dependent variable of the productive ZIS recipients of Baitul Mal Aceh based on correlation and determination as described in the following table:

Table 7. Correlation Coefficient and Determination

Model	R	R Square	Adjusted R Square	Durbin-Watson
1	0.838	0.703	0.697	1,717

Source: Primary data processed (2018)

The correlation coefficient (R) shows how well the independent variables predict *multiple correlation*. The range of the value of R is 0 to 1. The more the value of R approaches the number 1, the stronger the independent variables predict the dependent variable. However, the accuracy of this R value is more refined by the *Adjusted R Square* column which is a correction of the R.

Based on table 1.7 above, the coefficient of correlation (R) = 0.838 is obtained which shows the degree of relationship between the independent variables and the dependent variable, which means that the welfare of the Baitul Mal Aceh (Y) productive ZIS recipient has a relationship with the External Determinants Factors of Success (X_1) and Internal Determinants Factors of Success as independent variables (X_2) is 83.8%. And the value of *Durbin-Watson* 1.717 shows that there is no

autocorrelation from the regression model above.

Coefficient Determination

Determination analysis is used to determine the percentage contribution of the influence of independent variables together on the dependent variable. According to Santoso (2001) that for regression with more than two independent variables used as the coefficient of determination, *Adjusted R Square* is the value of *R Square* that has been adjusted. The coefficient of determination shown in table 4.11 is 0.697 or 69.7%.

This means that the contribution of the variables of the External Determinants Factors of Welfare (X_1) and Internal Determinants Factors of Welfare (X_2) on the variable of the productive ZIS recipients welfare (Y) is 69.7%. While the residual value (residual value) of the variable's role is 0.303 (30.3%). The

residual value shows that there are other factors that can affect the welfare variable of the productive ZIS recipients of Baitul Mal Aceh .

Simultaneous Testing (Test F)

To see the magnitude of the influence of the overall independent variables on the dependent variable studied, it will be tested based on the ANOVA test as explained in the following table:

Table 8. *Analysis of Variance (ANOVA)*

Model	F	Significance
Regression	122,688	0,000

Source: Primary data processed (2018)

Simultaneous test results obtained F_{count} of 122,688 while F_{table} at significance level $\alpha = 5\%$ is equal to 2.65, this shows that $F_{count} > F_{table}$ with a significant level of 0,000 or 122,688> 2,65. Thus the results of this calculation can be taken a decision that accepts the alternative hypothesis and rejects the null hypothesis, meaning that the External Determinants Factors of Welfare (X_1) and Internal Determinants Factors of Welfare (X_2) jointly have a significant effect on welfare productive Baitul Mal Aceh ZIS recipient (Y).

Thus, it is evident that there is a significant influence between the External Determinants Factors of Welfare (X_1) and Internal Determinants Factors of Welfare (X_2), together influencing significantly the welfare of the Baitul Mal Aceh productive ZIS recipients (Y), thus the alternative hypothesis (Ha) proposed is accepted and vice versa rejects the null hypothesis (H$_0$), this is because the value obtained from the calculation results shows the value of $F_{count} > F_{table,}$ with a probability level of 0.000.

Testing In Partial (t Test)

To test the factors that have an influence on the welfare of the productive ZIS recipients of the Baitul Mal Aceh partially (each variable) can be seen from the results of the t-test. The calculation results shown in the table where it can be known the amount of t_{count} for each variable with a level of confidence or significance of $\alpha = 5\%$.

The t statistical test basically shows how far the influence of one independent variable individually in explaining the variation of the dependent variable (Ghozali, 2005). The results of the statistical test t can be seen in Table 1.9 as follows :

Table 9. Results of Test Calculation t

Model	t	Significance
External factors	6,457	0,000
Internal factors	5,170	0,000

Source: Primary data processed (2018)

Based on table 9, the results of the t-test calculation show that the results of the research on the variables of External Factors Determining Welfare (X1) have a t-count value of 6.457. While the t-table value that has been obtained is 1.983. Because the value of t-count> t-table, it can be concluded that there is a significant effect of the variables Determining Welfare External Factors (X1) on the welfare of the recipient of the productive ZIS Baitul Mal Aceh (Y) with a significance level of 0,000. This is because the significance value is smaller than the 5% significance level ($\alpha = 0.05$).

The results of the study on variables and Internal Factors Determining Welfare (X2), have a t-count value of 5.170. While the t-table value that has been obtained is 1.983. Because the value of t-count> t-table, it can be concluded that there is a significant effect of the variables of Internal Factors Determining Welfare (X2) on the welfare of the recipient of the productive ZIS Baitul Mal Aceh (Y) with a significance level of 0,000. This is because the significance value is smaller than the 5% significance level ($\alpha = 0.05$).

The results of this calculation are consistent with the results of research from Nadhirah (2010) that internal factors and external factors are very influential in increasing the welfare of the recipients of Productive ZIS.

Implications of Research Results

This study aims to see how the influence of the external and internal factors of determinant of welfare has an effect on increasing the welfare of the recipients of the productive ZIS Baitul Mal Aceh. From the results of this study it can be seen that the results of the correlation test obtained a value of 83.8% and the results of the determination test were obtained at 69.7%. It can be implied that the internal factors that determine success and determinants of success factors have a strong enough relationship to improving the welfare of productive ZIS recipients. This means that the welfare of productive ZIS recipients will increase if external factors (business capital assistance, officer assistance, family support and friend support) and internal factors (sincere intentions, regular worship, giving alms, religious studies, perseverance, responsibility, business management and cooperation) can be maximized in the daily lives of productive ZIS recipients. The results of the study show that the determinants of external factors have a greater influence in increasing the welfare of productive ZIS recipients.

The results of testing hypothesis 1 show External Determinants factora of Welfare have a positive and significant effect on the welfare of productive ZIS recipients (H_1: $\beta = 0,501$; $p = 0,000$). The result of testing hypothesis 2 shows the Internal Determinant Factors of Welfare has a positive and significant effect on the welfare of the productive ZIS recipient (H_2: $\beta = 0.401$; $p = 0,000$). This shows that external and internal factors have an effect on increasing the welfare of recipients of productive ZIS simultaneously or partially.

These results are in accordance with the research conducted by Riyaldi (2015) which shows that the factors that influence the success of the Baitul Mal Aceh productive zakat recipient include external factors and internal factors. Research conducted by Nadhirah (2010) at the Selangor Zakat Institute (LZS) in Malaysia also found that internal and external factors were factors that strongly supported the success and success of a zakat recipient.

CONCLUSION

Based on the results of the research and discussion described above, the following conclusions can be taken: (1) The external determinants factors have an influence on the welfare of the productive ZIS recipients in Baitul Mal Aceh. (2) Internal factors also have an influence on the welfare of productive ZIS recipients in Baitul Mal Aceh. (3) Test results simultaneously (Test-F) and partial (T-Test) show that the external factors and welfare determinants internal factors have a significant and simultaneous effect on the welfare variable of the productive ZIS recipient in Baitul Mal Aceh. (4) And based on the coefficient of determination obtained, it can be explained that the external determinant factors of welfare and internal determinants factors of welfare affect 70.3% of the welfare variables of productive ZIS recipients. While the rest, which is 29.7%, is explained by other factors.

Based on the research findings, the authors would like to propose some suggestions, first for practitioners in the zakat management institutions, especially Baitul Mal of Aceh to improve the quality of the management of productive ZIS especially assistance to the recipients of ZIS productive so that an increase in the

welfare of the recipients of ZIS productive. For academics, this research is expected to be used as a reference for further research, but should add factors to the success of productive ZIS recipients so as to be a comparison with the success factors of productive ZIS recipients, choose more samples and also include Productive ZIS administrators from Baitul Aceh Mal, so that the data obtained in the study is more accurate and will be the data of the research results.

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Muhammad Haris Riyaldi
Syiah Kuala University
Indonesia

Farah Maulida Sari
Syiah Kuala University
Indonesia