

The Effect of Utilization of Productive Zakat Funds on Mustahik Empowerment at BAZNAS Gorontalo Regency

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Abstract

Background: Productive zakat is distributed to mustahiq to support economic development and the benefits can be felt. The aim of productive zakat is to provide a sustainable impact in alleviating poverty and improving the welfare of the people through a consistently productive economy. The phenomenon at BAZNAS Gorontalo Regency is that there needs to be socialization of productive zakat for the development of human resources and a comprehensive productive zakat movement program.

Objectives: The aim of the research is to analyze the effect of utilizing productive zakat funds on the empowerment of mustahiq and to analyze the differences in the influence of utilizing productive zakat funds on empowering mustahiq.

Novelty: The novelty of the research is to provide zakat analysis on the productive zakat aspect in small areas which has great potential for community economic empowerment and improving the quality of life of the community.

Research Methodology / Design: This research approach uses quantitative methods, sampling methods using questionnaires, interviews and observations with quantitative descriptive analysis methods. The population in this study was 15% of the total mustahiq population.

Findings: Even though productive zakat has an influence on the empowerment of mustahiq, there are some who fail to maintain, use and allocate productive zakat funds to their businesses so that they do not develop, and there are even minimal changes to the mustahiq.

Implication: The impact of the research is the need to continue to increase the allocation of zakat funds for productive activities in order to build economic independence and welfare of mustahiq, maximize the use of zakat funds with regular training for mustahiq, and monitoring in the form of capital coverage reports provided in the form of financial reports to be more professional in managing zakat funds and the use of productive zakat funds is businesslike and serious in carrying out its business to empower mustahik.

Keywords:

Utilization; Productive Zakat Funds; Empowerment

JEL Classifications:

Public Economics,
Publicly Provided Goods

A. Introduction

Poverty is a serious threat to humans, and many individuals experience the decline of civilization due to this factor. Because as the Messenger of Allah said, poverty brings you closer to disbelief. The Qur'an reminds us a lot that wealth is not only limited to a group of rich people. People who are pious are those who are aware that the wealth they own also has the rights of other people in it, as confirmed in the Qur'an, "And in their wealth there is a share intended for the poor who ask for help and the poor who do not ask." (Translation of QS. Az-Zariyat, 51:19). The translation of this verse from the Koran reminds people that their wealth should not only be concentrated among the rich, but should also be distributed to the poor.

The problem of welfare disparities is natural and in accordance with human nature. However, if the gap is too large, then this natural difference will become a social gap which is prohibited in Islam. This phenomenon must not occur and must be resolved as quickly as possible according to Islam because it is contrary to the principle of distribution of wealth that wealth must be distributed to the entire community.

As we all know, zakat is one of the pillars of Islam that every Muslim must fulfill. The implementation of zakat must be determined and regulated by religion and the state. The principle of zakat covers very broad basics, namely zakat is an obligation to carry out economic, social and moral responsibility tasks. Zakat became an important source of finance for the state in the early days of Islam, because it was very closely linked to state power at that time and became a very important policy rule in the time of the Prophet. Zakat has the potential to eliminate the concentration of wealth among the upper economic community. Apart from that, zakat also has the potential to increase the productivity of poor people through coaching and business capital assistance.

Zakat in social life is a potential and very important financial source that is provided by people who have assets that have reached a predetermined size limit. The amount of zakat that must be paid is based on the type and nature of the wealth obtained. In financial terms, zakat prevents the accumulation of a person's wealth and allows that wealth to be distributed before it accumulates too much and can be dangerous for the owner of the wealth. What encourages Islamic communities to pay zakat in Indonesia includes: (1) The desire of Muslims in Indonesia to perfect the implementation of their religious teachings is getting stronger. After carrying out obligations such as prayer, fasting during the month of Ramadan, and even performing the pilgrimage to Mecca, Muslims are increasingly realizing the importance of paying zakat as part of their religious obligations. Zakat must be carried out by every individual who is able to fulfill the specified conditions. (2) Increasing awareness among Muslims about the potential of zakat as a powerful instrument for solving various social problems in Indonesia. By making the best use of zakat, Muslims realize that zakat has great potential in solving existing social problems. (3) Efforts to develop and manage zakat in Indonesia continue to develop over time. More and more efforts are being made to realize better development and management of zakat in Indonesia (Ali, 2008).

In essence, if zakat is to be a driving force for alleviating poverty there must be attention to its distribution pattern. Zakat should be allocated more to productive

activities, that is what is called "utilization" in zakat management language (Khasanah, 2010). In general, the utilization of zakat can be seen from the perspective of its distribution, which can be divided into two types, namely consumptive zakat distribution and productive zakat distribution. Consumptive zakat distribution is the distribution of zakat to mustahiq in the form of food or daily staples, but consumptive zakat is less effective in reducing poverty because it only lasts in the short term so that the utilization of zakat is less than optimal. However, the method of distributing zakat by zakat institutions or bodies is increasingly developing, namely the productive zakat distribution method (Sartika, 2008). The distribution/distribution of productive zakat is carried out by providing business capital to mustahiq. There are two patterns of productive zakat distribution, namely traditional productive distribution and creative productive distribution. Zakat distributed for productive activities is zakat maal.

The productive zakat distributed to mustahiq will function as a support for improving their economy and the benefits can still be felt. The productive use of zakat requires careful planning and implementation concepts. This is because the aim of productive zakat is to provide a sustainable impact in alleviating poverty and improving the welfare of the people through the use of zakat funds for productive economic activities. The development of zakat is productive by using zakat funds as business capital, economic empowerment for mustahiq, and so that the poor can run or finance their lives consistently. BAZNAS has a role as an institution that is trusted to collect, manage and distribute zakat funds effectively and efficiently. They do not just give zakat funds, but they will accompany, provide guidance and training so that the zakat funds are actually used as business capital so that mustahiq earn a decent and independent income.

BAZNAS Gorontalo Regency is an official government organization which was formed in accordance with the Decree of the Director General of Islamic Community Guidance No.DJ.II/568 of 2014 concerning the Establishment of Regency/City BAZNAS in Indonesia and the Formation of the Gorontalo Regency BAZNAS Leadership stipulated in the Decree of the Regent of Gorontalo Regency No.538/01.4/VIII/2015, dated 28 August 2015. Thus, BAZNAS Gorontalo Regency has a strong legal and legal basis for carrying out Zakat Management activities in Gorontalo Regency. Furthermore, the government plays a role in strengthening this agency as a form of investment in regional government administration that is comprehensive and inseparable from the government of Gorontalo Regency. Previously it was still felt as if the Zakat Management Organization was running independently. Increasing synergy between the Central National Zakat Amil Agency (BAZNAS), Provincial BAZNAS, Gorontalo Regency BAZNAS, and Gorontalo Regency Government is an important step to strengthen the role of the Gorontalo Regency Zakat Management Organization and BAZNAS (Gorontalo, 2015).

The proceeds from BAZNAS Gorontalo Regency's Zakat and Infaq in 2015 semester 1 amounted to IDR 464,924,594.2 and semester 2 amounted to IDR 505,703,538 with a total of 3,208 muzakki; in 2016 semester 1 amounted to IDR 712,249,321.4 and semester 2 amounted to IDR 830,599,855.9 with a total of 3,208 muzakki; in 2017 semester 1 amounted to IDR 1,033,060,642,- and semester 2 amounted to IDR 1,317,296,625,- with a total of 1,460 muzakki, and in 2018 semester 1

amounted to IDR 1,005,945,533 and semester 2 amounted to IDR 1,199,820,473 with a total muzakki as many as 2724 people (Gorontalo, 2015).

The aspect of zakat receipts at BAZNAS Gorontalo Regency has increased every year, this cannot be separated from the efforts of BAZNAS by socializing the urgency of zakat and being directly involved in collecting zakat to make it easier for muzakki. A very significant increase in zakat collection was shown in 2017, namely 54.42% compared to 2016, this happened because the complete zakat movement program was only implemented starting at the end of 2016. The very significant increase made a very significant difference, before and after the intervention. government politics. The aim of this research is to analyze the influence of the utilization of productive zakat funds on the empowerment of mustahiq in BAZNAS Gorontalo Regency and to analyze the differences in the influence of the utilization of productive zakat on the empowerment of mustahiq.

The literature review in this research was carried out to find research gaps between previous research and research conducted by researchers at BAZNAS Gorontalo Regency. Firstly, Productive zakat is managed by a private institution, LAZISNU Kudus which focuses on 8 asnaf, especially those belonging to the poor who have a strong desire to work and strive. Productive zakat empowerment is managed optimally while still paying attention to management functions. Productive zakat for economic empowerment is directed at helping people build the economy to support daily living needs and to improve living standards. Apart from that, there is hope that there will be an increase from mustahiq to muzakki. The empowerment steps include data collection, coaching, mentoring and supervision. The implementation of productive zakat management is not without obstacles and constraints. There are two obstacle factors faced by LAZISNU, namely internal and external factors, in collecting zakat funds from muzakki to distribution as well as coaching and mentoring (Anwar, 2018).

Secondly, the distribution system for productive zakat funds in this research was carried out at a private institution, LAZISNU Ponorogo. At this institution, accurate data collection is carried out by submitting proposals by mustahik candidates to LAZISNU and identification of mustahik by amil. grouping of participants or mustahik, Providing training, namely training in the form of skills, managing marketing capital in doing business. Providing funds, namely distribution of funds to mustahik. Productive zakat funds are only given to those who are strong at work and of productive age. The distribution of productive zakat funds in empowering mustahik is carried out to identify mustahik to be used as reference material, design programs that will be given to mustahik through productive zakat fund distribution programs namely NUSmart, NUSkill, NUPreneur, and NUFamily. Implementation or monitoring is carried out as a process of assisting the management of productive zakat funds by amil, administrators and mustahik together for optimal empowerment (Ansori, 2018).

Thirdly, In distributing productive zakat funds carried out by private institutions, Rumah Zakat is guided by Islamic Sharia and Law no. 23 of 2011 concerning zakat management. Rumah Zakat North Sumatra has various programs in distributing the zakat funds that have been collected. One program that specifically addresses the economic empowerment of mustahik is the "Independent Smile

Program". The Mandiri Smile Program is an implementation of productive zakat distribution, thereby providing a long-term impact for mustahik. Productive zakat funds distributed in the Independent Smile program take the form of business facilities assistance, business capital assistance and empowerment. With this assistance, it is hoped that mustahik can develop their businesses and increase mustahik's income, so that mustahik's welfare will increase. The form of productive zakat funds distributed by Rumah Zakat is in the form of grant funds, so mustahik do not need to return the funds, because the funds are already fully owned by mustahik, but mustahik must follow the rules of Rumah Zakat in this case, namely guidance and empowerment. This is in accordance with Law no. 23 of 2011 concerning zakat management. The distribution of productive zakat provided by Rumah Zakat North Sumatra through the "Mandiri Smile Program" to mustahik can improve two factors of mustahik's welfare. So the productive zakat distributed by Rumah Zakat North Sumatra is considered to be effective in improving the welfare of mustahik, this is proven by the increase in the income of eight out of thirteen mustahik, and only five people have a fixed income. and four out of eight people whose incomes have increased have reached the muzakki level (Mulkan Syah Riza, 2019).

Research gaps in this research, firstly, the three previous studies focused on the objects of private ZISWAF institutions while this research focuses on government research objects, secondly, the first research on zakat empowerment focused on productive poor people, the second research focused on all asnaf by offering four programs ZISWAF at the institution, the third research focused on a specific program offered to mustahiq. The similarity in this research is discussing the variable of empowering zakat for mustahiq to use productive zakat in an effort to increase mustahiq into muzakki. In relation to these matters, this research was carried out at the government's ZISWAF institution in an effort to utilize productive zakat funds that have been collected and managed, so that the distribution carried out can empower the community through productive zakat programs in remote areas with high Muslim demographics.

The explanation above describes Gorontalo Regency's zakat and infaq income as having increased quite significantly, and it is necessary to carry out research that focuses on the productive zakat program, namely its use for community empowerment which is registered as mustahiq, which of course is to provide benefits to the community in a sustainable manner. On this occasion, researchers focus on how productive use of zakat funds influences the empowerment of mustahik in BAZNAS Gorontalo Regency and analysis of the influence of productive use of zakat funds on the empowerment of mustahik in BAZNAS Gorontalo Regency.

B. Literature Review

B.1. Theoretical framework

1. Productive Zakat

Productive zakat is a form of zakat given to the poor in the form of business capital or other resources that can be used to improve their standard of living. The aim of productive zakat is to provide support to mustahik so they can be independent and empowered, as well as build their economic potential. By giving zakat in the form of business capital, it is hoped that mustahik can use it to start or develop a productive business.

Zakat given to mustahiq as capital to run an economic activity in the form of this business is called productive zakat. Zakat fitrah may not be distributed directly in the form of cash or daily staples such as rice, corn, wheat or other basic needs, so it is better to be collected and managed by amil zakat institutions so that trust and professionalism in the management of zakat is manifested properly (F. T. Dian Adi Perdana, 2020).

2. Utilization

The development of zakat distribution methods, which is currently experiencing rapid development, has become both an object of scientific study and its application in various zakat amil institutions, namely a method of productive utilization (Abdur Rahman Adi Saputra, 2019). Utilization of zakat is a form of maximizing use of resources (zakat funds) to achieve benefits for the people. The utilization of zakat has interrelated social and economic functions, both in consumptive and productive aspects. In utilizing zakat, the main goal is community empowerment through various programs that have a positive impact (benefits). These programs are designed to help and improve the quality of life of less fortunate Muslims, such as the eight asnaf who are entitled to receive zakat, namely the needy, poor, amil zakat, converts, servants (slaves), people in debt, on the way (musafir), and fi sabilillah (jihad fisabilillah) (Inayah, 2003).

According to Nafi'ah (Nafiah, 2015), to measure the effectiveness of the productive use of zakat towards empowering mustahiq, it can be seen using the following indicators:

a) Business Feasibility Study

A business feasibility study is an analysis process carried out to evaluate the sustainability and profit potential of a business plan. The purpose of a business feasibility study is to determine whether a business plan is feasible to implement or not (Nurjanah, 2013).

So this indicator is aimed at finding out the business that mustahiq is running, whether the business is running in accordance with the rules of Islamic law, both in terms of the type of business and the place of business. This is very important so that the funds spent are not distributed in vain.

b) Counseling

Counseling is a communication process carried out by a person or group of people with the aim of providing information, understanding and learning to other people in order to help them make the right decisions or change their behaviour (Sunarso, 2009).

So this indicator is intended to provide insight to mustahiq, related to the business prospects of mustahiq, namely by providing knowledge about the good management of productive zakat funds in accordance with Islamic law as well as providing guidance to mustahiq regarding the business being run through socialization and training.

c) Supervision

Supervision is a process carried out to monitor and evaluate the implementation of a job or activity to ensure that the work is running according

to the plans and standards that have been set. The purpose of supervision is to ensure whether employees are carrying out work according to their job or not (Jamrizal, 2022).

So this indicator is intended to provide corrections to mustahiq's business, related to the prospects of the business being run by mustahiq, namely by monitoring the business being run by mustahiq, whether the funds provided are really being managed in accordance with the directions of the zakat amil institution and knowing the development of the business being run by mustahiq.

d) Evaluation

Evaluation is an activity carried out to evaluate or assess the quality, effectiveness and efficiency of a program, activity or policy. The purpose of program evaluation is to provide considerations before a decision is made by the policy owner. The benefit is that there is the right decision regarding the program that is being or has been implemented (Munthe, 2015).

3. *Empowerment*

Empowering mustahiq is an effort to strengthen their social and economic position by providing support that can increase their abilities and independence. This can be done in various ways, including providing financial assistance in the form of credit for productive businesses (Khasanah, 2010). In empowering zakat, it can not only be used for consumptive things, but also for productive things (S. M. Dian Adi Perdana, 2021).

According to Kasim and Siswanto (M Arif Budiman Kasim, 2014), to see the extent of the effectiveness of mustahiq empowerment in managing productive zakat funds provided by zakat amil institutions, it can be seen using the following indicators:

a) Increased revenue

Increased income refers to an increase in the amount of money received by an individual or group of people from various sources such as wages and salaries, interest, rent, and profits. It refers to the increased flow of money coming into those individuals or groups as a result of their participation in economic activities (Tulus, 2014).

b) Independence

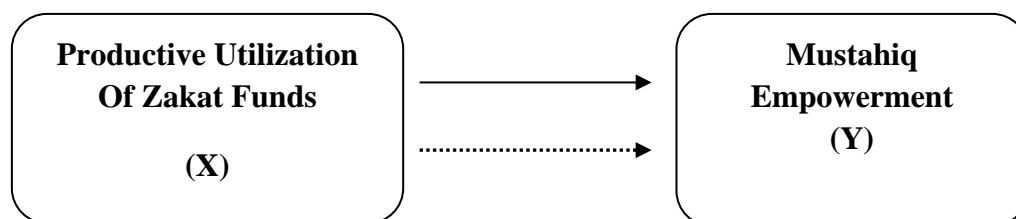
Independence refers to a person's ability to stand on their own feet, both physically and socially and economically. It includes a person's ability to take personal responsibility for his or her life, make decisions, and take necessary actions to meet one's own needs. Independence is a very important aspect of personality for individuals. A person in living this life is never free from trials and challenges. Individuals who have high independence are relatively able to face all problems because independent individuals do not depend on other people, always try to face and solve existing problems (Syahid, 2020).

c) Work Ethic

Work ethic refers to the work attitudes and behavior of a person or group in carrying out their duties and responsibilities. It includes a set of values, beliefs and attitudes that guide individuals in working with diligence, discipline and high commitment. Work ethic is the enthusiasm for work that can be seen in the way a person approaches work, the motivation behind doing a job (Andri Hadiansyah, 2015).

d) Spiritual

Spirituality is a dimension that involves understanding, experiencing, and developing human awareness of its relationship with a higher and transcendent reality. This includes an understanding of human existence in the context of the universe and connection to God or a greater spiritual power (Muafi, 2003).



B.2. Hypothesis Development

H_0 = productive utilization of zakat funds does not have a significant effect on mustahiq empowerment in BAZNAS Gorontalo Regency.

H_1 = productive utilization of zakat funds has a significant influence on mustahiq empowerment in BAZNAS Gorontalo Regency

This research uses simple linear regression analysis, namely the influence between only two variables, which consists of one independent variable/ X namely Productive Utilization Of Zakat Funds and one dependent variable/ Y , namely Mustahiq Empowerment and is also used to construct equations and use those equations to make estimates.

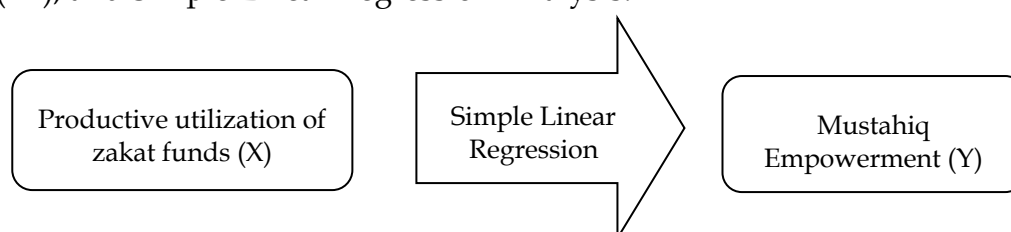
B. Research Methodology

This research approach uses quantitative, sampling methods or data sources using questionnaires, interviews and observations. The analytical method used is descriptive quantitative analysis. The population in this study was 144 people with a sample of 15% of the total population of 144, namely 22.3 mustahik, but the researchers took 25 mustahik as respondents. The analysis techniques used by researchers are validity test, reliability test, normality test, heteroscedasticity test, multicollinearity test, t test, coefficient determination test (R^2), and Simple Linear Regression Analysis.

The quantitative descriptive research method is a research approach that aims to describe and explain phenomena or characteristics of a population or research sample objectively using data in the form of numbers or quantitative

variables. After that, an explanation of the influence of the use of productive zakat funds on the empowerment of mustahik is presented. The location chosen as the research site was the Gorontalo Regency BAZNAS office located on Jl. A. A. Wahab No. 78, Kayubulan, District. Limboto, Kab. Gorontalo, Prov. Gorontalo, research plans start from May – June 2023.

The population in this study is the total number of recipients of productive zakat funds from 2020 - 2022, namely 144 people. In this study the author used a sample of 15% of the total population of 144, namely 22.3 mustahik, but rounded up to 25 mustahik. Then this number is used as a sample and object to be studied. Data analysis techniques are describing what data analysis techniques will be used by researchers to analyze the data that has been collected, including testing it (Sanusi, 2015). The testing stages are validity test, reliability test, normality test, heteroscedasticity test, multicollinearity test, t test, coefficient determination test (R²), and Simple Linear Regression Analysis.



After all the data has been collected and the assumption test instruments have been carried out, the next step is to carry out data analysis. To analyze the data in this research. The preparation uses simple linear regression analysis, namely the influence between only two variables, which consists of one independent (free) variable and one dependent (bound) variable and is also used to build equations and use these equations to make estimates. The simple linear regression equation formula can be explained as follows:

$$Y = a + bX + e$$

Information :

Y = Predicted value of the dependent variable

a = Constant; y value if X = 0

b = regression coefficient, namely the value of increasing or decreasing variable Y based on variable X

X = Independent variable

e = Term of Error

C. Result & Discussion

Validity is a measure that shows the extent to which a measurement instrument is able to measure what it wants to measure. Validity Shows that the performance of the questionnaire in measuring what is being measured has been declared valid. To measure the validity test, the method used is to measure the correlation between the question items and the overall question score. Based on the description above, the results of data processing related to the validity test of the

research instrument consisting of 25 respondents can be presented to determine whether the questionnaire is valid or not. Respondents were classified by gender, age, education, status, occupation and income. It can be seen, on the basis of taking the Pearson validity test with a significant value of 5% from 25 respondents, or the r table N value. = 25 at 5% significance in the distribution of statistical values, the r table value is = 0.396. It can be said that if the value $r_{\text{count}} > r_{\text{table}} = \text{valid}$, and vice versa. Look at the following table:

Instrument Validity Test Results

Based on the results, all question items used in this research to measure the variable Utilization of productive zakat funds towards the empowerment of mustahik at BAZNAS Gorontalo Regency were declared valid. The value of each question item is based on the correlation coefficient value which has a positive coefficient value and is greater than the r_{table} value of 0.396.

To measure reliability, Crobach's Alpha can be used. The criteria for a research instrument are said to be reliable if the reliability coefficient is > 0.60 . Test results can be seen from the following table:

Instrument Reliability Test Results

Based on the results, it shows that the Cronbach's Alpha value is > 0.60 , so it is declared reliable and is suitable for use as a measuring tool for the questionnaire instrument in this research.

It is said to meet normality if the residual value is greater than 0.05. The normality test can be tested using the Klossmogorov-Smirov model. Hypothesis used:

H_0 : residuals are normally distributed

H_1 : residuals are not normally distributed

Normality Test Results

The results shown in the table show that the value of Asymp. Sig. (2-tailed) is 0.038 where this value is greater than 0.05 so that the H_0 provisions are accepted or the residual value is normally distributed and it can be concluded that the normality assumption is met.

This Heteroscedasticity Test is carried out to find out whether in a regression model there are similarities or differences in variance from the residuals of one observation to another, so it is called homoscedasticity and if it is different it is called heteroscedasticity. A good regression model is homoscedastic. Detection of the presence or absence of heteroscedasticity can be seen by the presence or absence of certain patterns on the scatterplot graph. If there is a certain plot, it indicates that heteroscedasticity has occurred. But if there is no clear pattern of points spreading above and below the number 0 on the Y axis, then heteroscedasticity does not occur.

H_0 : Homogeneous residual variance (no cases of heteroscedasticity)

H_1 : The residual variance is not homogeneous (cases of heteroscedasticity occur)

If the significant value (p-value) of all independent variables is > 0.05 then H_0 is accepted, which means the residual variance is homogeneous (no cases of heteroscedasticity occur). Heteroscedasticity Test Results are as follows:

Heteroscedasticity Test Results

Based on the results for the heteroscedasticity test with the geleser test, it is enough to look at the output coefficients table with the RES2 variable acting as the dependent, showing the results of the heteroscedasticity test. From these results it is known that the significant value of the independent variable is greater than 0.05, which means there is no influence of the dependent variable on the independent variable, so H_0 is accepted. So it can be concluded that heteroscedasticity does not occur.

The multicollinearity test is used to determine whether there is a relationship or correlation between the independent variables. Multicollinearity states the relationship between independent variables. A good regression model should have no correlation between independent variables. Detection of whether or not there is multicollinearity in the regression model can be seen from the magnitude of the VIF (Variance Inflation Factor) and tolerance. Regression is free from multicollinearity if the VIF value is < 10 and the tolerance value is > 0.10 .

H_0 : there is no correlation between independent variables

H_1 : there is a correlation between the independent variables

The results of the multicollinearity test are as follows:

Multicollinearity Test Results

The results shown in the table, all variables have a tolerance value above 0.1 and a VIF value below 10, so it can be concluded that the regression model in this study does not have multicollinearity.

The coefficient of determination is used to measure how far the model's ability to explain the variance of the dependent variable. The following is a table of simple regression analysis test results:

Coefficient of determination test results (R²)

Based on the table, it shows that the result of R Square is 0.265 or 26.5%. This means that 26.5% of the variation in the independent variable can explain the dependent variable, namely mustahik empowerment. Meanwhile, the remaining 73.5% is explained by other factors outside the research model. The results of the coefficient of determination test show that there are still other independent variables that influence the empowerment of mustahik at BAZNAS Gorontalo Regency.

The t test was carried out by comparing the tcount value with ttable, with a significance level of 5%. If the value of tcount $>$ ttable then H_0 is rejected, H_1 is accepted, meaning there is a significant influence between the independent and dependent variables. On the other hand, if the tcount $<$ ttable then H_0 is accepted, H_1 is rejected, meaning there is no significant influence between the independent and dependent variables.

t Test Results

From the results of the analysis, the sig value is obtained. Variable X is $0.008 < 0.05$. And the value of $t_{count} (2.882) > t_{table} (2.069)$, then H1 is accepted. It can be partially concluded that there is an influence between the utilization of productive zakat funds on the empowerment of mustahik.

This test aims to determine the effect of the independent variable on the dependent variable partially and simultaneously in this research, the effect of utilizing productive zakat funds on the empowerment of mustahik at BAZNAS Gorontalo Regency.

Simple Linear Regression Test Results

Based on the data that has been obtained, it can be discussed that the utilization of productive zakat at BAZNAS Gorontalo Regency needs to be maintained to continue to provide benefits to the community in Gorontalo Regency. The communities in question are those who are included in the 8th group of asnaf, so that productive zakat can be applied in several programs, and can even create superior programs for alleviating poverty, opening up employment opportunities and increasing the income of local communities.

In terms of the sociological phenomenon of society in Gororontalo Regency, the use of productive zakat which has an impact on the empowerment of mustahiq is very necessary, because there are still many people who need a socio-economic touch to improve their standard of living. If only a small amount of funds are collected then the main priority is mustahiq who are in dire need, especially in the form of consumption zakat, whereas if the funds collected are more than sufficient then they can be used for all asnaf or for productive investments. Its implementation can be used for poverty alleviation programs by distributing zakat to productive businesses in the form of business capital, business tools, skills training, business guidance and so on.

BAZNAS Gorontalo Regency and the local government need to have a paradigm of zakat distribution from consumer-oriented to productive-oriented, so that poverty can be eradicated more effectively. If consumptive habits continue and are allowed to run rampant, the desired productive zakat will undoubtedly have little impact in efforts to alleviate poverty. Zakat for consumers is very noble, in fact far more noble than any other activity, because it is related to efforts for the benefit of the people in improving a better standard of living. The productive zakat that has been implemented by BAZNAS Gorontalo Regency must be used as capital to convert mustahiq into muzakki. Now is the time for us to change the zakat paradigm. Forcing work is more noble than compensation.

D. Conclusions & Policy Recommendation

After conducting research at BAZNAS Gorontalo Regency regarding "The Influence of Productive Zakat Fund Utilization on Mustahik Empowerment at BAZNAS Gorontalo Regency", based on what the author has written in the previous chapters of this research, the author presents a conclusion. From the results of research conducted by the author on BAZNAS and mustahik, it can be concluded that the productive zakat funds provided by BAZNAS Gorontalo Regency to its mustahik have a positive and significant influence on the empowerment of mustahik. We can see this from $t_{count} (2.882) > t_{table} (2.069)$ and

from the analysis results we get a sig value. Variable X is $0.008 < 0.05$. then H_1 is accepted.

So, it can be partially concluded that there is an influence between the utilization of productive zakat funds on the empowerment of mustahik. And the author's analysis is that although this productive zakat has an influence on the empowerment of mustahik, there are also some who fail to maintain, use and allocate these productive zakat funds to their businesses so that it does not develop and there are no changes to their lives.

After conducting research at BAZNAS Gorontalo Regency, based on what has been experienced by the author while conducting this research, he makes the following suggestions:

- 1) BAZNAS Gorontalo Regency, it is best to continue to increase the allocation of zakat funds for productive activities in order to build an independent economy and welfare of mustahik and help the government in alleviating poverty. Apart from that, in order to maximize the use of zakat funds, it is necessary to hold regular training for mustahik, and monitoring in the form of accountability reports for the capital provided in the form of financial reports so that they are more professional in carrying out this mandate.
- 2) Mustahik, using productive zakat funds is truly for business and serious in running their business, in order to improve the economy so that the goal of productive zakat funds is achieved, which means empowering mustahik.

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