

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 Zakat, Infaq, Alms (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 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 one of the factors is the high poverty resulting from the high 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 still very real (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 from poverty. 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 a country and talking about welfare cannot be separated from 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 improving 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) that have been 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 Work Equipment at Baitul Mal Aceh from 2015 to 2019

| <i>Year</i> | <i>Number of Mustahik (qardhul hasan)</i> | <i>Amount of funds (IDR)</i> | <i>Number of Mustahik (work equip.)</i> | <i>Amount of funds (IDR)</i> |
|--------------|-------------------------------------------|------------------------------|-----------------------------------------|------------------------------|
| 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 |
| Total | 2796 | 17.309.200.000 | 1402 | 4.520.278.000 |

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 well and have 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.

LITERATURE REVIEW

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 as an '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, waqf assets, and assets. other religions and guardianship supervision.

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).

ZIS are worship in the field of property that have their respective 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 education, culture, health, and economics, and promote business and work ethics, as well as a form of income distribution.

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 in the form of goods (tools) such as machines or livestock needed by economically weak people who wish to develop a business or produce, both those who are just starting a business or 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 itself. However, to anticipate fraud that will be carried out by the mustahik, 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 Mustahik welfare is the pleasure of life and peace of mind that is received by everyone who is entitled to receive consumptive or productive zakat so that it creates pleasure in life and peace of mind both physically and mentally (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 production or supporting institutions in the production process, equality without distinguishing status and expertise, security, sustainability and cooperation all run simultaneously.

Socialization

Socialization is a process that helps individuals through learning and adapting, 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, namely the first party is the party who socializes and the second party is the party who is socialized or 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).

Coaching

Coaching is basically an activity or activity that is carried out consciously, planned, directed, and regularly in order to grow, improve, and develop the capabilities and resources available to achieve goals (Astutiningrum, 2019). Coaching aims to develop skills, so that workers can complete their work faster, develop knowledge, so that workers can complete their work rationally, and develop attitudes, so as to create a willingness to work together with fellow employees and with good management (leaders) (Farean, 2020).

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.

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 Baitul Mal Aceh.
- H3: Coaching partially affects the welfare of the mustahik Baitul Mal Aceh.
- H4: Mentoring partially affects the welfare of mustahik Baitul Mal Aceh.
- H5: Socialization, coaching, and mentoring simultaneously affect the welfare of mustahik Baitul Mal Aceh.

RESEARCH METHODS

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 as many as 597 mustahik. In determining the number of samples in this study using the slovin formula with a margin of error of 10 percent, the results obtained were 86 mustahik in Aceh Besar District and Banda Aceh City.

The sampling technique used is a simple random sampling technique, which is a random sampling technique without regard to the strata 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 which are stated by Baitul Mal Aceh to have been successful.

This study uses primary and secondary data, primary data obtained from questionnaires distributed to mustahik and secondary data 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> |
|-----------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|----------------------|
| Dependent Variabel | | | | |
| Mustahik's Welfare (KM) | Welfare is the fulfillment of basic human needs so that humans have felt happiness (Tanjung, 2019). | <ul style="list-style-type: none"> • Fulfillment of the needs of clothing, food and family housing. • Children's education becomes more secure. • Guaranteed family health. • Have savings for the future • (Maulana, 2008). | 1-5 | Interval |
| Independent Variabel | | | | |
| 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 | <ol style="list-style-type: none"> 1. Socialization is carried out by the institution to the community. 2. Socialization as a means of motivation. | 1-5 | Interval |

| <i>Variable</i> | <i>Operational Definition</i> | <i>Indicators</i> | <i>Scale</i> | <i>Type of scale</i> |
|-----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|----------------------|
| | both as individuals and as members of society (Ulfa, 2019). | 3. Socialization procedures. 4. Benefits of holding socialization (Yogatama, 2014). | | |
| Coaching (Co) | Coaching is basically an activity or activity that is carried out consciously, planned, directed, and regularly in a responsible manner in order to grow, improve, and develop the capabilities and resources available to achieve goals (Astutiningrum, 2019). | 1. Provide stimulation on how to do entrepreneurship. 2. Motivate to always try to improve the level of the economy. 3. Directing how to be good in business (Riyaldi and Fuadi, 2019). | 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). | 1. Having a mentoring program for mustahik. 2. Able to produce productive mustahik. 3. Able to create independent mustahik. 4. Routine assistance to mustahik (Muhajirin, 2019). | 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. 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, *b₁*, *b₂*, and *b₃* is regression coefficient, *Soc* is socialization, *Co* is coaching, *Men* is mentoring and *e* is error term.

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, occupation and monthly income.

Gender and Age

Based on gender, female respondents dominated the productive ZIS utilization as many as 59 people (68.6 percent) and men as many as 27 people (31.4 percent). Meanwhile based on age, respondents aged 31-40 years dominated as many as 49 people (57.0 percent), respondents aged 41-50 years as many as 28 people (33.7 percent), respondents aged 21-30 years as many as 4 people (4.7 percent), 4 respondents aged 51-60 years (4.7 percent), no respondents aged less than 21 years, and none over 60 years old.

Last Education, Profession and Monthly Income

Based on data of the last educational background, the respondent were 9 elementary school graduates (10.5 percent), 14 junior high school graduates (16.3 percent), in this study generally respondents occupied the last education of high school graduates, namely 56 people (65.1 percent), there are 7 undergraduate graduates (8.1 percent), while there are no master's degrees and others. Work Judging from the type of work of the respondents in this study, 25 people worked as traders (29.1 percent), 15 people worked as farmers (17.4 percent), 16 people worked as tailors

(18.6 percent) There are 2 people who work as fishermen (2.3 percent), 7 people who work as repairmen (8.1 percent), while those who work as laundry, cake makers, crackers, and so on are 21. people (24.4 percent).

Based on the monthly income of respondents who have received productive ZIS utilization, it shows that respondents who have an income of less than IDR 1,000,000 per month are 13 people (15.1 percent), who have an income of IDR 1,000,000 – IDR 2,000,000 per month as many as 57 people (66, 3 percent), who have an income of IDR 2,000,000–Rp

3,000,000 per month as many as 15 people (17.4 percent), while those who have an income of IDR 3,000,000–Rp 4,000,000 per month are 1 person (1.2 percent), and none respondents who have a monthly income of IDR 4,000,000 – IDR 5,000,000 or more than IDR 5,000,000. Data quality test results with 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 variable 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 | Standar | |
| 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 variable has a value greater than 0.60, namely for the mustahik welfare

variable of 0.866, socialization of 0.647, coaching of 0.661 and mentoring of 0.793, therefore all variables in the study This is 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

Based on Table 5 shows that the value of tolerance (tolerance) and VIF (Variance Inflation Factors) in all independent variables does not occur multicollinearity. This is because the tolerance value is greater than 0.10 and VIF is less than 10, therefore the independent variable is free from multicollinearity.

Tabel 6. Hasil Uji Heteroskedastisitas

| <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 |

Based on Table 6 shows that the significance value of each independent variable, namely socialization is 0.867,

Table 8. Hasil Uji Normalitas untuk *Independent Samples T-Test*

| <i>Model</i> | <i>Model</i> | <i>Kolmogorov-Smirnov</i> | | | <i>Decision</i> |
|--------------------|----------------|---------------------------|-----------|-------------|-----------------|
| | | <i>Statistic</i> | <i>df</i> | <i>Sig.</i> | |
| Mustahik's Welfare | Qardhul Hasan | 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 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 prerequisites. After the data is declared normal, another prerequisite test will be carried out, namely the homogeneity test.

coaching is 0.785 and mentoring is 0.888, which means there is no heteroscedasticity, because the significance value obtained is greater than 0.05. Then all independent variables are declared 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.

Based on 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, greater than 0.05. It can be concluded that the data is normally distributed.

Table 9. Homogeneity Test Result

| <i>Kesejahteraan Mustahik</i> | <i>Sig.</i> | <i>Keterangan</i> |
|-------------------------------|-------------|-------------------|
| | 0.070 | Homogen |

Based on Table 9 shows that the significance value of the homogeneity test in this study is 0.070, which is greater than 0.05, which 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 |
|--------------------|---------------|---------|---------|----------------|----------------------|
| | Qardhul Hasan | 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 of 33.9767 and business capital assistance in the form of work equipment obtained an average value of 33.0465 with 43 respondents 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 in the significance value 0.339 is greater than 0.05, 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, or H_{01} is accepted and H_{a1} is rejected.

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 results are obtained:

1. The socialization regression coefficient is 0.233, meaning that if every one unit increase in socialization, it will relatively increase the welfare of mustahik by 0.233 or 23.3 percent.
2. The regression coefficient of coaching is 0.209, meaning that if every one unit increase in coaching,

it will relatively increase the welfare of mustahik by 0.209 or 20.9 percent.

3. The regression coefficient for mentoring is 0.248, meaning that if every one unit increase in mentoring, it will relatively increase the welfare of mustahik by 0.248 or 24.8 percent.

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

The significance value and tcount obtained in the t-test in Table 4.15 for socialization are 0.036 with t-count 2.131, coaching is 0.041 with t-count 2,081 and

mentoring is 0.022 with t-count 2,333. So, the decision making is as follows.

1. It is known that socialization has a tcount 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 Baitul Mal Aceh.
2. It is known that coaching has a tcount value of 2.081 which is greater than 1.988 and a significance value of 0.041 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 Baitul Mal Aceh.

3. It is known that mentoring has a tcount 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 Baitul Mal Aceh.

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 Fcount 9.755 is greater than Ftable 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 Baitul Mal Aceh.

CONCLUSIONS AND SUGGESTIONS

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 Baitul Mal Aceh. Simultaneous socialization, coaching, and mentoring also have a significant effect on the welfare of mustahik 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. 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 to be better and more trustworthy in using these funds for business development. The author suggests to further researchers to conduct more in-depth research on comparative testing of models of zakat, infaq, alms utilization on mustahik's welfare using other variables and research objects.

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