

The Influence of Administrative *Zakat Infaq* and *Sodaqoh* Funds to Population Poor (A case study Jambi city year 2011-2016)

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Abstract: Zakat is the right *mustahik*, then zakat serves to help, assist and nurture them, especially the poor, towards a better life and a more prosperous, so that they can meet their needs properly, can worship Allah SWT, to avoid the danger of *kufur*, while eliminating envy, jealousy, and envy which may arise among them, when they see the rich who have enough wealth. Zakat is not actually meets the demands *mustahik*, especially the poor, consumptive in a moment, but give the sufficiency and prosperity to them, by way of eliminating or minimize the causes of their lives for the poor and suffering. Zakat is one of the instruments in calculating the amount of income that is owned by someone, so if utilization is more optimal in zakat management then this could increase the volume of income of a region or community. The distribution of zakat is also one dimension in assessing the inability of a person. In the town of Jambi zakat management within the last five years very Productive and this is also proved by not significant utilization of *zakat, infaq and sodaqoh* against poverty in the city of Jambi. There are several things that must be done by the agency management of funds from zakat, *infraq* and *sodaqoh* National Zakat Agency Jambi City. First in raising funds ZIS must be optimal, and then make a breakthrough / courage to coercion accordance with the rules of Islam.

Keywords: Zakat Infaq, Sodaqoh, Population Poor.

INTRODUCTION

In Indonesia poverty is the threat was have been around since the unitary state of the republic of Indonesia (achieve it stands. The monetary crisis in 1997 deteriorates poverty conditions which existed previously .Since this year the crisis to the gate of all problems .With progress the crisis occurred finally get negative effects on the economy Indonesia. Inflation that climbed to a higher level, the impact is the prices of basic needs be in proportion to Inflation that was going on. In the end the price exceeds the limit of capability purchasing power some communities in Indonesia. The Indonesians the poverty rate in Indonesia has to swell.

Economists classify size poverty into two, namely absolute poverty and relative poverty. Absolute poverty, be defined as a situation where the level of income from someone not sufficient to meet needs such as apparel anyway, food, settlement, health, and education. This size is associated with limits on basic needs or need minimum. Sajogyo [1] said that for urban areas needs per capita at least equivalent to 420 kg of rice per year, and for rural areas 320 kg of rice. Relative poverty pertaining to the income distribution that measures of in equality. In relative poverty, someone who has been able to meet the needs of minimum not necessarily called not poor, because if compared with inhabitants surrounding having lower income.

Mardimin [2] the problem of poverty always attached to and so popular in the people who are developing. That term very easier said but so easy to determine which one is poor that which is how who is considered to be of poor people. To shed light of understanding conceptual, will put forward two definitions of poverty, namely: 1). In a qualitative manner, the definition of poverty is a condition that therein human life it is not appropriate as human beings; and 2). In a quantitative manner, poverty is a situation where human life department a deficiency, or with a language that is no customarily

Sach [3] said that the situation poverty extreme characterized by not six capita, viz: (1) business capital; (2) human capital; (3) infrastructure capital; (4) natural capital; (5) knowledge capital; and (6) public institutional capital. The absence of six capital and these that make the poor trapped in trap poverty. To help reduce poverty, the government roll on various assistance or incentive of funds or programs, such as the reduction poverty and urban (P2KP, direct cash transfer (BLT), rice assistance for the poor (*raskin*), the national program of autonomous society (PNPM) and other aid. However, efforts could not be an impact that means, because incentives such as BLT have only been consumptive and as bliss a moment so that it will result in dependence of the poor to assistance, and expectation of the implementation of the s not the case.

Islamic having most attention to poverty. Very poor main priority in a division of charity. In addition, poverty issues are also concern the newspaper, paragraph 19 *adz-dzariat* letters said. It means: “and on their wealth there was a share for the beggar and the deprived. Another verse states that zakat position aligned with the position of prayer. In the Koran, not less than 28 verses Allah mentions prayer command by command zakat in one paragraph at a time. Among the letter *al Baqoroh: 43*. This means: "And steadfast in prayer, pay the poor due, and bow with those who bow." From the definition above verse (*al-Baqara: 43*), God instructed Muslim residents to pray and give alms. The order stated clearly in the pillars of Islam, which is

where prayer as the second pillar of Islam while charity as the third pillar of Islam. According to Qaradawi (2002) there are several ways to reduce poverty, the first is to work. So the zakat funds used as a capital to create the industry will be accommodated number *mustahik* (recipients) to work. Both are collateral relatives, the third is a state guarantee.

The fourth way to overcome poverty is through zakat. So, zakat as the third pillar of Islam, as well as worship and submission of evidence of a person to God, charity also has very large social functions in addition to the economy of the pillars of Islam.

Table-1.1: is the realization of utilization of ZIS BAZNAS (Badan Amil Zakat Regional) Jambi City from 2011 to 2016

Year	Utilization (Rp)	Percentage
2011	1.219.952	11,11
2012	1.109.697	(0,90)
2013	1.059.162	(0,04)
2014	1.174.943	10,93
2015	1.292.437	0,99
2016	1.163.193	(0,10)

Sourced: Amil Zakat Board National Cities Jambi

Table 1.1 is the sum of administrative ZIS funds from year until 2011 2016 .When viewed from year to year growth rate ZIS fund utilization very fluctuate, where the in 2011 of 11,11 % , and a decline in in 2012 until 2013 rata-rata 0,5 % year , while in 2014 increased by 10,93 % .Then in 2016 this is a decrease by 0,10 % in compare the previous year.

Remember zakat is one of an important indicator used to know the state of economic in the region or provincial in a certain period should poverty in and the area was inversely with the alms. The fact it can be seen in table 1.2.

Table-1.2: Percentage of Poor People in the city of Jambi Year 2011 – 2016

Year	Poor People (000)	Percentage
2011	54.60	(0,17)
2012	54.30	(0,05)
2013	50.09	(0,77)
2014	50.95	0,17
2015	55.51	0,9
2016	50.30	(0,93)

Sourced: Agency Statistics Center Jambi city

Based on table 1.2 poverty level in Jambi city a period of the year 2011-2016 experienced trend tends to decline with an average 0.49 % per year, but in 2015 poverty in Jambi reached 0.9 % and this figure recorded high in compare with the previous years.

LITERATURE REVIEW

Poverty

World Bank [4] defines poverty is a state of hunger, lack of shelter, lack of clothing, and lack of education. There are many things that cause a person to fall into the category of poor, among others: a. Low income and assets to meet basic needs, such as food,

shelter, clothing, health and education. b. Inability to speak and lack of strength in front of the institution and the community. c. Vulnerable to economic shocks.

Almost every country, poverty is always concentrated in particular places, which is usually in rural areas or in areas with scarce resources. The issue of poverty is also always associated with other problems, such as the environment.

Poverty is divided in four forms, namely: a) Absolute poverty, a condition where a person has an income below the poverty line or is not sufficient to

meet the needs of food, clothing, shelter, health, housing, and education needed to be able to live and work. b) The relative poverty, poor condition due to influence development policies that have not reached all of society, thus leading to inequality in income. c) Poverty cultural, referring to the issue of the attitude of a person or society caused by cultural factors, such as do not want to try to improve the standard of living, lazy, spendthrift, not creative even though no outside assistance. d) Structural poverty, poor situation caused by lack of access to resources that occur in a social system and the socio-political culture that does not support the liberation of poverty, but often lead to the proliferation of poverty.

Poverty can also be divided into two types:

- Poverty nature, related to the scarcity of natural resources and infrastructure, as well as the state of barren land.
- Poverty artificial, more due to the modernization or development system that makes people not get control of the resources, facilities, and facilities existing economic evenly.

According to Robert Chamber (2004) in the Ministry of Communications and Information Technology (2008) the core of the problem of poverty lies in the so-called deprivation trap or poverty trap. In detail, deprivation trap consists of five elements, namely: (1) poverty itself, (2) physical weakness, (3) the alienation or isolation levels, (4) the vulnerability, and (5) helplessness. The five elements are often intertwined with each other, so that the cause of the poverty trap deadly person's life chances that vulnerability and powerlessness should receive major attention. Vulnerability can be seen from the inability of poor families to provide something to deal with emergency situations such as the advent of natural disasters, crop failure, or disease that suddenly befall the family. These vulnerabilities often lead to poverty rackets or cog poverty causes poor families had to sell property and asset production becomes increasingly vulnerable and powerless.

Todaro [5], states that the level of poverty in a country depends on two main factors, namely: first, the level of income the national average. Second, the narrow width of the gap in income distribution. In addition Todaro also explained that the variation of poverty in every region because due to: 1) differences in geography, population and income; 2) differences in history; 3) the wealth of natural resources and the quality of human resources; 4) differences in the private sector and the state; 5) differences in industrial structure; 6) differences in dependence of political and economic power of other countries 7) differences in the distribution of powers, political and institutional structures in the country.

According to BPS (Central Bureau of Statistics), the poverty level is based on the amount of consumption of rupiah in the form of food which is 2100 calories per person per day (from 52 commodities that are considered to represent the consumption patterns of population coated below), and non-food consumption (from 45 kinds of commodities foods according to the national agreement and does not distinguish between urban and rural areas). 2100 calorie adequacy benchmark is applicable to all ages, genders, and estimate the level of physical activity, body weight, as well as estimates of the physiological status of the population, this measure is often called the poverty line. The population had incomes below the poverty line is said to be in poor condition. According Sadono Sukirno [6], population growth can be a motivating factor and inhibiting development. The driving factor because, first, allowing more and more manpower. Second, the expansion of the market, due to the vast market for goods and services are determined by two important factors, namely the people's income and population. While the population of so-called development inhibiting factor because it will reduce productivity, and there will be a lot of unemployment.

Zakat Infaq Sadaqoh

Zakat is a worship that can mean many things, both etymologically and terminology. In etymology (language) word "charity" is taken from the word (az-Zakah), was pronunciation (az-Zakah) meant to grow, good, holy and blessing.

According to the Ministry of Religious Affairs (2009) zakat is obligatory assets are set aside by a Muslim or owned by Muslims in accordance with the provisions of the religion to be given to those who deserve it. And zakat consists of zakat *fitrah* and zakat mal. Zakat *fitrah* is a staple food in Ramadan issued by any Muslim for themselves and for their dependents who has excess staple food for a day on the day of *Eid*. And zakat mal is part of the property has been made by a Muslim or owned by Muslims in accordance with the provisions of the religion to be given to those who deserve it.

In the Qur'an there are 32 verses zakat and repeated 82 times by using terms that are synonyms of the word zakat, the alms and *infak* said. The repetition had the purpose that the charity has the status, function and role is very important in Islam [7].

In the history of the world of Islam, zakat is one source of revenue for the state is very important, in addition to the zakat is also a self-contained social tool into a moral duty for the rich to help the poor, so that poverty and destitution can be erased from the public. In Islam the livelihoods of poor people received assurances from various aspects, namely the guarantee of the individual with himself, with close family, the community and among people with other people.

With the zakat, does not mean the government's obligation to create wealth could just disappear, because zakat only help shift some of the responsibility of government to the people. Thus, charity is the support and enhancements for the government to create equity and poverty reduction. In the caliphate (the leadership) Umar bin Khatab charity funds obtained partly inserted into the side of expenditure to finance pensions for people who join the military and civil service as civil servants. Liabilities give alms of such firm and absolute, because in Islam, zakat existence of wisdom and benefits of such a large and noble, both with regard to *muzakki*, *mustahik*, possessions issued their zakat, and for society as a whole. Wisdom and benefits, among others, is [8]: First, as a manifestation of faith in God Almighty, His favors - grateful, cultivate noble character to have a sense of high concern, eliminating the miserly and greedy nature, cultivate peace of life, as well as develop and purify owned property (Qur'an, 9: 103, QS. 30:39, QS. 14: 7). Second, because charity is a right for *mustahik*, it serves to help, assist and nurture needy people towards a better life, so as to meet the needs of a decent life, can worship Allah SWT, avoid the dangers of disbelief, while eliminating envy, envy and envy which may arise from the poor when he saw the rich affluent life. Zakat is not actually used to meet the needs of consumer goods, but give the sufficiency and prosperity to the poor, by eliminating or minimize the causes that make the lives of the poor suffer.

Third, as a pillar of *jama'i* between groups *aghniaya* affluent life, with the *mujahideen* who fought in his time fully to the way of Allah, so do not have enough time to strive for the benefit of living Didri and his family (Qur'an, 2: 273).

Fourth, as one source of funds for construction of facilities and infrastructure to be owned by Muslims, as a means of education, health, social and economic, and especially for improving the quality of human resources. Fifth, to promote business ethics is right, because zakat will not be accepted from property obtained by means of falsehood. Lastly, the sixth, of the development of the people's welfare, zakat is an instrument for redistributing income. With a well-run charity, it is possible to build economic growth while redistributing income.

Manan [9] zakat as a fiscal policy that became the major joints of the Islamic economic system is expected to develop a society based on wealth balanced with put spiritual values at the same level, because charity is a major component in the system of public finances has ties to one's piety.

RESEARCH METHOD

This study uses a single dependent variable (dependent) and one independent variable (free). The dependent variable used is the number of poor people in

the city of Jambi. While one independent variable used for Administrative and *Sodaqoh Infaq Zakat* Fund in the city of Jambi.

According to BPS [10], the number of poor is the total population per capita spending on certain below the poverty line. The poverty line is the rupiah value per capita expenditure (twenty thousand rupiah per day) to meet minimum standards of consumption needs of food and non food needed by an individual to live decent lives. The units of a variable number of poor people are in the soul. Realization and Utilization of Zakat Fund *Infaq Sodaqoh* is giving Zakat funds, *Infak and Alms* (ZIS) that has accumulated in the Region *Amil Zakat* (BAZNAS) the city of Jambi.

This study did not use sampling techniques, because the data used to achieve the objectives of this research are fully obtained through literature as the data collection method, so it is not necessary sampling techniques and questionnaires.

The data used in this research is secondary data, data obtained based on information that has been compiled and published, such as literature books, records or sources dealing with the problems examined. The data used in this research is data Poverty rates Jambi years 2011 - 2016 were obtained from the Central Statistics Agency Jambi City, and data empowerment *zakat infaq* and *sodaqoh* in Jambi obtained from *Badan Amil Zakat Nasional Kota Jambi* years 2011 – 2016.

Analysis Tools

Gujarati [11] to determine the effect of variables and *Sodaqoh Infaq* utilization of Zakat to the poor in the city of Jambi-year period from 2011 to 2016 used a simple linear regression analysis model in the form of the following equation: $Y = a + \beta x + e$

Information:

Y = poor

a = constant

β_0 = coefficient

X = *Zakat infaq and sodaqoh*

e = standard error

Estimation Model

Classic Assumption Testing Irregularities

Before analyzing the data, the data tested according to the classical assumption, if there is deviation of classical assumption will be used non-parametric statistical tests otherwise classical assumptions are met when used statistics parametric regression model to get the good, the regression model should be free of multicollinearity, autocorrelation, and heteroscedasticity and the data that should be normally distributed. The means used to test the classic assumption deviation is as follows:

Test Multicollinearity.

Multicollinearity mean linear relationship (correlation) was perfect or exact, between some or all of the variables that explain the regression model. Precisely multicollinearity term with regard to the presence of more than one definite linear relationship and the term collinearity with regard to the presence of a linear relationship. Multicollinearity test aims to test whether the regression model found a correlation between independent variables or independent Gujarati [11].

Test Autocorrelation

According Ghozali [12], autocorrelation test used to determine whether the linear regression model was no correlation between spam errors in period t with error in period t-1 (previously), in which case there is the problem of correlation is called autocorrelation. Autocorrelation arise because successive observation at all times in relation to each other. This problem arises because the residual (error spam) is not free from one observation to another observation. It is often found in the time series data (time series).

Test Heteroscedasticity.

Heteroscedasticity test aims to test whether the regression model occurred inequality residual variance from one observation to another observation. A good regression model is that homocedasticity or did not happen Heteroscedasticity. Heteroscedasticity symptoms are more common in cross section [12].

Statistic test

Test Coefficient of Determination

According to Gujarati [11] coefficient of determination is to determine how large the percentage contribution of the independent variables on the dependent variable that can be expressed as a percentage. But there is no doubt there are times when the use of the coefficient of determination (R^2) bias against the independent variables included in the model.

Partial Test

Hypothesis testing procedures needed to test the truth or allegations while H_0 and the alternative hypothesis (H_a). Then determination test level (significant level) 1%, 5% or 10%. Partial test aims fatherly make conclusions about the effect of each independent variable (X) to the dependent variable (Y). Then to accept or reject H_0 made on the basis of statistical value t-test, which is obtained from the data they hold.

Hypothesis Testing

Relations utilization of *Zakat, Infaq And Sadaqoh* on the poor in the city of Jambi over the years 2011-2016 can be estimated by simple linear regression equation as follows: $Y = 0.435 + 0,419x$. $r = 0.633$ $R^2 = 400$. VIF value = 1.000. DW = 1.660. Where determinate coefficient is equal to 0.633% shows that

the ability of independent variables to explain the dependent variable, while the remaining 63.3% explained by other variables of 36.7%. While the variables used in this study does not happen multicollinearity because VIF is less than 10% which is only 1%, then the two variables are also not autocorrelation where its value amounted to 1,660 DW is larger than $du = 1.575$.

Significance test

Based on t test to see partial influence of the dependent variable to the independent variables, the t-test is done with a confidence level of 95% was obtained t-table value is compared with t-test, if $t_{count} > t_{table}$ then there is significant influence between the variables free (utilization of *Zakat, infaq and sadaqoh*) on the dependent variable (poverty) so that H_0 refused and H_a accepted. Whereas if $t < t_{table}$ then there is no significant relationship between the dependent variable to the independent variables, so H_0 accepted and H_a rejected.

Value t - count for X (ZIS) of 1, 634 while the 95% confidence level ($\alpha = 5\%$) and the t-value amounted to 1,943 tab. This indicates that the independent variable (*zakat infaq and sadaqoh*) not have a significant impact on poverty in the city of Jambi. In the sense of H_0 is accepted and H_a rejected.

CONCLUSION

Zakat variable ability, *Infaq and Sadaqoh* variable in explaining poverty in the city of Jambi is a 63.3% rate is more than 50% of poverty in the city of Jambi can be resolved if the management of zakat in Jambi is maximum. Then the effect of *Zakat, infaq and sadaqoh* against poverty in the city of Jambi insignificant shows less optimal in the management and distribution of zakat in the city of Jambi. Hence the need for an institution that can manage the reception is good and has an optimal capacity.

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