IMPROVING THE WELFARE OF POOR FAMILIES THROUGH THE ZAKAT PROGRAMME WITH SUPERVISION AS A MODERATING VARIABLE IN BAITUL MAL ACEH

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ABSTRACT

Welfare is a gauge of an individual's living conditions, characterized by a satisfactory standard of living. A cause-and-effect relationship is present where an improvement in an individual's standard of living results in an enhancement of welfare. This study aims to examine how socialisation and the program's goals and objectives directly impact welfare and how they could be moderated by supervision. The participants enrolled in the Fakir Uzur programme were selected through probability sampling techniques, specifically random sampling models, resulting in 100 respondents. Primary data was collected through questionnaires and direct interviews with the participants. The obtained data was analysed using Moderating Regression Analysis (MRA). The study findings demonstrate that the programme's socialisation, targets, and objectives have a direct or moderated positive impact on enhancing the well-being of elderly Fakir families. The study findings demonstrate that the programme's socialisation, targets, and objectives have a direct or moderated positive impact on enhancing the well-being of elderly Fakir families. The precise implementation of socialisation, targets, and objectives plays a vital role in positively affecting the underprivileged. The presence of programme supervision highlights the contribution of each independent variable in producing substantive outcomes for the vulnerable.

Keywords: Welfare, Moderation, Fakir Uzur, Baitul Mal

INTRODUCTION

Baitul Mal Aceh is an independent, non-structural institution that operates in accordance with Sharia provisions to carry out its duties in the region. Baitul Mal Aceh is the administrator and manager of zakat, infaq, and religious treasures. Additionally, it collects, distributes, and utilizes zakat for the betterment of society. It is also authorized to become a guardian of a child who lacks a nasab guardian, a supervisory guardian of the nasab guardian, and a guardian of an incapacitated adult. The authority is exercised under Sharia and relevant laws and regulations. Baitul Mal Aceh follows the Aceh MPU's fatwa to guide its sharia-related authority.

The Fakir Uzur lifetime assistance programme is one of Baitul Mal Aceh's sustainable initiatives. Since 2008, Fakir Uzur's assistance has been one of Baitul Mal Aceh's flagship programmes. Mustahik's numbers were only 200 people in the first year, but they increased to 2,520 as the Zakat collection increased. The monthly compensation funds have risen from Rp200,000 in 2008 to Rp600,000 in 2023. Despite being consumptive, Mustahik highly values the Fakir Uzur Zakat fund assistance programme. However, many elderly individuals living below the poverty line are still in need of support. The Mustahik are no longer in a productive condition and, therefore, require a helping hand from the muzakki.

This programme is designed to help Fakir Uzur meet their basic needs. The criteria for the Fakir Uzur Zakat Fund Assistance Programme include the status of the Fakir Uzur, namely, over 60 years of age / unproductive disability, chronic serious illness and who does not receive a pension or other fixed income. Seeing the great need of these elderly people, Baitul Mal strives to run this programme well as in 2022, the total budget for Zakat Fakir Uzur reached Rp 4,793,000,000 with the following distribution details:

ASNAF FAKIR BAITUL MAL ACEH 2022

Program : Santunan Bulanan Fakir
Total Mustahik : 869 org
Total Anggaran : Rp   4.793.000.000

1. FAKIR UZUR

Total Mustahik : 742 org

Jenis Kelamin
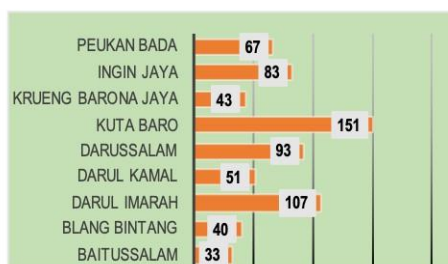Laki-laki : 251 org
Perempuan : 491 org

Sebaran Mustahik

NO		LOKASI	MUSTAHIK
1		**Banda Aceh**	**74**
	1	Baiturrahman	10
	2	Banda Raya	5
	3	Jaya Baru	6
	4	Kuta Alam	8
	5	Kuta Raja	3
	6	Lueng Bata	9
	7	Meuraxa	10
	8	Syiah Kuala	15
	9	Ulee Kareng	8
2		**Aceh Besar**	**668**
	1	Baitussalam	33
	2	Blang Bintang	40
	3	Darul Imarah	107
	4	Darul Kamal	51
	5	Darussalam	93
	6	Kuta Baro	151
	7	Krueng Barona Jaya	43
	8	Ingin Jaya	83
	9	Peukan Bada	67

Data on beneficiaries of the zakat programme for financially challenged individuals in 2022 are presented

by sub-district in Figure 1, depicting the distribution of Fakir Uzur recipients in each kecamatan in Banda Aceh and Aceh Besar. A decline in the number of beneficiaries can be attributed to deaths and some individuals not meeting the eligibility criteria due to the economic stability of their family members. The pilot project, initiated by Baitul Mal, maintains a constant number of beneficiaries to ensure proper implementation.

The Baitul Mal Aceh continues distributing zakat funds monthly to support Fakir Uzur's daily needs. Performance improvements are achieved through structured programmes devised in work meetings, contributing to the welfare of the Aceh people. Additionally, it is noteworthy that subject assistance remains crucial. The challenges encountered by Fakir Uzur in different regions of Aceh, including lack of shelter or substandard shelter, are the factors that make this consumptive zakat programme stand out in a high concentration of BMA on productive zakat.

This condition interests researchers, considering the high number of Mustahik Fakir Uzur beneficiaries. It is a flagship programme of the BMA that has been running for almost 2 (two) decades. Another thing is that the number of aged Fakir Uzur recipients is not fixed every month due to vulnerable age factors, making this programme possible for errors in its implementation, so it is important to carry out good supervision. Every programme certainly needs supervision. Supervision in this study is a moderating variable that will strengthen the relationship between improving the lives of poor families through the Baitul Mal programme. The factors that affect the welfare of beneficiaries are the level of effectiveness, including program targets, program objectives and socialisation (Rienaldy, 2018; Rahmi, 2019; Ilhaniyah & Anwar, 2019; Tamami, 2020).

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

According to Qardhawi (2005), poverty is considered one of the factors that can negatively impact faith, morals, logical thinking, family, and society in Islam. The ownership of production resources by a small group, which enjoys significant economic advantages, results in the neglect of the less fortunate. Additionally, Sari (2015) suggests that Zakat serves a dual purpose, not only as a form of servitude to Allah but also as a means of addressing spiritual and social concerns. Zakat is a possible solution for reducing poverty as it is mandated to address the wealth gap between the rich and the poor (Afifudin and Sari, 2019). The provision of consumptive assistance to Asnaf Faqir Uzur is intended to help them fulfil their daily needs. Zakat has been found to positively impact economic growth (Riyadi et al., 2021), consumption and investment (Suprayitno, 2018).

Baitulmal Aceh's zakat programme, which supports faqir uzur, is currently the only pilot project. The criteria for participants in this programme are fakirs who are Mustahiq and unable to work due to age, chronic illness, or physical disability. Most beneficiaries of this fakir uzur programme are at least 60.

Welfare

The well-being of the Mustahiq is synonymous with the contentment and serenity experienced in everyday life, resulting in physical and mental comfort. Objective indicators of an individual's welfare include fulfilling basic needs such as clothing and food, securing children's education, ensuring family healthcare, and establishing savings for future expenses (Rahmatillah & Sari, 2019).

According to Musthofa (2022), Law No. 11 of 2011 defines social welfare as a state in which citizens' material, spiritual, and social demands are met to enable them to lead a proper life, pursue self-development, and perform their social roles. A community's social welfare level is characterized by fulfilling two main standards. Firstly, it is important to meet the fundamental requirements of every citizen, including access to food, clothing, shelter, education, and healthcare. Secondly, ensuring the realization and safeguarding of religion, property, soul, mind, and human dignity.

Productive zakat fund assistance programmes are interlinked with the well-being of Mustahiq as the distributed zakat aid is aimed at reducing poverty. The well-being of Mustahiq, who receive productive zakat assistance in the city of Medan, is assessed based on their enhanced income, education attained by their children up to undergraduate level, good health, safe and comfortable housing, and thriving businesses. This aims to ensure that the recipients of productive zakat assistance in Medan can fulfil their fundamental necessities, including food, shelter, education, and health. (Abrar, 2023)

A range of indicators are used to assess social welfare conditions. To evaluate the success of development and human welfare, the United Nations Development Programme (UNDP) introduced the Human Development Index (HDI) as a metric for measuring a country's welfare. The HDI is a standard for measuring the welfare of a region or country based on three dimensions: life expectancy at birth, literacy rate, mean years of schooling, and purchasing power parity (Mulia & Saputra, 2020).

The metrics used to gauge welfare are as follows:

1. Level of family income: income refers to the total revenue earned by a person or household in one year.
2. Housing as the nucleus of family education and the quality advancement of future generations.
3. Household expenditure can be assessed by comparing the expenses on food to those made on non-food items.
4. Education level: Education is a fundamental human right that enables individuals to enhance their competencies through learning.
5. Health level refers to the community's ability to access medical treatment and afford the necessary medication (Indriyani & Sofyan,2023).

Effectiveness

According to the Big Indonesian Dictionary, the term 'effective' refers to the successful accomplishment of goals or selecting the appropriate goals from a range of alternatives and selecting from various choices. On the other hand, 'effectiveness' is a measure that indicates the extent to which the objective has been achieved, with a higher level of effectiveness indicating a more significant percentage of targets accomplished (Sucahyowati, 2010). Another definition of effectiveness can be seen as a benchmark that offers an overview of the extent to which targets can be attained (Umar, 2008). In the meantime, Gibson et al. (2001) have highlighted that effectiveness is the attainment of mutually agreed-upon goals and objectives to achieve ordinary business. Furthermore, Siagian (2002) described effectiveness as the proper advanced utilization of resources, facilities, and infrastructure to achieve specific goals by evaluating the program's objectives and aims. The precision of the target and the lucidity of the programme's objectives positively impact the welfare of the Mustahik (Zakiyun, 2018). Effectiveness can be defined as the successful accomplishment of an activity tailored to its intended target or goal. Effectiveness can be defined as the successful accomplishment of an activity tailored to its intended target or goal. An activity is deemed effective if completed on time and achieves the intended goals.

Ha1 = Programme objectives affect welfare

Ha2 = Programme objectives affect welfare

Programme Socialisation

Socialisation is a process of social interaction characterised by an individual's acquisition of knowledge, behaviour, values, and skills necessary to participate in society effectively (Putri et al., 2021). The indicators associated with socialisation are socialisation order, socialisation intensity, socialisation clarity, and socialisation understanding (Yuhanda, 2020). The socialisation program is employed to evaluate an institution's ability to socialise the program that will be implemented. The program's impact is that the general public, particularly the program's target audience, can access the information provided (Bungi, 2021).

Socialisation refers to acquiring the roles, statuses, and values required for participating in social institutions. This enables humans to fulfil their needs and create future generations to preserve life. Furthermore, environmental factors play a crucial role in supporting the socialisation process through social interaction. Other supporting factors include: a) the information being socialised, which is conveyed to the community in the form of values, norms, and roles; b) the learning efforts involved in socialisation; and c) the targets who will be socialised, namely institutions, mass media, individuals and groups (Hope et al., 2022).
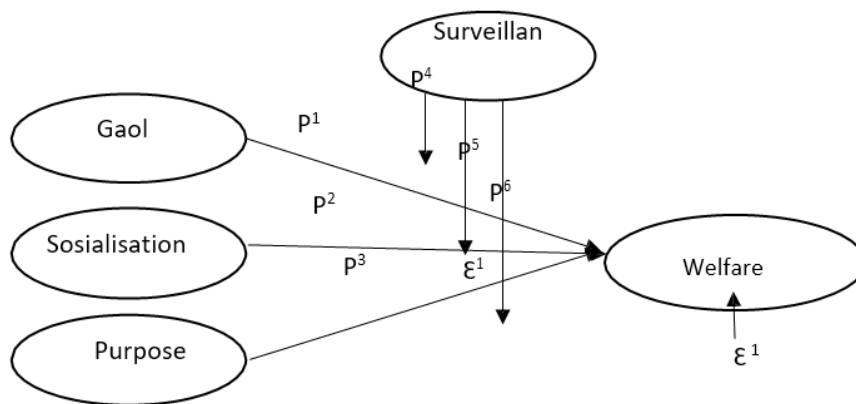
Ha3 = Programme socialisation has an impact on welfare.

Surveillance

Supervision involves high-level parties inspecting or controlling those below. It can also refer to leading someone's activities to ensure organisational implementation aligns with set plans, policies and provisions. According to Terry (2012), supervision is an activity that evaluates or corrects achieved results to ensure they align with the planned objectives. Pramukti and Cahyaningsih (2016) explain that supervision involves ongoing monitoring of Mustahiq zakat recipients. It can be inferred that supervision entails evaluating the implementation progress of activities or programmes according to a pre-determined plan (Rahayu, 2021).

Ha4 = Supervision has an impact on welfare.

Then the framework model in this study is as follows:

Figure 1. Framework of Thought

RESEARCH METHODS
The study utilised primary data obtained by distributing questionnaires to respondents through probability sampling techniques with random sampling. This technique was selected based on the known population, resulting in the acquisition of 100 participants using the Slovin formula. The data underwent moderated regression analysis (MRA).

The formula can be viewed as follows:

$$Y = a + + b_1X_1 + b_2X_2 + b_3X_3 + e \qquad \text{.............. (i)}$$

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4 M + b_5 X_1*M + b_6 X_2*M + b_7 X_3*M + e \qquad \text{.............. (ii)}$$

Description:

Y:	Wellbeing
a:	Constant
b:	Coefficient
X_1:	Programme Objectives
X_2:	Programme socialisation
X_3:	Programme Objectives
M:	Supervision
e:	error term

RESULTS AND DISCUSSION

Based on the research findings obtained through multiple regression analysis, the following outcomes were achieved:

Table 1
Regression Analysis Results Model 1

Model	Standardised Coefficients					Adjusted R
	Beta	t	Sig.	F Change	Sig.	Square
(Constant)		4,222	,000*	4.021	,010b	,084
Goal (X1)	,194	1,947	,054***			
Socialisation (X2)	,041	,424	,672			
Purpose (X3)	,220	2,207	,030**			

a. Dependent Variable: Welfare
Source: data processed, 2023

Table 1 shows that the program's goals and objectives positively impact the welfare of elderly fakirs, with a significance value greater than the significance level $\alpha = 0.05$ and 0.01. However, socialisation has no impact on the beneficiaries' welfare in the Fakir Uzur program.

Table 2
Results of Multiple Regression Analysis Model 2

Model		Standardised Coefficients	t	sig
1	(Constant)		10.704	.00
	Destination	.273	2.811	.00
2	(Constant)		9.065	.00
	Destination	.240	2.503	.01
	Surveillance	-.231	-2.406	.01
3	(Constant)		-.863	.39
	Destination	2.367	2.400	.01
	Surveillance	1.842	1.732	.08
	Goal*supervision	.231	1.450	.15

Socialisation*supervision	.046	.237	.81
Purpose* of supervision	-2.928	-2.196	.03

Dependent variable: Welfare
Source: data processed, 2023

Based on the results of the moderation regression analysis in Table 2, the significance value is (0.031) < (0.05), indicating that supervision can moderate program objectives in achieving welfare. However, in terms of target and program socialisation accuracy, supervision cannot moderate them, as evidenced by the higher significance value of 0.151 > 0.05 for program targets and 0.813 > 0.05 for program socialisation. Therefore, there is no moderating effect on the targeting and socialisation variables.

Table 3
Model 2 Determination Coefficient Test

Model	R	R Square	Adjusted R Square	F Change	Sig.
1	.273a	.075	.065	7.904	.006
2	.356b	.127	.109	5.790	.018
3	.428c	.183	.140	2.171	.097

a. Predictors: (Constant), Objective
b. Predictors: (Constant), Objectives, Supervision
c. Predictors: (Constant), Objectives, Supervision, Objectives*supervision, Socialisation*supervision, Objectives*supervision

Table 3 shows that the coefficient of determination, or R2, increased after the moderation test, indicating that supervision can influence the program's targets, socialisation, and objectives to enhance social welfare. However, the coefficient of determination before and after moderation remains low. Other variables may contribute more significantly to overall welfare, but these were not examined in our study.

Our findings demonstrate that careful attention must be paid to the program's goals and objectives to achieve the desired results. As shown by our results, the effectiveness of the program's goals and objectives has a direct impact on its ability to improve the welfare of Fakir Uzur families. Previous research found that the programme's goals and objectives affect welfare (Ramadhanti & Riyadi, 2020; Restiyani & Yasa, 2019).

Socialization has no impact on the well-being of the beneficiaries of the Fakir Uzur programme. This can be attributed to the recipients, who are mostly elderly and unaware of the programme's socialization aspect. Field research has revealed that some beneficiaries were unaware of socialization because they received assistance at the recommendation of the village head. These findings are consistent with and reinforce Tamami's (2020) research indicating that socialization does not impact the welfare of Fakir Uzur.

However, the presence of socialization as a moderating variable has the potential to moderate program objectives and improve the welfare of Fakir Uzur program beneficiaries. Programme implementers are responsible for maintaining and evaluating activities to achieve expected goals, with supervision serving as a control system. The success of a programme in achieving its welfare objectives may be linked to supervision, as per research conducted by Angelina et al. in).

CONCLUSIONS

Welfare is essential for all individuals, particularly the elderly, as they seek happiness towards the end of their lives. A vital aspect of this is having their basic needs met. The zakat programme, implemented by Baitul Mal, offers a solution for impoverished and aged families. Through interviews and surveys with participants, the Fakir Uzur program has successfully alleviated economic hardships in old age. It has provided beneficial welfare effects for beneficiaries under its supervision. The program's objectives have been achieved. It is essential to facilitate adequate socialization and adjust to the specific circumstances of the Fakir Uzur community to ensure education is accessible not only to the Fakir Uzur individuals but also to their families, resulting in a positive impact on overall welfare.

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