

Analysis Of Zakat Fund Balance In Pekanbaru City

DR. HJ. ROSYETTI, SE., M.Si

Abstract: This study aims to determine the development and balance of zakat funds In Pekanbaru City. By knowing the development and balance of zakat funds, it is expected that distribution will be more efficient, effective and benefit based. The method used in this study is a quantitative approach with descriptive statistical analysis techniques. Analysis of the development of zakat funds receipts and distribution is done by calculating the annual growth, both for the receipt of zakat funds as well as for distribution. In addition to calculating the average growth per year $Gzt = ((Pzt) - (Pzt-1)) / ((Pzt-1)) \times 100\%$, also calculated the average growth in one observation period $Pzt = Pzo (1+ Gz) ^ t$. Furthermore, the analysis of the distribution of zakat funds from social and economic aspects. efficient, effective and benefit-based zakat funding is achieved when the portion of zakat fund disbursement for social aspect is equal to the portion of distribution and zakat for the economic aspect that is equal to 50 percent. Or with another understanding occurs Al-Wasatiyyah (Equilibrium = Balance) between Social Aspects and Economic Aspects. There are three categories of zakat fund disbursement goal achievement (a) Optimal: PAS = PAE (b) Less Optimal: PAS <PAE (c) Not Optimal: PAS > PAE. Empirically it is known that: (1) the development of zakat revenue in Pekanbaru significant in the last five years reached an average of 150.03 percent, and also the development of significant zakat funds disbursement in the last five years reached 156.37 percent. (2) Distribution of Zakat Fund from Social Aspect biggest portion is in Pekanbaru Cerdas Program reach 77,80 percent with amount of mustahik 2,977 people, while the rest equal to 22,20 percent distributed for Pekanbaru Taqwa Program and Pekanbaru Healthy Program respectively 19,73 percent and 2.47 percent with a mustahik number of 287 people and 41 people. This means that the average amount of zakat funds per mustahik for each program is Rp 1,042,161,93 for Pekanbaru Cerdas Program, Rp 2,741,045,30 for Pekanbaru Care Program, and Rp 2,408,512,20 for Pekanbaru healthy Program. (3) The distribution of zakat funds for social and economic aspects is 73.83 percent and 26.17 percent respectively, means that more than one-quarter of the zakat fund distribution for the economic aspect means the objective of efficient, effective and based zakat fund disbursement benefits in Pekanbaru City has not been achieved optimally. This result is due to the portion of zakat fund disbursement for social aspect exceeds portion of zakat fund distribution for economic aspect ie PAS (61,75) > PAE (38,25) so multiplier effect to income increase has not reached optimum. The absence of an optimal increase in revenue does not mean there is no increase in income. Increase in revenues still occur, the next phase increases the welfare of the community. The multiplier effect of zakat will continue to improve along with the improvement of Religiosity, which is a blend of Science and Moral Rules based on Al-Quran and As-Sunnah. The results of this study show that zakat funds can be used as a basis for establishing policies in improving the welfare of Pekanbaru city residents who are mostly Moslems, where zakat is very responsive to the interests of the general public, and especially the poor.

Index Terms: Zakat, Social Economy, Al-Wasatiyyah

1 INTRODUCTION

Promoting public welfare, is one of the National Goals of the Republic of Indonesia which is mandated in the preamble of the 1945 Constitution. To realize these national goals, the Indonesian people always carry out the development of the physical (materil) and mental (spiritual), in the form of faithful religious development and devotion to God Almighty. Development carried out since independence for several periods of power has not been able to lift the Indonesian people from lagging in various aspects of life, especially in the economic aspects and quality of human resources. This is due to the limited ability of the state, as well as the awareness of the people to develop themselves and participation in the development of the nation is still relatively low, because it is necessary for mutual consciousness (Dirjen Bimas Islam, 2004, 1). Poverty and socio-economic disparities in a country rich in natural resources (SDA) and the majority Muslim population, such as Indonesia, are a concern, the number of poor people has been increasing since the 1997 economic crisis. The neglect or lack of handling of fate and the future population, is a stance contrary to the spirit and commitment of Islam to fraternity and social justice. If further examined, empirical evidence is found that the increase of the population living below the poverty line is not due to the issue of unequal wealth with the population (over population), but because of the problem of income distribution and unfair economic access.

This is due to the poor social order and the low sense of solidarity among fellow members of the community, leading to a cycle of structural poverty. Zakat is a religious institution that has functional links with efforts to solve humanitarian problems. Zakat removes the sources of poverty and flattens wealth in the sense that the standard of living of each individual is guaranteed, so there should be no people or groups of people who suffer, while others live in abundance of pleasure and luxury. One of the aims of zakat is to narrow the economic gap in society to a minimum. The number of Muslim population in Pekanbaru City and able to pay zakat continues to increase, if the economic potential of this community is managed and developed productively, it will obtain optimal results. Management and utilization of zakat into productive business is done without reducing the allotment and zakat as a solution to overcome short-term needs. It can be said that until now the potential of zakat fund as a means of distribution of income and equity of sustenance as well as a means of doing good for the benefit of society has not been managed and utilized optimally in the national scope of general and regional in particular, so is the case with Pekanbaru City. Indeed, if the potential of zakat funds is managed properly will bring a big impact in people's lives. This can be observed from the development of zakat fund receipts for some time lately the last five years in Pekanbaru City, can be seen in the picture as follows: In order to optimize and make effective the management of zakat as mentioned above, based on the decision of the Minister of Religious Affairs No. 01/2001 on the Position, Task, Function, Authority of Organizational Structure and Working Procedure of the Department of Religion, a Directorate of Zakat and Wakaf Development has been established. Law Number 32 Year 2004 regarding Regional Government is very closely related to the change of decentralization policy in Indonesia. This law brings a paradigm shift towards central government administration to

- DR. HJ. ROSYETTI, SE., M.Si, Lecturer of Faculty of Economics, Riau University, Indonesia

village administration. This is the consequence of an old policy demand and paradigm to choose from. One of the functions of zakat is a social function as a means of interconnecting human beings, especially between the rich and the poor. In order for the zakat funds to be channeled can be efficient and effective, then the utilization must be selective for consumptive or productive needs (DG of Bimas Islam, 2007, 97).

RESEARCH PROBLEM

From the description of the above background can be formulated problems as follows

- a. How the development of Zakat Fund Management In Pekanbaru City.
- b. Is the management of Zakat Fund In Pekanbaru City already/less/not yet optimal?

RESEARCH OBJECTIVES

- a. To know the Development of Zakat Fund Management In Pekanbaru City.
- b. To know the management of zakat funds have/less/not optimal.

2 LITERATURE REVIEW

The concept of zakat when viewed in terms of etymology/language, the word zakat has several meanings, namely al-barakah "blessing", an-name 'buhan and development ", al-thaharah" holiness ", and al-shalah" kesesan ". While the term, although the scholars put forward with a slightly different editorial of one another, but in principle the same, that is that the zakat is part of the property with certain conditions, which Allah Almighty obliges to the owner, to be handed over to the rightful to receive it, with certain requirements also (Majmu ', 1972, 396-397). The correlation between the meaning of zakat according to the language and the meaning of the term, is very real close, that the zakat's property will be a blessing, growing, growing and growing, sacred and right (good). This is as stated in Surat al-Tawbah: 103 and Surat al-Rum: 39, which means: "Take alms from some of their wealth, with the charity you cleanse and purify them, and pray for them. Indeed, your prayers become the tranquility of the soul for them. And Allah is Hearing More Knowing." (Q.S. al-Taubah: 103). "And the riba (additional) that you give so that he increases on the treasure of man, then the usury does not add to the side of God. And that you give in the form of zakat which you intend to achieve the pleasure of Allah, then (that do so) are the people who multiply his property." (Q.S. al-Rum: 39). In the Qur'an there are several words, although they have different meanings with zakat, but are sometimes used to denote the meaning of zakat, ie infaq, alms and rights, as stated in Surat al-Tawbah: 34 and 60 as follows: "... And those who store gold and silver and spend not in the way of Allah, tell them (that they will get) a painful punishment." (Surat al-Taubah: 34) "The zakat is only for the poor, the poor, the administrators of zakat, the mu'allaf who is enticed into their hearts, to (liberate) the slaves, the debtors, for the way of Allah and the people who are on the way, as a statute that is required of Allah and Allah is All-knowing, All-Wise." (Surat al-Taubah: 60). According to Chapra (1985) that zakat has a positive impact in increasing the availability of funds for investment because the payment of zakat on wealth and stored property will encourage the payers of zakat to seek income from their wealth, so as to be able to pay zakat without reducing its wealth. Thus, in a society whose Islamic values have been internalized, gold and silver deposits and unproductive wealth will tend to be reduced in order to increase investment and generate greater prosperity. The

person who issues zakat is called muzakki, while the person receiving the zakat is called mustahik consisting of eight groups (ashnaf), ie the poor, the zakat (amilin), someone newly converted to Islam (muallaf), liberating the slave (riqab), the debtors (gharimin), for the way of Allah (fi-sabilillah), and for the people who are on the way (ibn sabil). The provisions concerning the class of persons entitled to receive this zakat have been established by Allah SWT in QS. At-Taubah verse 60, which reads: "The zakat is for the poor, the poor, the amil of zakat, which is softened by their hearts (converted), to (liberate) the slave of light, to (indemnify) the debtor, for the way of Allah and for the one who is on the way, as a duty from God. Allah is Knowing, All-Wise." (Surat 9: 60). The property must be issued zakatnya when it meets the requirements of zakat compulsory property, namely:

1. Halal and thayyib treasure.
2. Al-milk at-tam, (the property is fully owned and legally owned)
3. An-namaa, which is the treasure that evolves if cultivated.
4. Has reached nishab, meaning the treasure has reached a certain size.
5. It has exceeded basic needs.
6. Has reached haul, meaning that the treasure has been owned at least one year.

The basis of the obligation of zakat is first, the Qur'an as the Holy Book of Muslims revealed by Allah SWT to the Prophet Muhammad SAW. Second, Sunnah Rasulullah SAW is every word, behavior, attitude of the Prophet SAW after getting the revelation of Allah SWT. Thirdly, Ijma 'Ulama is the opinion of ulama. The foundation of the obligation of zakat is mentioned in the Qur'an, Sunnah and Ijma Ulama.

1. The Qur'an

- a. Surah Al-Baqaraah verse 43: Meaning: "Establish prayer and pay zakat and ruku'lah along with people who ruku' ". (Surah 2:43).
- b. Surat At-Taubah verse 103: It means: "Take charity from some of their possessions, with that charity you cleanse and purify them and pray for them because your prayers can give them peace and Allah is Hearing and Knower." (Surah 9: 103).
- c. Surah Al An'aam verse 141: Meaning: "Eat the fruit if it bears fruit and right (its obligation) obligation to harvest the result (with zakat issued)". (Surah 6: 141).

2. As-Sunnah

- a. Allah's Messenger (may peace be upon him) said: Bukhari and Muslim from Abdullah ibn Umar: It means: "Islam is built on five pillars: the creeds have no god but Allah and the Messenger of Allah, enforcing prayers, paying Zakat, performing Hajj and fasting Ramadan". (Narrated by Bukhari Muslim).
- b. Hadith narrated by Ath-Thabrani from Ali ra: It means: "Indeed Allah obliges (zakat) upon the rich people of Muslims on their property with a limit according to the sufficiency of the fuqoro among them. The needy will not be deprived when they are hungry or not dressed except for the act of the rich among them, remember that Allah will mock them hard and punish them with pain ". (Tabrani).

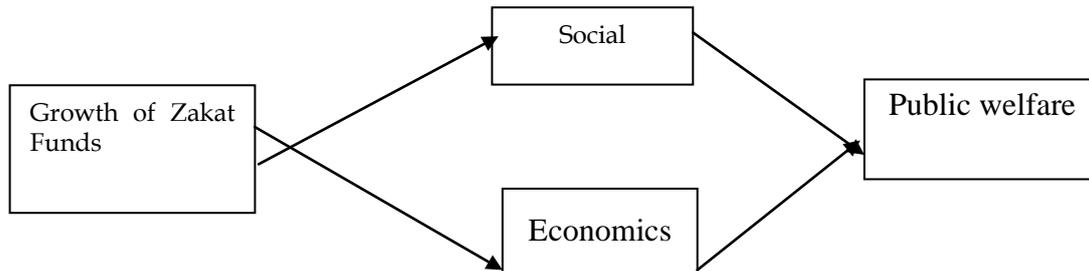
1. Ijma 'Ulama

The scholars of both salaf (classical) and khalaf (contemporary) have agreed on the obligation of zakat and for those who deny it has been a kafir of Islam. The obligatory zakah consists of two kinds, namely Zakat Harta and Zakat Fitrah. According to Yusuf Qardhawi (2012) wealth or amwal (plural of maal) according to Arabic is everything that humans desperately want to keep and own it. On that basis any tangible object that man wants to keep or

have after fulfilling the zakat obligatory requirements, must be issued zakatnya along the development of the era, the type of object of zakat continues to grow. Didin Hafidhuddin (2002) explains that the sectors of modern economy is also a potential object of zakat. For example income earned from skills, chicken farms, bees, plantations, property businesses, and securities such as stocks, and others.

3 THEORETICAL FRAMEWORK

The framework of the Balancing Funds Analysis Zakat City of Pekanbaru is as follows:



4 RESEARCH METHODOLOGY

Research sites

The research location of Zakat Fund Balance Analysis of Pekanbaru City covers all areas of Pekanbaru City, covering the existing sub-districts in Pekanbaru City

Types And Data Sources

Types of data used in the study of Balancing Fund Analysis Zakat Pekanbaru City, as the main data is secondary data published by agencies / institutions associated with this research, Amil Zakat National Agency (BAZNAS) Pekanbaru.

Data collection technique

The data collection needed in the research of Zakat Balance Analysis in Pekanbaru City is done by going directly to the parties, institutions/institutions that publish the relevant data, for example: Office of the Ministry of Religious City Pekanbaru, BAZNAS Pekanbaru or by visiting the official pages of the site agencies/agencies that provide data online through the internet.

Data analysis technique

The analysis in this research is done by using quantitative approach with descriptive statistical analysis technique. The calculation of the growth of zakah receipts and disbursements per year as follows:

$$Gzt = ((Pzt) - (Pzt-1)) / ((Pzt-1)) \times 100\% \dots \dots \dots 3.1$$

Where :

Gz = Growth Receipts/Disbursements Zakat Fund Year t
 (Pzt) = Receipt/Distribution of Zakat Fund Year t
 (Pzt-1) = Acceptance/Distribution of Zakat Fund The previous year

Reach for calculation of average growth in one observation period, using the following formulation:

$$Pzt = Pzo (1 + Gz) ^ t \dots \dots \dots 3.2$$

Where :

Gz = Average Growth Rate of Zakah Receipts / Disbursements
 (Pzt) = Acceptance / Distribution of Zakat Funds Period t
 (Pzo) = Zakat Fund Receipt /Distribution Initial Period
 t = Distance of Observation Time Period

Furthermore, the analysis of the distribution of zakat funds studied from two aspects, namely social aspects and economic aspects. Social aspects include educational, health, and other indicators, while for economic aspects include consumption indicators, business capital, and others.

The achievement of the objectives is achieved when the portion of the distribution of zakat funds for social aspects (PAS) is equal to the portion of distribution and zakat for the economic aspect (PAE) which is equal 50 percent (Al-Wasatiyyah/Equilibrium/Balance) between Social Aspect and Economic Aspect.

$$PAS = PAE \dots \dots \dots 3.3$$

If otherwise said the distribution of zakat funds is not optimal:

Advantages of Social Aspects

$$PAS > PAE \dots \dots \dots 3.4$$

Advantages of Economic Aspects

$$PAS < PAE \dots \dots \dots 3.5$$

Based on equation 3.3, equations 3.4, and equation 3.5 above, it can be classified three categories of achievement of zakat fund disbursement goals are as follows:

- Zakat Fund Distribution is Optimal
- Zakat Fund Disbursement Less Optimal
- Zakat Fund Distribution is not Optimal yet

5 RESEARCH RESULTS AND DISCUSSION

Zakat fund receipts for some time lately in Pekanbaru City experienced a significant development. The development of zakat fund receipts that can be seen from the total revenue every year is constantly increasing, this can be seen in the table as follows:

Table: Development of Zakat Fund Receipts In Pekanbaru City, Year 2011 – 2015

Number	Year	Zakat Fund Receipts (IDR)	Growth (%)
1.	2011	152.820.575,00	-
2.	2012	480.484.273,00	214,41
3.	2013	2.130.466.484,00	343,40
4.	2014	4.919.534.109,00	130,91
5.	2015	5.972.048.810,00	21,39
Average		150,03	

Source: Baznas Pekanbaru City, 2016

Based on the above table, it can be seen that the development of zakat fund receipts in Pekanbaru City is very significant in the last five years 2011 to 2015, especially the greatest development in 2013 reached 343.40 percent compared to 2012, on the contrary the lowest development

occurred in 2015 by 21 , 39 percent. Thus the average development of zakat fund receipts in Pekanbaru City in the last five years is equal to 150.03 percent, which indicates a significant figure. Distribution of zakat funds for some time lately in Pekanbaru City also experienced a significant

development. The development of zaltat funds distribution can be seen from the total distribution of zakat funds every year it continues to increase, it can be seen in Table 4.2 as follows:

Table: Development of Zakat Fund Disbursement In Pekanbaru City, Year 2011 - 2015

Number	Year	Zakat Fund Receipts (IDR)	Growth (%)
1.	2011	125.031.167,00	-
2.	2012	464.102.545,00	271,19
3.	2013	1.833.062.859,00	294,97
4.	2014	4.268.027.553,00	132,84
5.	2015	5.401.245.073,00	26,55
Rata-rata		156,37	

Source: Baznas Pekanbaru City, 2016.

Observing the table above can be seen that also occurs the development of zakat funds distribution in Pekanbaru City is very significant in the last five years. The largest development also occurred in 2013 reached 294.97 percent, otherwise the lowest growth in 2015 by 26.55 percent. Thus the average development of zakat fund disbursement in Pekanbaru City in the last five years reached 156.37 percent. The distribution of zakat funds based on grouping of social and economic aspects for Year 2015 can be seen in Table as follows:

Table: Disbursement of Zakat Fund Based on Social and Economic Aspects In Pekanbaru City 2015

Number	Aspect	Zakat Fund Receipts (IDR)	Portion (%)
1.	Social	3.335.465.073,00	61,75
2.	Economics	2.065.780.000,00	38,25
Total		5.401.245.073,00	100,00

Source: Baznas Pekanbaru City, 2016.

Based on the above table, it can be seen that the portion devoted to the social and economic aspects of the disbursement of zakat funds for the Year 2015 are 61.75 percent and 38.25 percent respectively. From these two values it can be seen that for 2015 the zakat allocation of funds for social aspects is almost close to two-thirds of the total Zakah funds disbursed in 2015. Thus means only a third part of the disbursement of Zakah funds in 2015 for economic aspects. Speaking of the economic aspects of course review the effects of the distribution of zakat funds. In Islamic Economics known as "Zakat Multiplying Effect". If

zakat is done systematically and organized it will give a multiplier effect that is not small to increase income, it is as described in Al-Qur'an and As-Sunnah:

1. Surat Al Baqarah verse 245

"Who will lend to Allah, a good loan (spend his wealth in the way of Allah), then God will multiply the payment to him with multiple folds. And Allah has narrowed and spread (sustenance) and unto Him you are returned. " (Surah 2: 245)

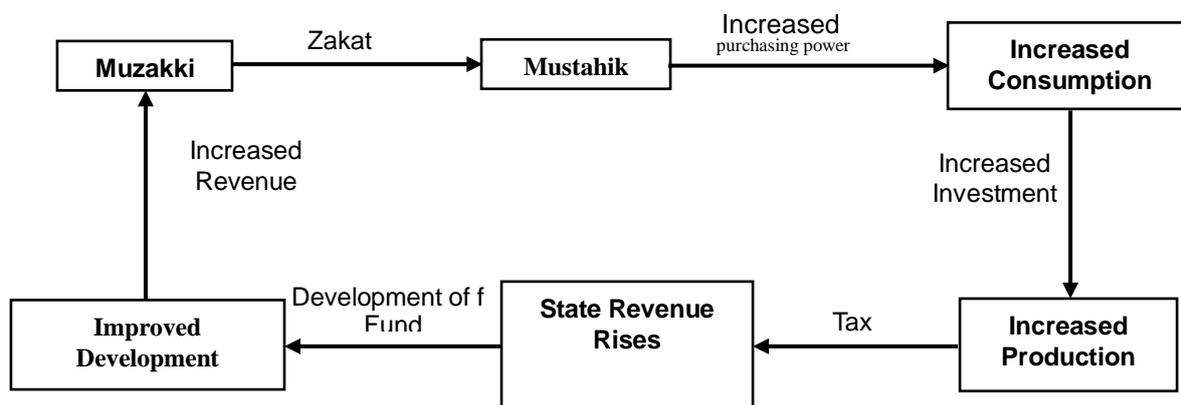
2. Surat Al Baqarah verse 261

"The parable of those who spend their wealth in the way of Allah is like a seed that grows seven ears, in every grain: a hundred seeds. God multiplies (rewards) for whom He will. Allah is All-Knowing (His Kingdom) is Knowing "(Surah 2: 261).

Bukhari and Muslim HR

"From Ibn Abbas ra narrated from the Messenger of Allah, he said what he received from his Lord Allah azza wa jalla. "Verily Allah decrees good and evil and then explains it; whoever intends to do good and does not do so, Allah records on His side a perfect goodness. If he intends to do good then he actually does it then Allah will record by his side ten goodness up to seven hundred times even still doubled again. If he intends to do evil and do not do so Allah recorded it as a good. And if he intends to do evil then he actually does it, then Allah only records by His one evil "" (Bukhari and Muslim). In verse and hadith are implicitly described the multiplier effects of zakat. For more details can be seen Figure 4.1 as follows:

Figure 4.1 Effect of Zakat Multiplier in the Economy



Source: BI Cooperation Economic and Business Research Agency FEUR, 2015.

If the above is seen from another point of view then, increased production will increase the taxes paid companies to the state. When state revenues increase, the state will be able to provide facilities and infrastructure for development and able to provide public facilities for the community. From the description above shows that the disbursement of zakat funds capable of producing multiplier effects (multiplier effect) in the economy, which in turn will indirectly also affect the entire community. If zakat funds are distributed in the form of productive assistance programs such as Pekanbaru Makmur Program and Pekanbaru Peduli Program, then of course the multiplier effect will be gained even greater against the City of Pekanbaru. Based on these mechanisms can be seen that the appropriate, professional and accountable zakat funds will be able to utilize zakat funds and will provide a significant multiplier effect in the economy, especially in helping the City Government of Pekanbaru in alleviating poverty.

Social Aspects

Distribution of zakat funds in terms of social aspects include education and health. In order to achieve the goal of efficient, effective and benefit-based zakat distribution in order to encourage the improvement of the people's welfare, the National Amil Zakat Body (BAZNAS) of Pekanbaru City establishes several programs for education and health in the form of Pekanbaru Cerdas Program, Pekanbaru Taqwa Program, and Program Healthy new week. Badan Amil Zakat Nasional (BAZNAS) Pekanbaru City in running its programs targeting poor households in Pekanbaru City and only a small part outside Pekanbaru City. The implementation of Smart Pekanbaru Program, Pekanbaru Taqwa Program, and Pekanbaru Healthy Program can be seen as follows:

Table: Disbursement of Zakat Fund From Social Aspect In Pekanbaru City 2015

No.	Program	Zakat Fund (IDR)	Portion (%)	Mustahik (Person)	Average (IDR)
1.	Pekanbaru Cerdas	3.102.516.073,00	93,02	2.977	1.042.161,93
2.	Pekanbaru Taqwa	134.200.000,00	4,02	27	4.970.370,37
3.	Pekanbaru Healthy	98.749.000,00	2,96	41	2.408.512,20
	Total	3.335.465.073,00	100,00	3.045	-

Source: Baznas Pekanbaru City, 2016.

Based on the above table, it can be seen that the distribution of zakat funds from Social Aspect is the largest portion of the Pekanbaru Cerdas program, which is 93.02 percent with the total number of mustahik 2,977 people, while the remaining 6.98 percent is distributed for Pekanbaru Taqwa Program and Pekanbaru Healthy Program respectively, respectively 4.02 percent and 2.96 percent with a mustahik number of 27 people and 41 people. Apart from that it can also be known, the average amount of zakat funds per mustahik for each program is Rp 1,042,161,93 for Pekanbaru Cerdas Program, Rp 4.970.370,37 for Pekanbaru Taqwa Program, and Rp 2.408.512.20 for Pekanbaru Healthy Program.

Economic Aspects

The distribution of zakat funds in terms of economic aspects include the areas of consumption and business capital. In order to achieve the goal of efficient, effective and benefit-based zakat distribution in order to encourage the improvement of people's welfare, the National Amil Zakat Agency (BAZNAS) of Pekanbaru City establishes several programs for consumption and business capital in the form of Pekanbaru Makmur Program and Pekanbaru Peduli Program. National Amil Zakat Body (BAZNAS) Pekanbaru City in running its programs with the target poor households in around Pekanbaru City and a small part outside the city of Pekanbaru. The implementation of Pekanbaru Makmur Program, and Pekanbaru Peduli Program which viewed from the economic aspect for the Year 2015 as follows:

Table: Disbursement of Zakat Fund From Economic Aspect In Pekanbaru City 2015

No.	Program	Zakat Fund (IDR)	Portion (%)	Mustahik (Person)	Average (IDR)
1.	Pekanbaru Makmur	1.279.100.000,00	61,92	883	1.448.584,37
2.	Pekanbaru Peduli	786.680.000,00	38,08	287	2.741.045,30
	Total	2.065.780.000,00	100,00	1.170	-

Source: Baznas Pekanbaru City, 2016.

Based on the above table, it can be seen that the distribution of zakat funds from Economy Aspects is the largest portion of the program Pekanbaru Makmur is 61.92 percent with the number of mustahik 883 people, while the rest of 38.08 percent for Pekanbaru Peduli Program with the number of mustahik 287 people. Apart from that it can also be known, the average amount of zakat fund distribution per mustahik for each program is Rp 1.448.584,37 for Pekanbaru Makmur Program, and Rp 2.741.045,30 for Pekanbaru Peduli Program. Based on the results of Rosyetti's research (2015), Zakat Influence on Wellbeing In Indonesia, the multiplier effect of zakat issued by wealthy consumer households (muzakki) is 0.36808838, it shows the condition that when the zakat issued by wealthy consumer (muzakki) ,

it can double the increase in national income, and in the next phase will improve the wellbeing of society in general. Based on the results of this study, then in Pekanbaru City the amount of charity distribution for social aspects is 61.75 percent and economic aspects of 38.25 percent, means that the goal of efficient, effective and benefit-based zakat funding in Pekanbaru City has not been achieved optimally , because the portion of the charity fund distribution for social aspect> the portion of the distribution of zakat funds for economic aspects ie PAS (61.75)> PAE (38.25).

6 CONCLUSIONS AND SUGGESTIONS

6.1 CONCLUSIONS

This research is based on the purpose to obtain empirical evidence and analyze the social and economic development of zakat fund management in Pekanbaru City. In accordance with the purpose and objectives of the study and based on the results of data processing, analysis, and interpretation, as well as discussion of social and economic development of zakat management conducted in Pekanbaru City, it can be concluded several things:

- 1) There has been a significant development of zakat revenue in Pekanbaru City in the last five years of 2011 to 2015, with an average of 150.03 percent growth. The average development rate of zakat funds receipts in the last five years, can penetrate one hundred percent.
- 2) The development of zakat fund distribution in Pekanbaru City is very significant in the last five years, with the average of development. reached 156.37 percent. This figure reaches above one hundred percent even exceeds the average development rate of zakat fund receipts.
- 3) The distribution of zakat funds for social and economic aspects is 61.75 percent and 38.25 percent respectively, meaning that only one-third of the zakat fund distribution for the economic aspect, so the multiplier effect on the increase of income has not reached optimum.
- 4) Distribution of Zakat Fund from Social Aspect The biggest portion is in Pekanbaru Cerdas Program reaching 93.02 percent with the number of mustahik 2,977 people, while the remaining 6.98 percent distributed for Pekanbaru Taqwa Program and Pekanbaru Healthy Program 4.02 percent each and 2.96 percent with a mustahik number of 27 people and 41 people. This means that the average amount of zakat funds per mustahik for each program is Rp 1,042,161,93 for Pekanbaru Cerdas Program, Rp 4,970,370.37 for Pekanbaru Taqwa Program, and Rp 2,408,512.20 for Pekanbaru Healthy Program.
- 5) Distribution of Zakat Fund from Economic Aspect biggest portion is in Program Pekanbaru Makmur that is equal to 61.92 percent with the amount of mustahik 883 people, while the rest of 38.08 percent for Pekanbaru Peduli Program with the number of mustahik 287 people. Means the average amount of zakat funds per mustahik for each program is Rp 1.448.584, 37 for Pekanbaru Makmur Program, and Rp 2.741.045,30 for Pekanbaru Peduli Program.
- 6) Comparing the distribution of zakat funds in Pekanbaru City, the amount of charity distribution for social aspects is 61.75 percent and economic aspects of 38.25 peren, means that the goal of efficient, effective and benefit-based zakat funding in Pekanbaru City has not been achieved optimal, because the portion of zakat fund disbursement for social aspect exceeds portion of zakat fund distribution for economic aspect ie PAS (61,75)> PAE (38,25).

SUGGESTIONS

Suggestions or research implications relating to conclusions have been established, including:

- 1) In order to further increase the average development of revenue and distribution of zakat funds in Pekanbaru City or at least maintain it, the National Amil Zakat Bodies (BAZNAS) Pekanbaru City, should improve synergistic and constructive coordination with the Institute of Amil Zakat (LAZ) Pekanbaru.

- 1) It should be the National Amil Zakat Body (BAZNAS) of Pekanbaru City to carry out changes in the allocation of zakat funds to a larger portion of the economic aspect than the social aspect, so that the multiplier effect of zakat fund distribution in increasing the people's income can be achieved more optimally.
- 2) Adding new programs or making changes to existing programs, in the disbursement of zakat funds from the Economic Aspect, thus the multiplier effect in the prosperity of the community is expected to grow larger and more optimal.

ACKNOWLEDGMENT

The authors wish to thank to faculty of economics, University of Riau, Indonesia.

REFERENCES

- [1] Ali Daud Muhammad, Ali Daud Habibah. 1995. Islamic Institutions In Indonesia, Jakarta; Raja Grafindo Persada
- [2] Ash-Shiddieqy Hasbi Muhammad. 2006. Guidance of Zakat, Semarang; PT.Pustaka Riski Putra
- [3] Dahlan Azis Abdul, et.al. 1996. Encyclopedia of Islamic Law, Volume I, Jakarta; New Icktiar
- [4] Djazuli, Yodi Jon Wari. 2002. Ummat's economic institutions; An Introduction, Jakarta; Raja Grafindo Persada
- [5] Ghazali Syukri. 2001. Zakat 9 Series Guidance, Jakarta
- [6] Hafidhuddin Didin. 2002. Zakat in Modern Economy, Jakarta; Gema Insani Press
- [7] 2008. Zakat and Infaq one of the Solutions to Overcome Social Problems in Indonesia, Jakarta; Kencana Prenada Media Group
- [8] Hasan. Syofian. 1995. Introduction to Zakah and Endowments Law, Surabaya; al-Ikhlash
- [9] Majmu 'Lughoh al-' Arabiyyah. 1972. Al-Mu'jam al-Wasith, Juz.I, Egypt; Dar el-Ma'arif
- [10] Mas'ud F. Masdar. 1991. Religion of Justice Zakat's Risks in Islam, Jakarta; PT. Firdaus Library
- [11] Muhammad. 2002. Zakat Profession Discourse Thought in Contemporary Fiqh, Jakarta; The Diniyah
- [12] Nata Abudin, et.al. 1999. Knowing the Law of Zakat Infaq & Shadaqah, Jakarta
- [13] Qadir Abdurrahman. 1998. Zakat in the Mahdha and Social dimension, Jakarta; PT.Raja Grafindo persada
- [14] Qardhawi Yusuf. 1993. Zakah Law, Jakarta; Litera Antar Nusa
- [15] Rosyetti. 2015. Influence of Income, Taxes, Subsidies, and Zakat Against Wellbeing In Indonesia, Jakarta: Dissertation of Economics of Tri Tri's University
- [16] Sukma, Ating. 2013. Socio-Economic Factors Affecting Zakat Receipts in Indonesia with Tauhid Approach, Jakarta: Dissertation of Economics Sciences Trisakti

University.

- [17] Sjadzali Munawir, et.al. 1992. Zakah and Taxes, Jakarta; Bina Rena Pariwara
- [18] Sjahul Hadi Permono. 1995. Government of Indonesia as manager of Zakat, Jakarta; Firdaus Library
- [19] Orphans, Usman, et.al. 1992. Zakah and Taxes, Jakarta; Bina Rena Prawira
- [20] Zahrah Abu. 1993. Zakat In Social Prospective, Jakarta; Firdaus Library
- [21] Bank Indonesia Cooperation Economic and Business Research Agency Fakuktas Ekonomi University of Riau. 2015. Potential of Zakah on Oil Palm Plantations in Riau Province 2015
- [22] Legislation and Documents:
- [23] Law Number 38 Year 1999 on the Management of Zakah.
- [24] Decree of the Minister of Religious Affairs No. 581/1999 on the Implementation of Law No. 38/1999 on the Management of Zakah
- [25] Decree of Director General of Islamic Guidance and Hajj Affair Number: D / 291 Year 2000 regarding Technical Guidance of Zakat Management
- [26] Field of Hajj, Zakat and Wakaf.2008. The BAZ and UPZ Directory of Riau Province, Pekanbaru
- [27] Directorate of Zakat Empowerment Directorate General of Islamic Community Guidance Depatemen Religion RI. 2009. Guidance of Zakat, Jakarta
- [28] Directorate of development of Zakat and Endowments, Director General of Islamic Guidance and Hajj of Ministry of Religion RI. 2004. Pattern of Amil Zakat Body Building, Jakarta