POTENTIAL REGION FACTORS THAT AFFECT THE RATIO OF MUZZAKI-MUSTAHIQ: A SOLUTION TO REDUCE POVERTY CASE IN INDONESIA

Rara Karina, S.ST.¹
Amrin Barata, S.ST²
Nanda Adi Pradana, S.ST.³

ABSTRACT

Indonesia as the largest country with islamic region continues to develop conventional economics and Islamic economics. The development of the two makes a lot of thought to overcome poverty in Indonesia. Islam has zakat as the solution of poverty problem. However, the zakat records in Indonesia does not reach one percent from the potential that has been predicted. Whereas, knowledge of records Muzakki and Mustahiq is very important to optimize the zakat distribution. On the other hand, optimization potential of zakat also requires knowledge of regional potential. This study aims to get an overview of characteristics and distribution of Muzakki Mustahiq in Indonesia and also to determine the impact of the regional potential to the Muzakki Mustahiq households ratio in the province and districts levels in Indonesia. The analytical method used are cluster analysis and multiple linear regression analysis. The result of study in provincial level shows the variables of the percentage of villages with the largest income of population comes from processing industry, percentage of villages that have the widest road in the form of asphalt or paved road, percentage of vilages that have Village Unit Cooperatives, percentages of vilages that have Rural Banks has the effect to the Muzakki Mustahiq households ratio. In the district level, the variable that have effect to the Muzakki Mustahiq households ratio is only percentage of village that have Rural Banks.

Keywords: Muzakki Mustahiq households ratio, Poverty, Regional Potential, Cluster Analysis, Multiple Regression Analysis.

1. INTRODUCTION

Indonesia as the developing country with population the 4th largest in the world continues to increase and generate its economy to be the developed country. to be a developed country, Indonesia still has at least two obstacles that are always hand in hand, namely economic growth and poverty. In the world economy, Indonesia is able to reach the 16th largest GDP in 2011 among the OECD, BRICS countries, and South Africa with a value of U.S. $ 800

¹ rara.karina@gmail.com
² amrin.barata@bps.go.id
³ nanda.nanda29@gmail.com
Billion (Conference Board Total Economy Database; IMF; World Bank; Mc Kinsey, 2012). Moreover, GDP growth in the same year was 6.5 percent and became the highest growth rate during the last decade. (Indonesia Central Bureau of Statistics, 2012). Meanwhile, a study conducted by McKinsey institute (2012) shows that there is still a major problem that must be faced by Indonesia, the income distribution. According to Dutch economists J.H. Booke (1930), this phenomenon is a form of economic dualism (dual economy), there is a large sector with modern features alongside a small sector of the traditional capabilities. Poor distribution of income shows a high social inequalities, and will continue to show that poverty is spreading in various places in Indonesia. Poverty reduction has become the fourth development priority in national development programs. Poverty reduction and income distribution became the main target being made in poverty reduction through the Indonesia National Development Planning Agency (Bappenas).

Bappenas (2013) himself stated that Indonesia needs a serious effort in this poverty. This is due to the slowing rate of decline in poverty. McKinsey (2012) stated that Indonesia needs to think of a way to ensure that economic growth wherever possible include all segments of society. On the other hand, government also consistently increased budget allocation in the state budget (APBN) in order to reduce poverty and income distribution each year. However, these programs also tend to be heavily criticized for the fact that the grants is found not well targeted. Government's attention to these issues was considered still more focused only on poverty reduction in the quantity yet to decrease social inequality and income distribution. Another thing that causes widespread criticisms against the government's pro-poor programs is the lack of a decrease in the poverty rate in 2011 is only 0.84 per cent to touch performance (Mintarti, 2012).

Indonesia with a variety of potential and development issues is a big country. Aside from being the country with the 4th most densely populated in the world, Indonesia is also a country with the largest Muslim religion in the world that is as much as 207 176 162 inhabitants or 86,18 percent of the population (Indonesia Population Cencus, 2010). The development of conventional economics is accompanied by the development of shari'a economics spawned many opinions about the policy in addressing poverty and inequalities that exist in Indonesia. In the shari ah of islam there is zakat obligation which serves as trustees for the poor and also to the other 7 _asnaf_ that has the right to receives the zakat funds.

On the micro level, Zakat can also increase the income of a household. Research by Beik (2010) carried out through a case study of Dhuafa shows that zakat can increase household income of certain micro. One of the functions of the zakat is a "regulator" or dealer property from the rich to the poor (QS. Al-Hasyr (59): 7). Zakat in this function is defined as one in the process of poverty reduction efforts. But in the process must be assured "continuity" or sustainability continuously. The purpose of utilization of zakat is not only limited in the fight against poverty with the help of a second nature, but to broaden ownership rules and the process of transformation of mustahik (zakat receivers) into muzakis (giving zakat) (Qardhawi, 1988).

The purpose of such a great utilization of zakat distribution made good on zakat becomes an important matter. Purwakananta, et al (2010) stated that one of the success of development programs depends on the accuracy of the identification of target groups and target areas. The first identification associated with the "who" and how the characteristics in this case are entitled to receive zakat mustahik. While the identification of the second relates to "where"
the mustahik are and how spreading. The attention to both the identification of these will reduce the overlap in the distribution of zakat, especially Indonesia is a state with many areas of the island as well as with various typology characteristics and regional potential.

In addition to closely related to the distribution of zakat, the attention of the target group and the target area is also closely related to the performance evaluation of zakat collection. Nasution, et al (2008) estimated the potential zakat reaches Rp.12 trillion in 2009. Meanwhile, the calculations to estimate the potential of zakat recently issued by the National Zakat Agency (BAZNAS) and IPB Faculty of Economics and Management (FEM IPB) through his studies reveal that in 2011 the national zakat reach potential Rp.217 trillion or 3.40 percent of the total Indonesia's GDP.

National Potential Zakat is certainly depend on the number of compulsory alms and zakat recipients, as well as potential areas of economic activity which encourages residents. The existence of other supporting factors such as infrastructure are also suspected to be the cause. This is because the infrastructure is one of the factors for a region to optimize economic activity and regional development. It is not surprising that the distribution of the quantity of muzakis mostly located in Java because the infrastructure is much adequate than other regions in Indonesia (Purwakananta, 2010).

The amount of zakat potential is indeed difficult to be realized in its realization because it can not know the actual number of national zakat realization. This is because the recording can not be collected in the national level, even there is no data collection in the village level. The achievement of zakat that recorded by BAZNAS in 2011 was Rp 1.8 trillion, or less than 1 percent, to be exact only 0.83 percent of the potential in the same year amounted to Rp 217 trillion.

In the framework of sustainable development towards developed countries, the poverty reduction targets must be accompanied by a target firm in achieving equity income countries. Attention to the target group and the target area of distribution of zakat becomes an important thing that zakat can help serve mustahik with equitable principles. In this case the question is the government assistance can distributed fairly and equitably to the right people in all areas of the archipelago. This becomes a major step in managing the national zakat system so that the number of existing potential can be realized figures.

More than that, the utilization of zakat has been realized also should really be a productive thing, not only just the consumer. This is where the urgency of the existence and maximum productivity and the role of agency amil zakat institutions in each region, not only in the area that has been developed alone but the whole area of potential zakat. Its sad because in Indonesia, Regional Zakat Agency (BAZDA) which is BAZNAS at the district level only in 212 districts /cities of 497 districts /cities nationwide, or less than half of which has Bazda. So that the zakat can be a micro component that can help the "dhul'afa" in improving the quality of life not only at one point, but at all points in the archipelago. Of course, this requires the cooperation of many parties into national zakat stakeholders. Zakat is a major component in the Islamic economy is often associated with the "dhul'afa" or with poverty and economic inequality. The collection of zakat in Indonesia, which is regulated in the law should only be carried out by institutions that have earned the status of a government official. But it turns out in practice there are still many who are not collecting through official institutions, the Agency Zakat (BAZ) and the Institute Amil Zakat (LAZ) is accredited by the government as set out in Law No. 23 of 2011.
Research on the zakat focuses on the prerequisites of success of development programs (Purwakananta et al 2010). The prerequisite is the accuracy of the identification of target groups and target areas. Determination and calculation of the amount mustahik and muzakis archipelago that includes the main variable is the target group. Counting and identification of this has to do with the size clearly, so there is no judgment in determining muzakis and mustahik. Size used in this calculation should use the concept of zakat approximated by the existing indicators in the Indonesian National Socio-Economic Survey (SUSENAS).

Meanwhile, restrictions on the target area is illustrated by the description of the muzakki and mustahiq distribution. The attention of the target area would be better if combined with a development potential of the area. This is due to the diversity of regional development in Indonesia that show potential and independence of a region. In addition, the potential effects seen in community economic development, which in turn will increase the number of muzakkis or reduce the number of existing mustahiq.

Size to determine the development potential of the area was also carried out clearly. This study used data from the Indonesian Village Potential Data (Podes) that describes the component variables of potential areas. The selection of variables is limited to a variable that has a direct link with economic problems. This study is limited to the calculation and analysis of provincial and district levels. In addition, the concept of zakat which is used in the study can not cover all kinds of zakat, but only approximated by zakat in income. In the calculation of household mustahik (alms receivers) used the approach to the concept of household poverty.

2. **RESEARCH QUESTION**

The research objective to be achieved in this study are as follows:

1. Get an overview of the characteristics and distribution Muzakki Mustahiq, as well as the potential of the region at the provincial level.
2. Determining the impact of the regional potential factors to the Muzakki Mustahiq households ratio in the province and districts levels in Indonesia.

3. **OPERATIONAL DEFINITION**

Following operational definitions who used inside research:

1. The main income source of the majority of the population is the sector or field of endeavor in which most of the rural / urban earn revenue / income (Podes Counting Guidelines 2011).
2. Processing industry is an economic activity which conducts transform a basic item into semi-finished or finished goods and other items whose value or higher (Podes Counting Guidelines 2011).
3. The market is a meeting place between sellers and buyers of goods and services. The market could use a building that is permanent or semi-permanent or without buildings.
   - The market with permanent buildings / semi-permanent is a market that uses elements of the building with cement floors or tile, metal or wooden poles or a tin roof tile or shingle, whether walled or not.
4. Without building market is a market that is not within the building including the floating market (Podes Counting Guidelines 2011).

5. Type of road surface is the largest type of road surface in the village / urban (Podes Counting Guidelines 2011). According to the World Bank (1994) is a good way road asphalt / concrete and paved roads.

6. Village Cooperatives Unit is an economic organization of social character is a forum for the development of rural economic activities organized by and for people from themselves (Guidelines Counting Podes 2011).

7. Credit for the people is a credit / financing to Micro, Small and Medium-Cooperative (UMKM-K) in the form of working capital and investment-backed guarantee facility for productive enterprises (Podes Counting Guidelines 2011).

8. Rural Bank is a bank that accepts deposits in the form of time deposits, savings or other form that is equivalent to it, in the form of loans disbursed to communities in need.

9. Original Regional income (PAD) is one of the elements consists of revenue from local taxes, levies, profit company owned by local governments, and other local revenues (Ministry of Finance). PAD used in this study is the PAD district / city level and the sum of the entire revenue district / city in each province.

10. Total Regional revenue consists of regional revenues, grants, and other legitimate income (Ministry of Finance). Regional total income used in this study is the sum total of all income area district / city level, and the sum to get the total revenue value of each region of the province.

11. The ratio of household muzakis mustahik is the ratio between the number of households and mustahik muzakis or muzakis number of households divided by the number of households mustahik. Zakat approach used in this case is zakat revenue.

12. Muzaki in this study are individuals who have had earnings of workers age requirement in accordance with the National Labor Force Survey (Sakernas) is 15 years, and their income reaches nishab.

13. Mustahik in this study are individuals who are categorized by the BPS poverty criteria, ie which has a per capita expenditure is less than the poverty line (in each province and district).

4. **RELEVANT RESEARCH**

4.1 **Zakat and Regional Potential**

Purwakananta, et al (2010) conducted a research on mapping muzakkis, mustahiq, along with the empowerment potential of Indonesia to the district level in Indonesia. This study uses Susenas 2007 and Podes 2008 data in order to mapping muzakkis and mustahiq territory located along the category. The results showed that the distribution varies per island when viewed nationally. Java Island dominates the state of the region as well as the distribution of muzakis and mustahik, considering the percentage of Muslim population in Indonesia is most widely spread in the island. Meanwhile Sumatra island is dominated by the moderate region situation with a combination of mustahiq and muzakkis in each province.

Different things happen on Kalimantan island which is divided into two regions of the state, which is moderate to South Kalimantan and East Kalimantan, and lower region situation for West Kalimantan and Central Kalimantan. The Bali island has special circumstances with a good state region, but the number of mustahiq and muzakkis is low, it happen because of the
The number of Muslims who tend to be low in Bali. While the situation is quite alarming happening on Nusa Tenggara Island especially in West Nusa tenggara in particular that has a very high number of mustahik and the state of the region being quality.

The island of Sulawesi has a state of the region with medium and low quality, but the number mustahikannya still much higher than the existing muzakis on the island. While the island of Papua and Maluku regions belong to the state of low quality, but the number of mustahik and muzakis is very low. It deals with a number of very low percentage of Muslims in the island.

Meanwhile, research conducted by Firdaus, et al (2012) using data Susenas and Sakernas as the income approach and the income classes, one of which shows that the potential zakat issued by Indonesian households vary widely spreading. The study titled Economic Estimation and Determination of Potential Zakat in Indonesia showed similar results to previous studies. The island of Java is the most high-potential zakat household, followed by Sumatra. It is possible related to the number of Muslims in each province.

Both of these studies mentions two things in common, namely the island of Java is the greatest potential zakat expenditure. This is mentioned because of the rapid advancement of the existing infrastructure on the island of Java, thus advancing the local economy. Research and Development Department of Transportation and ITS LPPM (2004) in his research on infrastructure throughout Indonesia with periodic data analysis years 1993 to 2003 shows that there is bidirectional causality between variables in Java's economy and infrastructure. This was interpreted as normal because Java is still the center of the Indonesian economy to date, so the infrastructure and the economy are two things that can not be separated in the process of development in Java in particular.

4.2 Factors Supporting the Potential of the Region

a. Infrastructure

Research conducted by Anik Djuraiah (2009) using multiple variable analysis also addresses one of the infrastructure. This research looks at the factors that most large contribution in the gap region, and the results show that the lack of infrastructure which is of course the input factors greatly affect the output or the economy. Research in Latin American countries by Alexander and Estache (2000) said that the economic growth is affected by the infrastructure. This economic growth is affected by investments in infrastructure, energy, communications, water, and sanitation. Meanwhile Morrison and Schwartz (1996) revealed by the data on the state of the industry in the United States shows that infrastructure investments have a positive impact for the company and stimulate the growth of productivity through increased worker productivity. The same thing is expressed by Easterly and Robelo (1993) and Canning, Fay and Perotti (1994) in his research that says that there is a significant and positive pengaruh yang from the road transport sector investments and electrical capacity to the economy in a sustainable manner. Sahoo and Saxena in De and Ghosh (2005) with the production function approach will reveal that infrastruktur roads, electricity, gas, and water has a positive dampak on economic growth. This creates more revenue by increasing the scale.

253
b. Labor Force

As has been reviewed that labor is an important factor of the elements of natural resources in economic growth. Research conducted by Manning and Aswicahyono (2012), published in the ILO Trade and Employment Services Sector in Indonesia stated that the highest growth sector contribution to economic growth is the service sector. In addition, the services sector is also the most high-growth sector of employment and labor productivity than other sectors from 2001 to 2010. The study also mentions that in order to face the global trade, the service sector becomes a very important sector in all regions in Indonesia. In the meantime, if examined in terms of annual contributions in the Indonesian economy, the manufacturing sector is the largest sector contribution over the last decade with a range of 20 percent to 30 percent. Wibowo (2011) in his research on the manufacturing industry before and after the crisis by using a production function approach states that Indonesia's manufacturing industry is still in the position of increasing returns to scale. This means that the addition of the input will be responded bigger with the addition of the output.

c. Supporting Financial Factors

One of the financial elements that exist in a region is the regional original income. Regional Original income (PAD) consists of local taxes, levies, government owned enterprise profits, and other local revenues. Regional Income greatest collected through receipts from various taxes and levies. If the local government is able to manage the PAD to be fully used as a driver of the economy, it will be able to increase the total revenue that will ultimately have an impact on economic growth in the region.

5. METHODOLOGY

This study is a cross section which covers 28 provinces in Indonesia. Criteria for the determination of selected provinces for the study is the percentage of the adherents of the religion of Islam in the province reached more than equal to 50% of the total population. So that there are five provinces that can not fit into the study, the Province of Bali, East Nusa Tenggara, North Sulawesi, West Papua, and Papua. This will be related to the independent variables studied the ratio of household muzakis mustahik. Where the determination of the main requirement is muzakis requires Muslims.

In addition to covering up the provincial level, this study also includes up to district level by taking a sample of Sulawesi Island. Selection of Sulawesi Island is because of this study wanted to see how the potential influence of different areas (not the western region of Indonesia). It is based on the already many potential research areas in the western region of Indonesia. In addition, the number of objects observations on Sulawesi island more than the object of observation on the island of Kalimantan, and other islands (Maluku and Nusa Tenggara Barat). The number of observations of this object in addition depends on the number of district / city actually also depends on the number of selected districts, the district does not have a single value of 0.00 percent on the independent variable.

5.1 Data

The main data of this study comes from surveys and censuses conducted by the Central Statistics Indonesia bodies, namely the National Socio-Economic Survey (Susenas) in 2011 and the Village Potential Data (Podes) in 2011, as well as additional data from various
sources. The entire main data in the form of raw data for later processed into the required variables. Data sourced from Susenas 2011 were raw data concerning the identity of household members (ART) ART ie name, age, gender, name of head of household, employment status, income of household members who work for a month, and spending per capita. These data will then be developed through a special program that is executed to calculate the number of households that are categorized as household muzakis and mustahik both at the provincial and district level up. While the data derived from the data Podes in 2011 is the number of villages, the data raw biggest revenue village population derived from the processing industry, building market presence with and without buildings, the existence of Village Unit Cooperatives (KUD), the existence of a type of widest road asphalt/concrete and paved roads, the existence of facilities of the People's Business Credit (KUR), the presence of rural banks (BPR).

From this basic data can be obtained with a number of village characteristics of each variable to the district and provincial levels. Meanwhile other supporting data are as follows:

- Data on the number of population by religion of publication 2010 Population Census website BPS (www.sp2010.bps.go.id).
- Price of grain per province in 2011 from the BPS website (www.bps.go.id).
- Poverty line in 2011 according to the provincial and district / city of publication Poverty Data and Information 2011 by BPS (Book 1: Provincial and Book 2: District / City).
- Original Regional Income (PAD) and the total of regional income areas by district / city in 2011 from the website of the Regional Financial Management Office, Ministry of Finance. (http://www.djpk.depkeu.go.id/publikasi/apbd)

6. **METHOD OF ANALYSIS**

a. **Descriptive Analysis**

Descriptive analysis is a statistical analysis relating to the collection and presentation of data so as to provide useful information. This analysis illustrates only the information about the existing data only, not to draw conclusions on the larger data. Descriptive analysis can be illustrated through a variety of presentation such as tables, graphs, and diagrams (Walpole, 1982). Besides descriptive analysis also can be used as a further introduction to the more in-depth analysis.

The descriptive analysis in this study is illustrated by bar charts on the state of the variables studied, as well as through the maps to describe the distribution and state mustahiq muzakiks and potential areas in 28 provinces in Indonesia. Determination of the potential state of the region is illustrated through good and less good categories. Category classification is done through the analysis of clusters.

b. **Clusters Analysis**

Analysis of clusters is one of the statistical techniques in the analysis of multiple variables. The analysis is used to divide the clump objects observations into groups (Telgarsky, 2010). The analysis is the analysis of the clusters with respect to the number of members or the observation of groups formed, and operations objectively to determine an observation can go into a group of the groups. Analysis of clusters is a simple technique that does not require
assumptions about the number of groups or the group structure.

Grouping is done based on the observed similarity of the nature of the units of observation. Therefore, the variable whose members will be grouped must have a size likeness or resemblance of data that can be calculated (Johnson, et al, 2002). So the objects located within a group have similar properties greater than individuals located in other clusters (Dillon and Goldstein, 1984). Or in other words the nature of this form of analysis is relatively homogeneous clusters between units of observation in a relatively heterogeneous clusters and between clusters in the observation unit Similarity measure is approximated by the size properties via distance proximity (distance) between objects of observation. In calculating the similarity distance required unit for all variables. If there is inequality then the unit will do the transformation into a new score to eliminate the influence of the diversity of the data for all variables in the same contribute to the formation of the distance, in this case called the Z-score.

Distance measure that is often used is the euclidean distance. Euclidean distance between the p-object observation \( x' = [x_1, x_2, ..., x_p] \) and \( y' = [y_1, y_2, ..., y_p] \) is:

\[
d(x,y) = \sqrt{(x_1 - y_1)^2 + (x_2 - y_2)^2 + ... + (x_p - y_p)^2}
\]

\[
= \sqrt{(x - y)'(x - y)}
\]

Where in the \( x ' \) and \( y ' \) not applicable nature of its dependencies, meaning in this case everything including the dependent variable, but in this case remain mutually independent. There are two methods of grouping the hierarchy method and the non-hierarchical method (k-means cluster or partition) (Kaufman and Roosseeuw, 1990 in Ester, et al, 1996).

c. **Hierarchy method**

These methods start with a grouping of two or more objects that have the closest similarity. Then the process is forwarded to another object which has the closest proximity of the two. Continue until the group will form a kind of tree where there is a hierarchy (levels) between objects clear of the most similar to least similar, so that all objects eventually forming the group. With this method we can explore why the object in question huddled in a clump. This method can be divided into agglomeratif methods and divisive methods. The size similarity of these methods is diverse namely:

1. single linkage, nearest neighbour
2. complete linkage, forthest neighbour
3. group average
4. centroid
5. minimum variance

d. **Non-Hierarchical Method**

This study uses a non-hierarchical method where the process begins by determining in advance the number of clusters is desirable that as many as k clusters. Once the number of
clusters is known, some clustering process is done without following a process hierarchy. In this method we assume that the observation consist of n individual dan measurement. \( X \) is \( i \) th individual in the \( j \) th variable ; where \( i = 1,2,3,\ldots,n \) and \( j = 1,2,3,\ldots,p \). For example, \( P(n, k) \) is the clustering which is the result of each individual allocated into a cluster 1,2,3, ..., \( k \). Average variable \( j \) to the clustered into\( -1 \) will be denoted by \( X(1, j) \), and the sum to and the sum-total of individuals who belong to the clustered into\( -1 \) will be denoted by \( n(1) \). In notation, we can show the distance between the \( i \)-th individual and cluster\( -1 \) as follows:

\[
D(i, 1) = \left( \sum_{j=1}^{p} [X(i, j) - \bar{X}(1, j)]^2 \right)^{1/2}
\]

Clustering the above is done with the euclidian distance. In general, non-hierarchical method can be described in the following steps:

1. Determining the number of clusters, ie clusters with central clusters \( k \) is the average value of the variable.
2. Calculate the euclidian distance of each object to each cluster and put objects into clusters based on the shortest distance.
3. Repeat the process until it does not happen again object to the transfer of the other clusters.

Analysis of non-hierarchical clusters used in this study to classify the 28 provinces were studied and determined the number of clusters as much as 2 clusters.

e. Inferential Analysis

Inferential analysis performed by multiple linear regression analysis to obtain the relationship between the number of constituent variable muzakkis mustahiq and potential region. Multiple linear regression analysis is the development of a simple two-variable linear analysis. Analysis of a simple two-variable linear with respect to the issue basically dependence of the dependent variable (dependent) on the explanatory variables (independent). Meanwhile, in the multiple linear regression analysis the dependent variable depends on two or more independent variables (Gujarati, 2002). Assumptions of multiple linear regression models is the normality, homoskedastisitas, non-autocorrelation, and non-multicollinearity. Test the overall regression coefficient test (Test F) and partial test (t test).

7. CONDUCTING REGRESSION MODEL

Models commonly used in the multiple linear regression is denoted as follows:

\[
y_i = \beta_0 + \beta_1 x_1 + \beta_2 x_2 + \cdots + \beta_k x_k + \varepsilon_i
\]
where:

\[ \begin{align*}
\beta_0 &= \text{constant (intercept)} \\
\beta_1, \beta_2, ..., \beta_k &= \text{regression coefficient (slope) 1,2,...,k th} \\
X_1, X_2, ..., X_k &= \text{independent variable 1, 2, ..., k th} \\
Y_i &= \text{dependent variable of i} \\
\epsilon_i &= \text{error}
\end{align*} \]

In this study, multiple linear regression model is structured as follows:

\[ rasio_{mm_i} = \beta_0 + \beta_1 olah_i + \beta_2 pasar_i + \beta_3 kud_i + \beta_4 jalan_i + \beta_5 pad_i + \beta_6 kur_i + \beta_7 bpr_i + \epsilon_i \]

Where:

\[ \begin{align*}
\beta_0 &= \text{constant (intercept)} \\
\beta_1, \beta_2, ..., \beta_7 &= \text{regression coefficient (slope) 1,2,...,7 th} \\
olah &= \text{percentage of villages with the most revenue from industrial processing} \\
pasar &= \text{percentage of villages with market} \\
kud &= \text{percentage of villages with Village Unit Cooperative (KUD)} \\
jalan &= \text{percentage of villages primary surface course of asphalt or road is paved} \\
pad &= \text{Original Regional Income contribution to total regional income} \\
kur &= \text{percentage of villages with a business credit facility} \\
bpr &= \text{percentage of villages with rural banks} \\
rasio_{mm} &= \text{ratio of household muzakkis mustahiq} \\
\epsilon_i &= \text{error} \\
i &= \text{applied to the province of 1,2, ..., 28 and the district in Sulawesi 1,2, ..., 25}
\end{align*} \]

8. RESULTS AND DISCUSSION

8.1 Percentage of village inhabitants who have the Largest Income Derived From Processing/Manufacturing Industry

The progress of a region one of which is the development of its industrial sector. In this study, the distribution of the income of rural population is the largest manufacturing industry the most widely spread in Java. Province that has the highest percentage of rural population of the largest revenue processing industry is a large province of Banten with 14.53 percent. Banten Province is the gateway national and international investment. Banten became a province ranked 4th in the world of foreign investment, but it also becomes a node economic Banten between Sumatra and Java (Banten PR (2012) in the website of the Ministry of the Interior (2012).

While the other provinces have a uniform scale, except in the Riau Islands Province has a high percentage of large 10.91 percent. It is not separated from the role of Batam as a major proponent of industrialized countries due to the impact of cooperation that exist nearby neighbors such as Singapore and Malaysia.
Meanwhile, West Sulawesi province had the lowest percentage, its only 0.1 percent. The high percentage of village inhabitants who have the largest income Derived From Processing/Manufacturing Industry is concentrated in Java and it is a natural thing because of the human resources side of the labor force as well as the infrastructure that supports Java better prepared than other islands (MOHA site (2012).

8.2 Percentage of Village with Market

Distribution of villages that have a market tends to spread evenly to the percentage of villages with the highest market is Jakarta with 77.53 percent and 69.02 percent for West Sumatra. The average percentage of villages that have a national market is at 29.14 percent. The provinces are low percentage spread in Aceh and some eastern provinces such as Maluku, North Maluku and West Kalimantan.

The market can be a source of society economy and also as a means of the fulfillment of necessity. The more market spreading until the village level, economic activities of its people is better. This is certainly due to some constraints in marketing can be reduced, which reduces the margin of value added in trade or commerce which is caused by too much
between the transport of raw materials to the marketing place. It also can reduce the trade chain that also causes the price of goods to be high.

### 8.3 Percentage of villages with Village Unit Cooperative (KUD)

There is a few province that have the highest percentage of villages with Village Unit Cooperative. However, spreading almost representing each island except Sulawesi Island where South Sulawesi province is a little bit lower than national average. Province with the highest percentage is Riau with 27.23 percent. Overall, percentage of villages with Village Unit Cooperative is only reach 9.90 percent. From that percentage, only ten province that

Figures 3. Percentage of villages with Village Unit Cooperative (KUD) in 2011 by Province

Source: Indonesia Central Bureau of Statistics

The development of cooperatives is not as fast as what is expected by the Ministry of SMEs and cooperatives as well as economists. However, cooperatives are very important to support community economic capital to the village level. KUD revamping and revitalizing cooperatives continue. But of course, common knowledge will be more cooperative and goodness to the society rather than ease obtained from elsewhere, such as the middleman.

### 8.4 The percentage of rural roads in its broadest form of paved roads or paved

Distribution infrastructure such as roads and asphalt or paved roads is still relatively low in the various provinces. Province that has the highest percentage of villages that have the widest street in the form of asphalt or paved roads are Yogyakarta and Jakarta with 100 percent.
Figure 4. The percentage of rural roads in its broadest form of paved roads or paved

![Figure 4](image)

Source: Indonesia Central Bureau of Statistics

The percentage of the national average village has the widest form of asphalt roads and paved roads in Indonesia is 87.11 percent. Overall 17 out of 28 provinces have had percentages above the national average. Infrastructure such as roads directly affects the economy of a region. In addition, the access road is not feasible or difficult were also complicate people's access to education nor bad health. Road construction in Indonesia occurred inequality impressed. It is also recognized by BAPPENAS (2013), partly because of the difficulty of land acquisition. This led to the advancement of Human Resources in terms of quality and quantity development is also difficult to achieve.

8.5 Original Regional Income (PAD) Contribution to Total Regional income

Provinces with the largest revenue contribution to regional income is Banten with 12.50 percent. While the other provinces in Java Island all have contributed above the national average. Nationally, the average contribution of revenue to national income was 5.85 percent. Some areas are still very small contribution of PAD is North Maluku, West Sulawesi, Lampung, and Bengkulu. The amount of revenue contribution to total revenue areas rely heavily on the role of local governments to explore the potential that exists in the region, so that the independence of the region will be able to come true.

Figure 5. Revenue (PAD) contribution to Total Regional Income in 2011 by Province

![Figure 5](image)

Source: Indonesia Central Bureau of Statistics
8.6 Percentage of Villages Getting People Business Credit Program (KUR/Kredit Usaha Rakyat) Facility

Distribution high percentage of villages with a facility People Business Credit Program (KUR), which was found in many provinces in Java, Sumatra, and Sulawesi. Province that has the highest percentage of villages with a facility of KUR is DIY Province of 73.29 percent. Province with the lowest percentage is North Maluku and Maluku are 10.38 percent and 11.43 percent.

Figure 6. Percentage of Villages Getting People Business Credit Program (KUR/Kredit Usaha Rakyat) Facility

Source: Indonesia Central Bureau of Statistics

Inequality in the distribution of KUR occurs because of differences in the slow/fast disbursement of KUR funds from local governments through the selected bank. In addition to the weak performance of the distribution, lack of socialization and knowledge of the community, and the difficulty of the system to get KUR become the hindrance delays KUR to the village level. So the KUR funds are not fully enjoyed by people who have the right and can develop the business.

8.7 Percentage of Villages Having Account for Rural Banks (BPR/Bank Perkreditan Rakyat)

Percentage of villages with rural banks (BPR) is located at the most on the Java island. Number of provinces with the percentage of village that has BPR above the national average is only 9 of the 28 provinces studied. Provinces with the largest percentage of Central Java province, amounting to 11.46 percent. On average only 3.67 percent of villages in Indonesia that has the BPR in the region, the province that has the lowest percentage is 0.31 percent of West Sulawesi. Though the bank is expected to BPR is optimal in its role as a real form of Credit Institutions Society, or as channelling credit close to the community.
8.8 Distribution of Muzzaki-Mustahiq Households

Map showing all Java province has number of muzzakis household more than the number of mustahiqs household. Quantitatively Java province also has a number of high muzzaki households. This is because the amount of the highest Muslim population is also spreading in Java. In addition the number of mustahiq households that great is also in Java because of the number of poor people is also a lot located on the Java island, but the amount does not exceed the number of existing muzzaki households. So in the two provinces, namely Central Java and East Java have ratio percentage of mustahiq and muzzaki households almost close to 1. This means that the number of muzzaki-mustahiq households in both provinces is almost equal.

Meanwhile, on the Sumatra island, not all provinces have the number of muzzaki households is greater than its mustahiq, ie, 7 out of 10 provinces. From 7 provinces, in the Bangka Belitung province and Riau Islands have ratio the number of muzzaki households and mustahiq households greater than 5, that was 5,6 and 5,3. This may imply that there is only one mustahiq household between 5 existing muzzaki households. Provinces with the number of mustahiq households larger than muzzaki households is Jambi, Bengkulu, and Lampung province. This is due to the high number of poor people who live in the province.

In west Nusa Tenggara province, the total of muzaki households slightly more than households of mustahiq, only 26 percent that has status as a muzzaki households. Meanwhile, Kalimantan Island is dominated by muzakki households and its greater than the number of mustahiq. Only Central Kalimantan alone that the number of muzaki is little more than mustahiq. Sulawesi Island is also dominated by muzaki, but the amount does not differ greatly from mustahiq.

Maluku and North Maluku has a number muzakis and mustahik slightly due to small population. In a comparison, the number of muzaki households in North Maluku more than mustahik. But the opposite happened in Maluku. This is possible because both the number and percentage of Muslim population in North Maluku is more than in Maluku.
8.9 Regional Potential Clustered by Province

This study divides the regions in Indonesia until the provincial level into two groups. The first group is called the provincial potentially less area, the second group is called provinces potentially good area. The naming of these groups based on the number of areas with potential for high value that characterizes the group. There are only seven provinces that belong to the group of potentially good province. Five of which are located in Java, while others in Sumatra and Sulawesi. For Java, which is not included in the group of potentially good province is the province of Banten, due to several variables is still under the other provinces, such as a variable percentage of rural roads paved, as well as the percentage of villages with BPR. Meanwhile, on the island of Sumatra, West Sumatra just goes into a potentially good group. Nine other provinces, including the province into potentially unfavorable group. Other provinces studied and belong to a group is a good potential provinces of South Sulawesi.

Tabel 1. The Significance Of The Variable-Variable Components Of The Potential Region

<table>
<thead>
<tr>
<th>Variable components of Potential Region</th>
<th>F score</th>
<th>Significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage of villages with the most revenue from industrial processing</td>
<td>3,517</td>
<td>0,08</td>
</tr>
<tr>
<td>Percentage of villages with market</td>
<td>13,392</td>
<td>0,001</td>
</tr>
<tr>
<td>Percentage of villages with Village Unit Cooperatives</td>
<td>0,929</td>
<td>0,571</td>
</tr>
<tr>
<td>Percentage of rural roads in its broadest form of paved roads or paved</td>
<td>10,495</td>
<td>0,003</td>
</tr>
<tr>
<td>Percentage of PAD contribution</td>
<td>6,607</td>
<td>0,016</td>
</tr>
<tr>
<td>Percentage of village with KUR</td>
<td>10,994</td>
<td>0,003</td>
</tr>
<tr>
<td>Percentage of village with BPR</td>
<td>26,613</td>
<td>0</td>
</tr>
</tbody>
</table>

Source: Indonesia Central Bureau of Statistics

From the ANOVA table above we can see that from the 7 variables used, all variables can statistically distinguish the first and second groups with a significance value between 0.000 to 0.080. This value is still below the value of 0.10. Only one variable that can not statistically distinguish the first and second groups, the percentage of villages with cooperatives. This variable has a significance level of 0.571, so that a variable percentage of villages with cooperatives can not distinguish between the characteristics of the first and second groups.

From cluster set into 2 groups we can obtain the characteristics of each group are drawn from following table.

Tabel 2. Characteristics Of The First Group And The Second Group

<table>
<thead>
<tr>
<th>Variabel Potensi Wilayah</th>
<th>First Group</th>
<th>Second Group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage of villages with the most revenue from industrial processing</td>
<td>1,83</td>
<td>4,67</td>
</tr>
<tr>
<td>Percentage of villages with market</td>
<td>24,79</td>
<td>46,05</td>
</tr>
<tr>
<td>Percentage of villages with Village Unit Cooperatives</td>
<td>10,84</td>
<td>9,24</td>
</tr>
<tr>
<td>Percentage of rural roads in its broadest form of paved roads or paved</td>
<td>83,03</td>
<td>97,95</td>
</tr>
<tr>
<td>Percentage of PAD contribution</td>
<td>5,14</td>
<td>8,01</td>
</tr>
<tr>
<td>Percentage of village with KUR</td>
<td>23,85</td>
<td>43,99</td>
</tr>
<tr>
<td>Percentage of village with BPR</td>
<td>2,2</td>
<td>8,54</td>
</tr>
</tbody>
</table>

Source: Indonesia Central Bureau of Statistics

The second group (provinces potentially good area) is characterized by high values of all variables except for the variable percentage of villages with cooperatives. In the second group, the largest percentage of rural population income derived from their background
processing industry. Processing industry is currently expected to be a sector that continues to prop up the national economy. Market is also an important contribution in the economy of a region. In addition, infrastructure such as roads is also very important to create the development of the region, both economically and socially. Meanwhile, the contribution of PAD which have contributed to the variable component of the potential of this region suggests that the role of government in tapping the potential of the region is necessary.

Another variable is the percentage of villages with cooperatives as a positive factor in the formation of the first group characteristics. However, due to the variable percentage of villages with cooperatives can not distinguish the characteristics of the first and second groups, the first group is characterized by the value of the variable component of the potential for a small area. Means also that the second group has the potential areas less well in terms of the six variables that effect.

8.10 Regression Equation of Household Muzaki Mustahik Ratio in Province Level

In starting linear analysis, the researchers decided to analyze 28 provinces without the province of Bali, NTT, Sulawesi, West Papua and Papua provinces since the Muslim percentage is less than 50%. The independent variable of potential region suspected to affect the ratio of household muzakis mustahik (rasio_mm) as the dependent variable and included in the model is the percentage of income from the processing industry (olah), percentage of villages with markets (market), percentage of villages with village Unit Cooperatives (kud), the percentage of rural primary surface course of asphalt or road is paved, the original contribution of the Regional income to total income area (pad), the percentage of villages with a Public Credit facilities (kur), and the percentage of villages with Development Bank Rakyat (bpr). Based on the results of linear analysis, the regression equation is formed as follows:

\[
\text{rasio}_{mm} = -4.41 + 0.314 \text{olah} + 0.021 \text{pasar} + 0.113 \text{kud} + 0.064 \text{jalan} + 0.019 \text{pad} - 0.026 \text{kur} - 0.291 \text{bpr}
\]

The significance of the F test is 0.008 and indicates that all variables together can explain the variable ratio muzakis mustahik household. R2 value is equal to 0.573. This means that 57.30 percent of the variability mustahik muzakis ratio can be explained by the variables penjelasnya.

Before analyzing the output of multiple linear regression, first performed tests on the classical assumptions that must be fulfilled in the use of the ordinary least squares estimation method (OLS). Here are the results of the assumptions Yag has done research, namely:Uji Normality

Based on test plots with residual normality Normal PP Plot of Regression Standardized Residual as shown in Appendix 6, it can be seen that the plot points are around the straight line that makes an angle of 45° so that it can be said that sisannya spread normally. In addition, the statistical test is also conducted to see this remnant of normality through the Kolmogorov-Smirnov test. The Kolmogorov-Smirnov test as shown the asymptotic value of a two-tailed significance indicates the number 0.51. This value is greater than the value of ± of 0.10. Thus, the null hypothesis that the residual normal distribution is acceptable. This means that the assumption of normality remnant has been fulfilled.
8.11 Non Autokorelation test

To determine whether there is autocorrelation in linear regression models in this study was conducted through the Run test. From the test results conducted Run, obtained asymptotic significant value worth 1.00. This value is above the value of of 0.10, so we can decide that Ho is accepted or residual random. This means it can be concluded that there is no autocorrelation in the regression model.

8.12 Homoskedasticity Assumption

Through the dissemination of data on the pattern of Residual Scatter Plot, can be determined whether there is any heteroskedasticity in regression models. Scatter plot of the data shows that the spread at random, does not form a specific pattern. This indicates that there are no symptoms of heteroscedasticity in regression models. In addition through the Residual Scatter Plot, statistical test is also conducted to check the symptoms of heteroscedasticity through Glejser test. The results of the test showed that Glejser generated significant value is 0.239 or greater than the value of ± of 0.10. The decision we take is to accept Ho stating that B_2 value is zero, or it can be concluded that there are no symptoms of heteroscedasticity. This means homoskedasetisitas assumptions in the model are met.

8.13 Non Multicollinearity Assumption

Presence or absence of multicollinearity can be seen through the VIF value. VIF value no greater than 5. This means that there is no collinearity between the study variables. This means that the assumption of non-multicollinearity in the regression model are met.

9. THE INFLUENCE OF POTENTIAL REGION VARIABLE TO HOUSEHOLDS RATIO OF MUZAKI MUSTAHIQ IN PROVINCE LEVEL

From the above it can be seen that all the assumptions for linear regression models have been met, then the resulting equation can be described as the Best Linear Unbiased estimation Estimator (BLUE). From the above equation it can be seen that there are three variables that affect the significance level of 5% of the households muzakis mustahik ratio, ie the percentage of the rural population of the largest revenue processing industry, percentage of villages with cooperatives, and the percentage of villages with BPR. However, in this equation the percentage of villages that have a negative effect on the ratio of BPR household muzakis mustahik. Meanwhile the other two variables have a positive influence on the ratio of household muzakis mustahik. In addition to the three variables variable percentage of villages that surface is the main course of asphalt / concrete or hardened also a positive effect on the ratio of household muzakis mustahik at 10% significance level.

Of the equation is seen that if the village population is greatest income from the processing industry rose 1 percent, the ratio will increase by 0.314 units muzakis mustahik. The role is to support the processing industry terdorongnya economy of a region (Yuliani, 2012; Sahar and Resosudarmo, 2000). This is also due to the high consumption by the end of the public, government, and the need of processing exports in industrial output.

In line with this, the Ministry of Industry (Ministry of Industry) continue to boost the manufacturing industry with a variety of strategies of which the increase in productivity and
competitiveness. Of course, increased productivity and competitiveness requires one input in the form of labor, so that the industry can be directed to the labor-intensive nature. Ministry of Industry (2013) in its performance report states that this sector can open up opportunities to create and expand employment, which means increase welfare and reduce poverty.

It can also be applied within the scope of the village who may not potentially industry, but can be made into a semi-industrial village. For example, village-based plantation, can process the crops into higher value something like food, etc. Or village-based cotton plantation to develop processed into yarn, and others. Surely this must be backed up by the willingness and creativity of the community as well as support of existing local governments.

The villages with KUD also significantly affect the ratio of muzakki-mustahiq. If the number of villages with cooperatives rose 1 percent, then the ratio of muzakis mustahik will rise as well by 0.113 units. KUD currently being intensified as one of the institutions that are expected to raise the community's economy, especially in rural areas. It is certainly fair became a policy of the government for more than half or 63.09 percent of the poor live in rural areas (BPS, processed).

The purpose of KUD is to promote the establishment of cooperatives societies to the village level. Agnes Sunartiningsih (1998) stated that the development of cooperatives depends on how big the government's consistency in implementing policies that have been formulated for the development of cooperatives. According to economist A.A. Ngurah Gde Sadiartha, cooperative development is needed in the management of human resources and regulatory bodies that support. Not infrequently due to mismanagement and lack of oversight membua KUD not able to perform the function ideally. If KUD is able to exist in the midst of society, then the economy will increase.

KUD existence is actually very important, but do not realize the importance. The lack of public knowledge about the KUD cooperatives in particular, make the existence of cooperatives under-emphasized rather than the middlemen that normally exist in the village. Ease of service and the extensive reach of the middlemen make the villagers more interested to middlemen at all costs.

The village with its broadest form of asphalt roads or paved roads also influential in significance. If the village has a ramp up the number by 1 percent, then the ratio will increase muzakis mustahik 0,064. The road has become something important. Road infrastructure into one measure will be high and low logistics costs up to the area. Logistics costs are not solely based on the needs of food and clothing only. But also on all aspects of basic needs to achieve, such as access to education, and health. With the high quality and kuantias roads, is expected public access to their basic needs will be increasingly easy and cheap, so as to create the Human Resources (HR) quality.

Government through the Department of Public Works and Transportation Department must continue to make efforts to increase the number of existing roads. In the last five years, the government seeks to increase the number of road length. But of course this is not disconnected issue. Funding difficulties that still have not been able to optimize private sector, land pembebasab difficulties, capacity builders, and others. The problems are still based on the nation cost of Budget and Expenditure (APBN) must be shared also with financing repairs of damaged roads. So that it becomes a natural thing if extensive road
development in Indonesia, even when seen from the provincial level there is still a province very less access to roads. Being a great job of course, especially in terms of supervision of road construction project that is suppose to be one cause of damage to the road through the mal-practice standards of quality street preformance implementation (Monitoring and Evaluation Team of the National Transport Policy, 2009). Due to the poor quality then it will affect the budgeting of road construction in the area that is completely new.

Meanwhile, village that has BPS is negatively significant to give the influence to muzaki mustahiq ratio. If the number of villages that have BPR rose 1 percent, then the ratio of muzakis mustahiq will drop 0.353. Banking basically does have a negative effect on the economy in the short-term macro. This is analogues with KUR situation. There are several reasons why this may happen. Some of them are difficult bureaucratic society in general makes it difficult to reach existing credit. In addition, assistance is also required from the lender, because if the loans disbursed to poor people who do not understand the business, then that will happen is getting poorer because they have a debt-to-credit. Some of those reasons has in the short term it would negatively impact the presence of BPR. Local governments should together fully support the central government's efforts to disseminate the existence and function of BPR. The selection process credit recipients also should not be ignored just like that, while still maintaining ease of bureaucracy and create a comfortable atmosphere in treatment so that people do not hesitate to come to the BPR. Cooperation of local governments should also be lowered to the level of district and even village, so that the dissemination policy can be a thing that is really noticeable to the public until the village level all income brackets are there.

10. REGRESSION EQUATION FOR HOUSEHOLD RATIO OF MUZZAKI-MUSTAHIQ DISTRICT/CITY LEVEL

Regression equation for the district/city level with a number of observations 412 districts/cities studied with the seven independent variables resulted in regression of the normality assumption is violated. The regression equation with seven independent varaibel NPP and its graph is as follows:

\[
\begin{align*}
\text{ratio}_{mm} &= -0.949 + 0.009 \text{olah} + 0.038 \text{pasar} + 0.063 \\
&+ 0.012 \text{jalan} + 0.031 \text{pad} - 0.044 \text{kur} + 0.043 \text{bpr}
\end{align*}
\]

Therefore, we must be done some statistical procedures as follows:

1. Eliminating the village which has the value 0.00 percent of the independent variable. This was done because it was feared missing occurs when processing the data.
2. Seeing the value of bivariate correlations between the independent variables and dependent variable. This is done to see which one of the independent variable actually has a significant relationship with the dependent variable. In addition, also see the relationship between the independent variables were significantly associated with the dependent variable before.
3. If the violations of normality still occurs, the test can still be carried out by sampling.
Of the procedure, obtained some of the following result:

1. Number of districts/cities nationally that have no value 0.00 percent is 201 districts/cities. That means there are more than 50 percent of the district/city did not have a village getting one or more independent variables. The point is that none of the villages have markets, Village Unit Cooperatives (KUD), and rural bank (BPR), have no facility of People Business Credit Program (KUR), and the largest income of population at the village level there is nothing coming from the processing industrial.

2. From the 201 independent and dependent data that were resulted, the significant bivariate correlation value occurs between variables ratio_mm with pasar variables, pad, and bpr.

3. Because it is still a violation of normality for regression equation from 201 counties, the selected sample. In this case the researchers chose a sample of the island that are not violations of normality. In this case there are two islands, namely Borneo and Sulawesi. However, the researchers chose to take a sample of Sulawesi Island because the number of observations that much more. In addition, the benefits of choosing a sample of Sulawesi island is we can see this as a representative sample of eastern Indonesia. This is because research for eastern region is more rare than the western region. After the procedure is executed, then the regression equation obtained at the district/city on Sulawesi Island as follows:

\[ \text{ratio}_{mm} = -0.124 + 0.027 \text{ pasar} - 0.008 \text{ pad} + 0.646 \text{ bpr} \]

Before interpreted, the equation should be tested first in terms of violations of the assumptions that is:

1. **Normality Test**

Based on test plots with residual normality Normal PP Plot of Regression Standardized Residual, the plot points are around the straight line that makes an angle of 45° so that it can be said that residual spread normally. In addition, the statistical test is also conducted to see this normality of residual through the Kolmogorov-Smirnov test. The asymptotic value of a two-tailed significance is 0.402. This value is greater than the value of ± of 0.10. Thus, the null hypothesis that the residual normal distribution is acceptable. This means that the assumption for normality of residual has been fulfilled.

2. **Non Autocorrelation Test**

To determine whether there is autocorrelation in linear regression models in this research was conducted through the Run test. From the Run test, obtained asymptotic significant value worth 0.398. This value is above the value of ± of 0.10, so we can decide that Ho is accepted or residual random. This means that there is no autocorrelation in the regression model.

3. **Homoscedasticity Assumptions**

Through the dissemination of data on the pattern of Residual Scatter Plot, can be determined whether there is any heteroskedasticity in regression models. Scatter plot shows that the data
spread random, does not form a specific pattern. This indicates that there are no symptoms of heteroscedasticity in regression models.

4. Non Multicollinearity Assumptions

Presence of multicollinearity can be seen through the VIF value. No value of the VIF (Variance inflation factor) of the variables that was greater than 5. This indicates that no symptoms of multicollinearity between variables.

11. THE INFLUENCE OF THE POTENTIAL REGION VARIABLE THE HOUSEHOLD RATIO OF MUZZAKI- MUSTAHIQ DISTRICT/CITY LEVEL

The equation is formed already BLUE qualified (Best Linear Unbiased Estimator), so it can be interpreted. Significant variable affecting the ratio of muzzaki-mustahiq in Sulawesi island is a percentage of villages that has rural banks (BPR) variable, with a positive effect on the level of significance of 0.006. BPR should indeed be one of the financial institutions are close to the community. The existence of BPR in the Sulawesi island if increased 1 percent, it will increase the ratio of muzzaki-mustahiq in the amount of 0.646. Sulawesi island entirely composed of 54 districts/cities. That means there still seem to be more than 50 percent of the district/city in Sulawesi which does not have the BPR (rural banks). BPR performance to Sulawesi island is well tended. This can be seen from the value of increasing the assets value both from year to year and from quarter to quarter (Bank Indonesia, 2012). In addition, any potential of Sulawesi island should not be underestimated. In one of the Masterplan for the Acceleration and Expansion of development strategy, Sulawesi targeted as "Production and Processing Center of Agricultural Products, Plantations, Fisheries, Oil and Gas, and Mining National". In this case the commodity intended to be produced and processed is agricultural food, cocoa, fisheries, nickel, and oil and gas.

If the local government has a serious response to this, it will be a very good result for optimizing the Regionally Generated Revenue (PAD). Cooperation between local government to the district level or the village community and rural banks to utilize the potential that there will improve the welfare of society. This in turn will increase the ratio of muzzaki-mustahiq, with increasing muzzakis, reduced mustahiqs, or a combination of both. BAZNAS as stake holders in the highest zakat national also should help the process of improving the welfare of the people in Sulawesi. In addition to giving credit, of course, can also be considered to immediately build BAZNAS offices in provinces that do not have such BAZNAS like North Sulawesi and Southeast Sulawesi. It is important for the optimal distribution of zakat.

12. CONCLUSIONS

Based on the analysis and discussion that has been done, it can be concluded from this study as follows:

1. (a) The distribution of potential region its component has not been evenly distributed. Only Java island that have a good potential in region.
   (b) Distribution muzakis and mustahik also diverse. Only the island of Java alone that has muzakis household over mustahik. Maluku Islands are still dominated by more muzakki households than mustahiq. But in total in Indonesia, the number of households muzakis less than mustahiq households.
(c) number of provinces with the potential unfavorable region much more than a potentially good area. Characteristics of the group potentially a good area of the province is characterized by all the explanatory variables except the village which has KUD group that can not distinguish potentially good and less good region.

2. Variables of the percentage of villages with the largest income of population comes from processing industry, percentage of villages that have the widest road in the form of asphalt or paved road, percentage of vilages that have Village Unit Cooperatives, percentages of vilages that have Rural Banks has the effect to the Muzakki Mustahiq households ratio. In the district level, the variable that have effect to the Muzakki Mustahiq households ratio is only percentage of village that have Rural Banks.

REFERENCES


Peraturan Presiden Nomor 42 tahun 2005 Tentang Penyediaan Infrastruktur

Peraturan Presiden Nomor 67 Tahun 2005 Tentang Pembangunan Infrastruktur


272


Undang Undang Republik Indonesia Nomor 23 Tahun 2011 tentang Pengelolaan Zakat

Undang Undang Republik Indonesia Nomor 26 Tahun 2007 tentang Penataan Ruang

