

## Measuring the Effectiveness of Zakat Disbursement at Amil Zakat Institution Dewan Da'wah Utilizing Zakat Core Principle Approach

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### ABSTRACT

*Zakat accumulation inside Indonesia has shown significant growth, with an average of 25.71% in the previous five years (2015-2019). Zakat collection contributions came from Baznas, Baznas Province, Baznas Regency/City, including Amil Zakat Entity (LAZ), with the most significant contribution of LAZ reaching 56.79%. The LAZ Dewan Da'wah is one LAZ contributing to realising the zakat governance objectives. This study desires to measure the effectiveness of allocating Zakat, Infaq/Alms, and other religious, social funds at LAZ Dewan Da'wah. The effectiveness' level was measured utilising the zakat core principle model in the allocation to collection ratio (ACR) directions. The research object used the LAZ Dewan Da'wah financial statements from 2015 to 2019. The results presentation, the allocation effectiveness at LAZ Dewan Da'wah for 2015-2019 reached 92% in the High-Effective type with an ACR value of  $\geq 90$  per cent. It displays that the LAZ Dewan Da'wah is on track. Thus, LAZ Dewan Da'wah has contributed to achieving the national zakat governance goals, namely, increasing zakat's benefits to realise the welfare of mustahiq, including poverty alleviation.*

**Keywords:** Zakat Allocation; Zakat Core Principle; Amil Zakat Entity.

### ABSTRAK

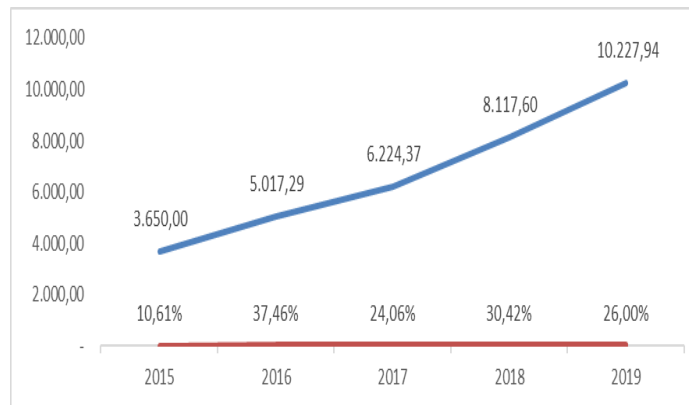
*Akumulasi zakat di Indonesia telah menunjukkan pertumbuhan yang signifikan, dengan rata-rata 25,71% dalam lima tahun sebelumnya (2015-2019). Kontribusi penghimpunan zakat berasal dari Baznas, Baznas Provinsi, Baznas Kabupaten/Kota, termasuk Badan Amil Zakat (LAZ), dengan kontribusi LAZ paling signifikan mencapai 56,79%. LAZ Dewan Dakwah merupakan salah satu LAZ yang berkontribusi dalam mewujudkan tujuan tata kelola zakat. Penelitian ini ingin mengukur efektivitas alokasi dana Zakat, Infaq/Sedekah, dan dana sosial keagamaan lainnya di LAZ Dewan Dakwah. Tingkat efektivitas diukur dengan menggunakan model prinsip inti zakat dalam arah alokasi untuk rasio pengumpulan (ACR). Objek penelitian menggunakan laporan keuangan LAZ Dewan Dakwah periode 2015-2019. Presentasi hasil, efektivitas alokasi pada LAZ Dewan Dakwah periode 2015-2019 mencapai 92% pada tipe High-Effective dengan nilai ACR 90 persen. Ini menunjukkan bahwa LAZ Dewan Dakwah sudah on the track. Dengan demikian, LAZ Dewan Dakwah telah berkontribusi dalam mencapai tujuan tata kelola zakat nasional, yaitu meningkatkan manfaat zakat untuk mewujudkan kesejahteraan mustahiq, termasuk pengentasan kemiskinan..*

**Kata kunci :** Alokasi Zakat; Prinsip Inti Zakat; Lembaga Amil Zakat.

## INTRODUCTION

Zakat accumulation in Indonesia shows significant growth. Based on data from the National Zakat Statistics published by ((BAZNAS, 2020), the average growth of zakat accumulation, including Infak/Alms and Other Religious Social Funds (ZIS and DSKL) in the five years 2015-2019, reached 25.71%. The highest Zakat growth occurred in 2016, reaching 37.46%. Meanwhile, the achievement of the highest number of collections occurred in 2019, amounting to Rp10,227.94 trillion. In detail, the development and growth of ZIS and DSKL in the 2015-2019 years can be seen in Figure 1

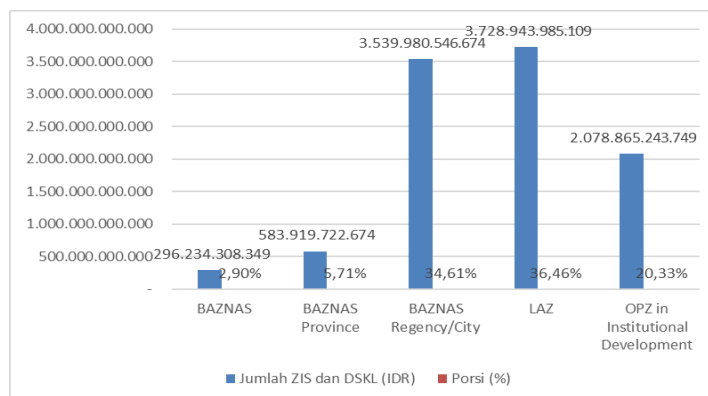
**Figure 1. Zakat Collection, Infaq/Shodaqoh and Other Religious and Social Funding in Indonesia 2015-2019**



Source: (BAZNAS, 2020), proceed.

Contributions for collecting zakat come from Baznas, Provincial Baznas, Regency/City Baznas, and the National Amil Zakat Institute. In detail, this is illustrated in Figure 2.

**Figure 2. Number of ZIS and DSKL (IDR)**



Source: (BAZNAS, 2020), proceed

Based on Figure 2, in 2019, the contribution of zakat accumulation came from Baznas 2.90%, Provincial Baznas 5.71%, Regency/City Baznas 34.61%, LAZ 36.46%, and OPZ in institutional development 20.33%. The most considerable zakat collection contribution comes from LAZ. The contribution of LAZ has increased with the collection from OPZ in institutional development. So the number has greatly increased with the achievement of 56.79%. Meanwhile, the total contribution of LAZ in 2018 (Efri Syamsul Bahri & Arif, 2020) reached 44.77% consisting of the collection of National LAZ, Provincial LAZ and Regency/City LAZ with a total of IDR 3,634,332,619,382.

It shows that LAZ has a significant contribution (Efri Syamsul Bahri & Arif, 2020), supports development programs (Bayinah, 2019), contributes to economic, educational and social development (Alkahfi, Taufiq, & Meutia, 2020), and has the effect of distributing zakat funds. In the form of capital for mustahiq business development (Amelia, Machfiroh, & Fitriyani, 2020). It is also evidenced by the research results (Tambunan, Harahap, & Marliyah, 2019), which shows that zakat affects Indonesia's economic growth both in the short and long term. The contribution is very holistic in the sustainability of the welfare of mustahiq (Nasrulloh, 2019).

During the Umayyad and Abbasid caliphs (Marasabessy, 2017), it has been proven that zakat contributes to the prosperity and advancement of the people and Islamic civilization. Even the zakat collected (Efri S. Bahri, 2013) is one of the permanent sources of Islamic treasury (Baitulmaal) and is used for the benefit of the ummah (Efri Syamsul Bahri, 2015). (Embong, Taha, & Nor, 2013) mentions that during Caliph Umar Al-Khattab, the administration of Zakat (Baitulmal) managed to overcome poverty very effectively. This success was imitated during Caliph Umar Abdul Aziz, where poverty was once again eradicated. (Johari, Ali, & Aziz, 2018) explain that zakat plays an essential role in poverty alleviation and income redistribution of the Muslim community and is an essential component of public finance in Islam.

According to (Asnaini, 2017), if the OPZ is optimal in managing zakat, the goal of zakat to make people prosperous can be achieved to minimize poverty. It is in line with the objectives of the national Zakat management as described in Law No. 23 of 2011 concerning Zakat Management (Efri Syamsul Bahri & Khumaini, 2020), namely:

increasing the benefits of zakat to realize community welfare and poverty alleviation. On the other hand, according to (Ahmad, Othman, & Salleh, 2015), when zakat distribution is not effective, it can make zakat payers angry and dissatisfied. It can even cause them to pay zakat directly to asnaf, not through zakat institutions. Therefore, the effectiveness of zakat distribution needs to be a concern of various parties.

Effectiveness is related to success in achieving predetermined goals (Rifa'i, 2013) in (Bahri & Khumaini, 2020), emphasizing the results achieved (Siagian, 2001) in (Burhanudin & Indrarini, 2020). Furthermore, effectiveness can be used to measure the success achieved by the institution in collecting and distributing Zakat (Widiastuti & Rosyidi, 2015). The effectiveness measurement model can be a catalyst in improving the living standards of the poor (Mahyuddin & Abdullah, 2011) in (Saad et al., 2014).

The purpose of conducting an assessment of the effectiveness of Zakat distribution is to determine the level of effectiveness of the distribution of Zakat funds. Thus, the management of ZIS and DSKL can be accounted for and can realize good zakat governance (Susilowati & Setyorini (2018) in (Lenap et al., 2020). In previous research, it was also found that effectiveness is a factor that influences the intention to pay Zakat and supports the Zakat institution's success (Muhammad & Saad, 2016).

One of the Amil Zakat Institutions (LAZ) whose effectiveness needs to be measured is the LAZ of the Da'wah Council. LAZ Council of Da'wah is an Amil Zakat Institution at the National level, confirmed through the Decree of the Minister of Religion of the Republic of Indonesia No. 712 dated December 2, 2016. This study took the object of LAZ of the Da'wah Council with the consideration that it is one of the LAZ-based Islamic Community Organizations (Ormas) with the Vision "To become an institution leading Zakat manager with an emphasis on efforts to encourage quality improvement and the distribution of da'wah in Indonesia". The results of research conducted by Hikmah & Shofawati (2020) stated that in 2016 and 2017, one of the OPZs that achieved a 100% efficient level was the LAZ of the Da'wah Council. However, in 2018, the LAZ Da'wah Council was included in the inefficient category. However, the LAZ of the Da'wah Council can still be expected to be efficient because it is at an efficiency level of 98.26.

Thus, previous research conducted by (Hikmah & Shofawati, 2020) regarding the LAZ of the Da'wah Council is related to the level of efficiency. Meanwhile, in this study, it is related to effectiveness. Measurement of effectiveness is important because it relates to

the time limit for distributing Zakat (Bahri & Arif, 2020; Bahri & Khumaini, 2020; Dyarini, 2017). In this case, the collected Zakat must be distributed in full within not more than one year, or it must not settle in the amil account for more than one year (Ismail et al., 2018). Thus, measuring the effectiveness of zakat distribution becomes essential as a tool to determine the extent to which zakat managers carry out the mandate following predetermined standards and references.

To further discuss the effectiveness of the distribution of ZIS and DSKL at the LAZ of the Da'wah Council, we are interested in conducting a study entitled "Analysis of the Effectiveness of the Distribution of Zakat at the Amil Zakat Institution of the Da'wah Council". This research is expected to contribute to the development of science, development of research methodologies, and increase the effectiveness of zakat distribution to other zakat managers, including Baznas, Baznas Province, Baznas Regency/City, and LAZ

## **METHOD**

This study uses qualitative and quantitative methods. The qualitative method aims to provide a description, description, or comparison of data with a situation and describe it so that conclusions can be drawn (Shahnaz, 2016) in (Ningtyas, 2020). Meanwhile, quantitative research methods provide a proposed explanation of the relationship between variables tested by investigators, with the process of collecting, analyzing, interpreting, and writing research results (Creswell, 2014). Qualitative methods were used to describe the LAZ profile of the Da'wah Council. Furthermore, quantitative methods are used to measure the effectiveness of the distribution of Zakat on the LAZ of the Da'wah Council.

This study uses the Zakat Core Principle (ZCP) model on the Allocation to Collection Ratio (ACR) formula Bahri & Khomeini, 2020). The ACR formula is the total distribution of funds divided by collection funds. The ACR assessment category (Puskas Baznas, 2018) consists of five categories: 1. Highly Effective (if ACR 90 per cent) 2. Effective (if ACR reaches 70-89 per cent) 3. Fairly Effective (if ACR reaches 50-69 per cent) 4. Below Expectation (if ACR reaches 20-49 per cent) 5. Ineffective (if ACR < 20 percent).

The object used in this research is the LAZ Da'wah Council distribution report from 2015 to 2019, where the data is obtained from the Da'wah Council LAZ website. LAZ was chosen as the object of this research. It is included in the category of LAZ at the national level and has contributed significantly to the collection and distribution of Zakat nationally. The measurements made previously are related to efficiency, while this study is to measure the effectiveness of the distribution of Zakat with the Zakat Core Model on the ACR formula for the period 2015 to 2018.

## **RESULT AND DISCUSSION**

### **Profile of LAZ Dewan Da'wah**

LAZ Dewan Da'wah is a National Amil Zakat Institution confirmed through the Decree of the Minister of Religion of the Republic of Indonesia No.712 dated December 2, 2016. LAZ Dewan Da'wah was founded by the Dewan Da'wah Foundation to raise zakat, donations, and alms funds to support Da'wah programs, namely, scholarships for education, Da'wah in the interior, empowerment of people, humanity, and health. The birthday of LAZ Dewan Da'wah is based on the Decree of the Minister of Religion of the Republic of Indonesia Number 407/September 17, 2002. The leader of the LAZ Dewan Da'wah, in the first period (2002-2009) was chaired by the Executive Director of the LAZ Dewan Da'wah, Dr Mohammad Siddik, MA, who is also the vice president of RISEAP and the former director of the Islamic Development Bank (IDB). Furthermore, in the second period (2010-2019), H. Ade Salamun and M. Si led the LAZ Dewan Da'wah.

Dewan Da'wah was founded on February 26, 1967, and was first led by M. Natsir (Safiin, 2012). Dewan Da'wah became a place for the Da'wah movement by applying the principle of deliberation. As part of Dewan Da'wah, LAZ Dewan Da'wah places Alquran and Hadith as the primary sources and guidelines for administering Zakat management (Suganda, Sutrisno, & Wardana, 2019). Furthermore, the target of the Dewan Da'wah program starts from urban communities to the interior of the archipelago. Therefore, the Dewan Da'wah is an active institution for carrying out Da'wah activities outside the island (Latief, 2012).

As an autonomous institution of DDII, LAZ Dewan Da'wah's vision is to develop into a leading zakat governance institution, focusing on stimulating the improvement of the

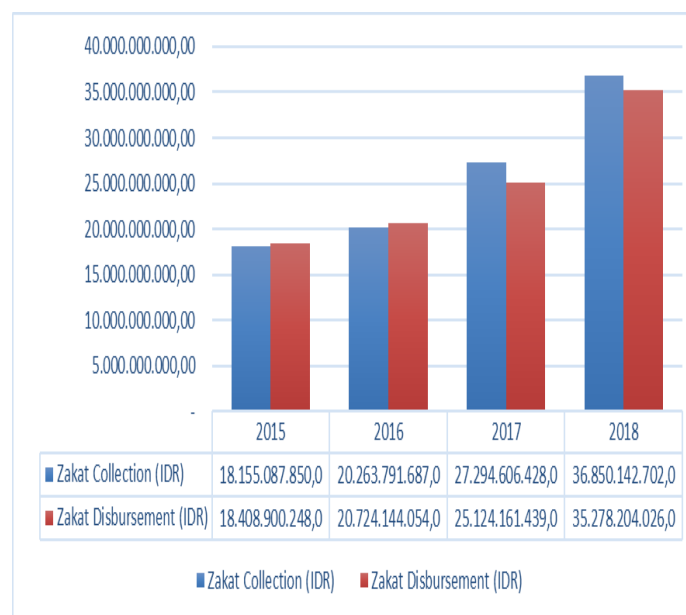
quality and distribution of dawah in Indonesia. At the same time, Dewan Da'wah's mission is to (1) collect funds for Zakat, Infaq, Sadaqah and Waqf (ZISWAF) and other social funds to increase community participation in Da'wah and social care; (2) build integrity and professionalism, Transparent and public-friendly institutions; (3) Play an active role in actions to improve the quality and coverage of Da'wah bil hal to the public.

### **Collection and Allocation Development**

Fund receipts raised by LAZ Dewan Da'wah consist of Zakat Fund, Infaq/Alms Fund, Waqf Fund and Amil Fund. However, since 2017, the Waqf Fund has been spun off from LAZ Dewan Da'wah's financial statement. LAZ Dewan Da'wah's fundraising process is performed through various online transfer accounts, zakat receiving services, Kitabisa.com campaigns, Facebook campaigns, Instagram campaigns, point of sale services, and zakat training.

Zakat's collection is also supported by eleven provincial-level representative offices, including West Sumatra, North Sumatra, Riau Islands, Riau, West Java, Central Java, East Java, Lampung, West Kalimantan, Bali, and Yogyakarta Special Region. In addition, there are four representative offices in Greater Jakarta: West Jakarta, East Jakarta, Tambun Bekasi, and South Tangerang.

**Figure 3. The Development of the Collection and Disbursement of Zakat at LAZ Dewan Da'wah for the period 2015-2018**



*Source: Financial Report of LAZ Dewan Da'wah 2015-2018, (proceed).*

The total accumulation of ZIS and DSKL during the 2015-2018 period reached IDR 102,563,628,667.00. The most extensive collection occurred in 2018, amounting to IDR 36,850,142,702.00, with an average number of ZIS and DSKL collections per year of IDR 25,640,907,166.75. Furthermore, the total ZIS and DSKL distribution during the 2015-2018 period reached IDR 99,535,409,767.00. The most considerable amount of distribution in 2018 was IDR 35,278,204,026.00, with an average of ZIS and DSKL disbursements per year of IDR 25,640,907,166.75.

The ZIS and DSKL funds collected were allocated to *mustahiq*. It directs to the Alquran in the *surah* At-Taubah verse 60. Zakat is only for Fakir, Poor, Amil, Muallaf, Riqob, Ghorimin, Ibnu Sabil, and Fii Sabilillah (Surah At-Taubah: 60).

ZIS and DSKL funds that LAZ Dewan Da'wah has collected are spread to eight asnaf, among others: Fakir, Poor, Amil, Muallaf, Riqob, Ghorimin, Ibnu Sabil, and Fii Sabilillah. Refer to the Alquran in the *surah* At-Taubah verse 60. Furthermore, the ZIS and DSKL is allocated to the flagship program LAZ Dewan Da'wah, which consists of six programs: the Da'i Education Scholarship, Inland Da'wah, Community Empowerment, Disaster & Humanity, Healthy Home for the Da'wah Council (RSDD), and Alms Food for the People (SEMARAK).

Each program is described as follows: First, the Da'i Education Scholarship Program aims to aspire preachers to develop the mentors of the activists of Da'wah and ummah. This program consists of D-2 (2-year diploma) and S-1 (bachelor's degree). The program of Da'i Education Scholarship at the D-2 level is organised by the Indonesian Da'wah Academy (ADI), with program coverage in 13 provincial representatives in Indonesia. Furthermore, the Da'i Education Scholarship Program at the S-1 (Strata 1) level is organised by the Mohammad Natsir College of Da'wah (STID), established in Jakarta and Surabaya. It will follow in Padang and Aceh.



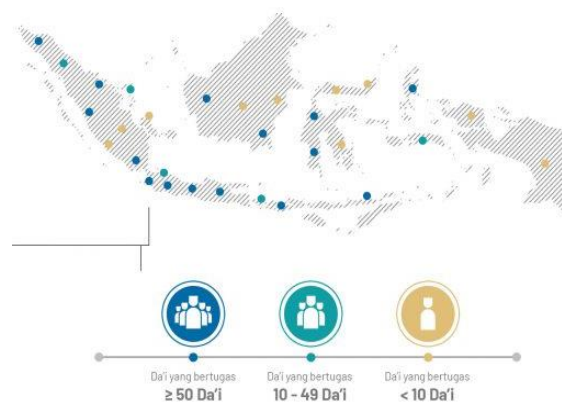
**Figure 4. Participants of the Da'i Education Scholarship Program**



Source: LAZ Dewan Da'wah (2020)

Second, the Rural Da'wah Program provides placement and financial support to preachers who preach in the archipelago interior, with program coverage reaching 29 provinces.

**Figure 5. Disbursement of Inland Da'wah Programs**



Source: LAZ Dewan Da'wah (2020)

Third, the community empowerment program was performed in all corners of the archipelago, with the program to support the work of preachers targeting preachers and people, including Water for Sedulur, Da'i Datang Village Bright, Da'i Come My Village Bright, Da'i Came Quiet Border, Healthy Livestock, and Alquran Waqf. Fourth, Disaster and Humanity through the Solidarity World Islam (SOUL) program is a humanitarian program that allocates sailing both at home and abroad in Ramadan and Qurban programs.

Fifth, the Rumah Sehat Da'wah Council (RSDD) aims to provide health services for the poor. The service model is integrated with Eastern Medicine

(Tibbun Nabawi & Herbal) and Western Medicine (Clinical Medical & Chemical Drugs). Sixth, the People's Feeding Alms (SEMARAK) provides healthy and halal food for the poor.

### **Effectiveness of Disbursement of the LAZ Dewan Da'wah**

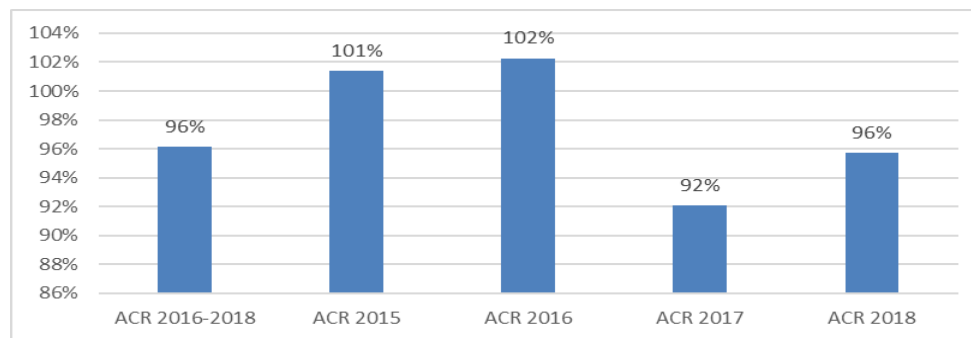
The effectiveness of disbursement describes Zakat distribution's achievement for a certain period, either short, medium, or long term. To optimise zakat's distribution, Amil Zakat must manage it well by compiling distribution planning, implementation strategies, controlling implementation, and fair reporting. Thus, *mustahiq* feels the benefits and blessings of zakat. The more significant the distribution, the greater the benefits of zakat felt by *mustahiq*.

According to the Zakat core principle, the Zakat distribution's performance can be seen from the distribution ratio to the collection. The higher the distribution to zakat's collection, the more effective the Zakat management will be. The high level of effectiveness also illustrates that zakat is well managed and distributed to *mustahik*. Therefore, the sooner zakat is distributed to *mustahiq*, the better. Therefore, the method and time limit of distribution must concern Amil Zakat.

This study utilises the Zakat Core Principles (ZCP) method to define the effectiveness of zakat allocation in Baznas, which is the absorption ratio of zakat funds or the allocation and collection ratio (ACR). The Zakat return rate measures the Zakat Fund's ability to allocate Zakat funds by separating the total funds paid by the total funds increased. Refer to the ACR method, and the effectiveness level is divided into the following categories: 1. Very-effective (ACR 90%) 2. Effective (ACR 70-89) 3. Moderately-effective (ACR 50-69%) 4 Lower than expected (20-49 % Of customer revenue) 5. Invalid (risk entrustment is less than 20%).

***Figure 6. Results of Measurement of Allocation to Collection Ration (ACR) at LAZ Dewan Da'wah for the 2015-2018 Period***

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*Source: Financial Report of LAZ Dewan Da'wah 2015-2018, (proceed).*

Refer to the ZCP, the effectiveness of payments over four years from 2015-2018. Reached 96% or was classified as highly effective,  $ACR \geq 90\%$ . The lowest level of distribution efficiency in 2017 was 92%, which also belongs to the category of Highly-Efficient,  $ACR \geq 90\%$ . The highest grade of payment efficiency was in 2016, amounting to 102%. Thus, disbursement efficiencies over four years are always in the High-Efficiency category,  $ACR \geq 90$ . The High-Efficiency grade gives LAZ Dewan Da'wah ample room to increase ZIS and DSKL fundraising further. In addition, it is hoped that the grade of high-performance efficiency can foster muzaki's interest and trust in the LAZ Dewan Da'wah. Thus, the *mustahiq* is more and more aware of the benefits of zakat.

## **CONCLUSION**

This study illustrates the total of ZIS and DSKL achievements at LAZ Dewan Da'wah for 2015-2018. It was 102 563 628 667.00 Indonesian rupees with an average annual level of 25 640 907 166.75 Indonesian rupees. Meanwhile, the allocation of ZIS and DSKL for LAZ Dewan Da'wah for 2015-2018. It amounted to 99,535,409,767.00 Indonesian rupees with an average annual level of 25,640,907,166.75 Indonesian rupees. The allocation of ZIS and DSCL includes eight varieties after *surah* At-Taubah, verse 60: Fakir, Miskin, Amil, Muallaf, Riqob, Ghorimin, Ibnu Sabil, and Fii Sabilillah. ZIS and DSKL allocations are for the LAZ Dewan Da'wah program, consisting of six programs: Da'i Education Grant, Inner Dikwah, Community Empowerment, Disaster and Humanitarian, Dikwah Board Health House (RSDD), Charity to Eat People (SEMARAK).

Referring to ZCP, the distribution efficiency level of using ACR in the four years from 2015 to 2018 is 96% or in the High-Efficiency category, where  $ACR \geq 90\%$ .

This research shows that LAZ Dewan Da'wah can optimize ZIS and DSKL fund announcements to increase returns to *mustahiq*.

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