

## The Effectiveness Level of Zakat Disbursement on Zakat Management Entities in Indonesia

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### **Abstract:**

Based on Law Number 23 of 2011, Zakat management is carried out by 572 entities. It consisting of The National Zakat Board (BAZNAS), the Republic of Indonesia, and the National Amil Zakat Institution. Zakat management aims to increase the effectiveness and efficiency of services in managing Zakat. Then, increasing the benefits of Zakat to achieve poverty alleviation and social welfare. The Collection in the 2015-2019 period grew 180%, with an average of IDR 6.65 trillion per year. This study measures the effectiveness of Zakat disbursement to illustrate the capacity of entities in distributing Zakat. It uses the Allocation to Collection Ration (ACR) formula adopted from the Core Principles Zakat Model (ZCP). The data source was obtained from the National Zakat Statistics for the 2015-2019 period. The study results found that the effectiveness of Zakat disbursement reached 77% in the Effective category. The highest achievement is in 2019 of 85%. LAZ achieved the highest level with the Highly-Effective category (94%). A suggestion is that Zakat disbursement's effectiveness should be continuously improved to reach the Highly Effective category. Thus, the benefits of Zakat are maximally felt by Mustahiq and Zakat stakeholders in Indonesia.

**Keywords:** *zakat; effectiveness of disbursement; zakat core principles; zakat management entity*

### **Abstrak:**

Berdasarkan Undang-Undang Nomor 23 Tahun 2011, pengelolaan zakat dilakukan oleh 572 entitas. Terdiri dari Badan Amil Zakat Nasional (BAZNAS), Republik Indonesia, dan Lembaga Amil Zakat Nasional. Pengelolaan zakat bertujuan untuk meningkatkan efektifitas dan efisiensi pelayanan dalam pengelolaan zakat. Kemudian, meningkatkan manfaat zakat untuk mencapai pengentasan kemiskinan dan kesejahteraan sosial. Collection periode 2015-2019 tumbuh 180%, dengan rata-rata Rp6,65 triliun per tahun. Studi ini mengukur efektivitas penyaluran Zakat untuk menggambarkan kapasitas entitas dalam menyalurkan Zakat. Menggunakan formula Allocation to Collection Ration (ACR) yang diadopsi dari Core Principles Zakat Model (ZCP). Sumber data diperoleh dari Statistik Zakat Nasional periode 2015-2019. Hasil penelitian menemukan bahwa efektivitas penyaluran zakat mencapai 77% dalam kategori Efektif. Pencapaian tertinggi pada tahun 2019 sebesar 85%. LAZ meraih peringkat tertinggi dengan kategori Sangat Efektif (94%). Disarankan agar efektivitas penyaluran zakat terus ditingkatkan hingga mencapai kategori Sangat Efektif. Dengan demikian, manfaat Zakat dapat dirasakan secara maksimal oleh Mustahiq dan pemangku kepentingan Zakat di Indonesia.

**Kata Kunci:** *zakat; efektivitas penyaluran zakat; prinsip zakat; entitas pengelola zakat*

## INTRODUCTION

Management of Zakat in Indonesia is based on sharia and Law Number 23 the Year 2011 regarding Zakat Management. Entities carry out zakat management according to their levels: National Zakat Agency (BAZNAS), Provincial BAZNAS, Regency/City BAZNAS, and the Amil Zakat Institution (LAZ). BAZNAS is a non-structural government institution independent and responsible to the President through the Minister of Religion Satori Ismail dkk., *Fikih Zakat Kontekstual Indonsia*; Bariyah, "Dinamika Aspek Hukum Zakat dan Wakaf di Indonesia," 2016..

Based on the regulations, in articles 6 and 7 of Law Number 23, BAZNAS has the mandate to become a limited coordinator and operator. The role of BAZNAS limited operator is in the scope of the collection at the central level, and Zakat disbursement is carried out in the framework of a pilot project to be replicated nationally Nurhasanah, "Akuntabilitas Laporan Keuangan Lembaga Amil Zakat Dalam Memaksimalkan Potensi Zakat"; Aziz dan Susetyo, "Dinamika Pengelolaan Zakat Oleh Negara Di Beberapa Provinsi Di Indonesia Pasca Undang-Undang Nomor 23 Tahun 2011," 2020; Nasir dkk., *Rencana Strategis 2016-2020 Badan Amil Zakat Nasional*.. Furthermore, the management of Zakat in the province is carried out by the Provincial BAZNAS. Meanwhile, in the Regency/City area, Zakat management is carried out by BAZNAS Regency/City<sup>1</sup>. Community participation in Zakat's management is carried out through LAZ, which is formed by the community and confirmed by the government with the inauguration of LAZ<sup>2,3</sup>, collecting and distributing Zakat can be carried out<sup>4</sup>.

The number of Zakat management entities continues to grow. The disbursement of entities can be seen in Figure 1 below. Legally, Zakat management is carried out by the government through BAZNAS, BAZNAS Province, and BAZNAS Regency/City. Meanwhile, community management of Zakat is carried out through the participation of LAZ. Overall, the number of entities managing Zakat reached 572 entities. Most entities are in the BAZNAS Regency/City category. Likewise, with LAZ entities, the largest number is at the LAZ Regency/City.

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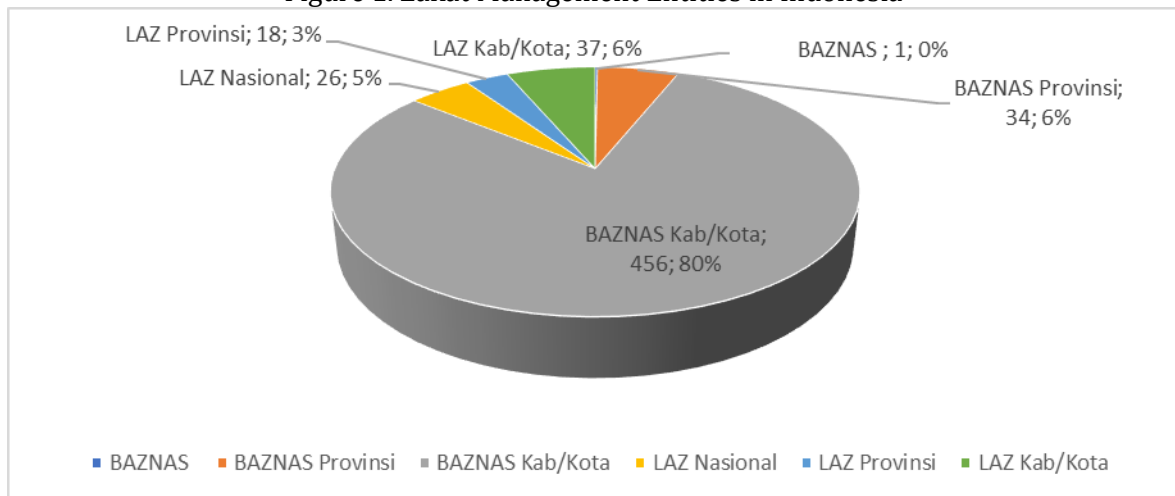
<sup>1</sup> Aziz dan Susetyo, "Dinamika Pengelolaan Zakat Oleh Negara Di Beberapa Provinsi Di Indonesia Pasca Undang-Undang Nomor 23 Tahun 2011," 2020.

<sup>2</sup> Mubarok dan Fanani, "Penghimpunan dana zakat nasional (Potensi, realisasi dan peran penting organisasi pengelola zakat)."

<sup>3</sup> Indrawati, "Evaluasi Penerapan Undang-Undang Pengelolaan Zakat dan Akuntansi Zakat (PSAK 109) Pada BAZNAS Provinsi Jatim."

<sup>4</sup> Pratama dan Cahyono, "Pengukuran Efisiensi dan Produktivitas Rumah Zakat Indonesia dengan Metode Indeks Malmquist."

Figure 1. Zakat Management Entities in Indonesia



Source: Baznas, *National Zakat Statistics 2019*.

Zakat management entities' existence is to enhance the achievement of Zakat management goals<sup>5</sup>. As explained in Law Number 23 of 2011, Zakat management's have two purposes. First, to increase the effectiveness and efficiency of services in the management of Zakat. The second goal is to increase Zakat's benefits to realize the welfare of society and poverty alleviation.

Furthermore, in the Indonesian Contextual Zakat Fiqh, it is mentioned that the primary purpose of Zakat is to get closer to Allah SWT and as proof of the truth of faith in Allah SWT<sup>6</sup>. In the context of a Muzakki, Shaykh Yusuf al-Qardawi quotes Ibn Taymiyyah's view that Zakat's inner payer (Muzakki) becomes better than before, and his property becomes cleaner. Similarly, in the context of Mustahiq, Qardawi, in the book, *Fiqh al Zakah* also quotes Al Azhari's view that Zakat makes poor people grow. Similarly, for the rich, Zakat can create psychological and material growth both in the soul and in his wealth<sup>7</sup>.

Therefore, measuring Zakat's effectiveness becomes essential to increase Muzakki's trust<sup>8</sup>. It is related to Belief's significant influence on Muzakki's preference to pay Zakat<sup>9</sup>. Other researchers have found that Zakat's effective disbursement can significantly reduce poverty<sup>10,11</sup>.

One way to illustrate the level of effectiveness of Zakat management is to make measurements with the formula Allocation to Collection Ratio (ACR). ACR is used to measure

<sup>5</sup> Nasir dkk., *Rencana Strategis 2016-2020 Badan Amil Zakat Nasional*.

<sup>6</sup> Satori Ismail dkk., *Fikih Zakat Kontekstual Indonesia*.

<sup>7</sup> Al-Qardawi, *Fiqh Az-Zakah*.

<sup>8</sup> Hakim, "Analisis Terhadap Undang-Undang Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat (Perspektif Hukum Islam)."

<sup>9</sup> Muslih, "PENGARUH KEPERCAYAAN, KUALITAS DAN KREDIBILITAS, DAN TRANSPARANSI TERHADAP PREFERENSI MUZAKI DALAM MEMILIH MEMBAYAR ZAKAT MAAL MELALUI LEMBAGA AMIL ZAKAT (Analisis pada Kecamatan Banyuwangi, Banyuwangi)."

<sup>10</sup> Baznas, *Dampak Zakat Terhadap Kesejahteraan Mustahik Evaluasi Program Zakat Produktif 2018*.

<sup>11</sup> Bouanani dan Belhadj, "Does Zakat reduce poverty?"

the ability of Zakat management entities to channel Zakat funds by dividing the total disbursement fund by the total collection fund<sup>12,13</sup>.

With the explanation above, the Zakat distribution measurement's effectiveness in this study was carried out for the 2015-2019 period. It is with the consideration of the availability of data on the disbursement of Zakat from 2015. Measurements are done using the ACR formula adopted from the Zakat Core Principle Model. This research is expected to contribute to the development of knowledge, development of methodology, and increase the effectiveness of Zakat's disbursement evenly on Zakat management entities.

## LITERATURE REVIEW

### Shariah Enterprise Theory

According to some researchers, Shariah Enterprise Theory (SET) believes that good relations are not only done to individual shareholders. However, it is necessary to balance good relations with stakeholders, including Allah SWT, humans, and nature<sup>14,15,16</sup>. For this reason, by referring to this theory, measuring the effectiveness of Zakat disbursement is a way to provide accountability to strategic stakeholders. Thus, stakeholders get an illustration of the capacity of the Zakat management entity. In the end, Amil is responsible for distributing Zakat to Allah SWT.

### Definition of Zakat

Shaykh Yusuf al-Qardawi in *Fiqh al Zakah* explains the meaning of Zakat is growing and increasing, cleanliness and purity, improvement and piety<sup>17</sup>. Furthermore, the word Zakat has several meanings, including growth and development, purity, blessings, abundance of goodness, and effectiveness<sup>18</sup>.

Furthermore, according to Wahbah Zuhaili, in terms of Zakat is a certain amount of property that Allah is obliged to hand over to the person who is entitled to receive it as it has been prescribed<sup>19</sup>. The accumulated Zakat is given to those who are entitled to receive it according to Islam's provisions.

In Indonesia, Zakat is regulated in Law Number 23 the Year 2011 concerning Zakat Management. Also, based on sharia, Zakat is an asset that must be issued by a Muslim or business entity to be given to those entitled to receive it. It is given to those who are entitled to receive it by Islamic law. Therefore, Zakat is a religious obligation Muhtada, "Islamic Philanthropy and the Third Sector: The Portrait of Zakat Organizations in Indonesia.", and are

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<sup>12</sup> Yudhira, "Analisis Efektivitas Penyaluran Dana Zakat, Infak dan sedekah Pada Yayasan Rumah zakat."

<sup>13</sup> Bahri dan Khumaini, "Analisis Efektivitas Penyaluran Zakat pada Badan Amil Zakat Nasional."

<sup>14</sup> Ruddin, "Analisis Corporate Social Responsibility Perbankan Syariah Berdasarkan Shariah Enterprise Theory."

<sup>15</sup> Hermawan dan Rini, "Pengelolaan dana zakat, infaq, dan shadaqah perspektif Shariah Enterprise Theory."

<sup>16</sup> Susilowati dan Setyorini, "Efektivitas tata kelola dana zakat."

<sup>17</sup> Al-Qardawi, *Fiqh Az-Zakah*.

<sup>18</sup> Satori Ismail dkk., *Fikih Zakat Kontekstual Indonesia*.

<sup>19</sup> Satori Ismail dkk.

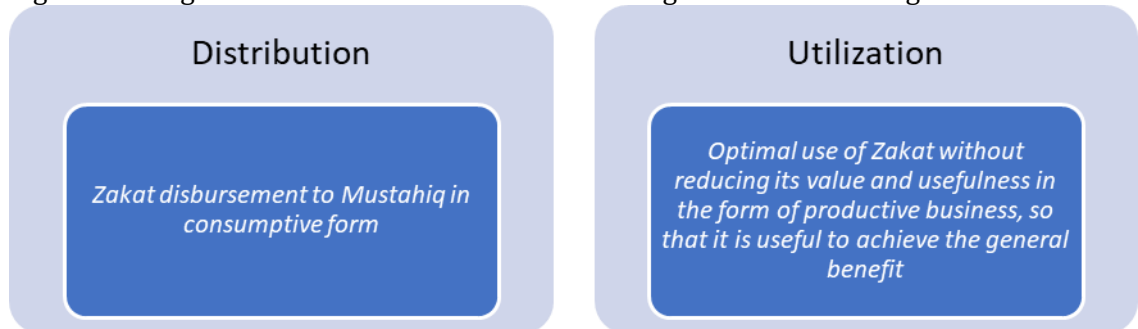
the pillars of Islam with a socio-economic style<sup>20,21,22</sup>. With the Zakat obligation, the property obtained can be cleaned<sup>23</sup>.

### **Disbursement of Zakat**

The Zakat funds that have been collected are then distributed to Mustahiq<sup>24</sup>, referring to surah At-Taubah verse 60. Technically, Zakat disbursement refers to BAZNAS Regulation No.3 of 2018 concerning Disbursement and Utilization. The regulation divides Zakat disbursement into two areas, namely: distribution and utilization. The distribution is the disbursement of Zakat to Mustahiq in a consumptive form. Zakat is used for consumptive purposes, which are used for daily needs<sup>25</sup>.

Meanwhile, utilization is the optimal use of Zakat without reducing its value and usefulness in the form of productive efforts, so that it is useful to achieve the public benefit. Productive Zakat aims to empower people<sup>26</sup>. The separation of distribution and utilization is illustrated in the Figure below. Zakat began to be used for productive purposes after the fatwa of Shaykh Yusuf al-Qardawi, which was explained in the book *Fiqh al Zakah* which was translated by Monzer Kahf into the English version. Qardawi argues that to whom Zakat is distributed, Islam is already a stipulation, while the disbursement mechanism is not determined<sup>27,28</sup>

Figure 2. Categories of Zakat Disbursement according to the BAZNAS Regulations



Source: Baznas, "Peraturan Badan Amil Zakat Nasional Republik Indonesia Nomor 3 Tahun 2018 Tentang Pendistribusian dan Pendayagunaan Zakat."

<sup>20</sup> Rachmawati dkk., "A Comparative Study on Zakat Management Law Practices between Malaysia and Indonesia."

<sup>21</sup> Owoyemi, "Zakat management."

<sup>22</sup> Satori Ismail dkk., *Fikih Zakat Kontekstual Indonesia*.

<sup>23</sup> Saad dan Al Foori, "Zakat and tax."

<sup>24</sup> Muhtada, "Islamic Philanthropy and the Third Sector."

<sup>25</sup> Murtani, "Peran UPZ (Unit Pengumpul Zakat) Yayasan Ibadurrahman Dalam Meningkatkan Kesejahteraan Ekonomi Masyarakat Kecamatan Mandau."

<sup>26</sup> Komariyah dan Damayanti, "Zakat Produktif dan Kemandirian Mustahik."

<sup>27</sup> Shiyuti dan Al-Habshi, "An Overview of Asnaf Entrepreneurship Program by Lembaga Zakat Selangor, Malaysia."

<sup>28</sup> Al-Qardawi, *Fiqh Az-Zakah*.

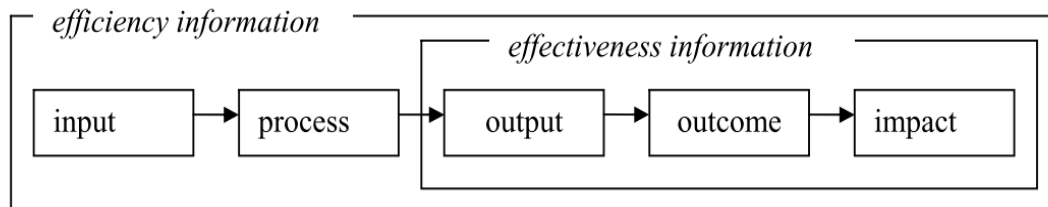
Zakat funds that are distributed in disbursement programs are expected to be able to cover all the needs of the people and the interests of the community<sup>29</sup>, spent on household needs Zainuddin dan Khalid, "Legal Perception of the Community Regarding Productive Zakat and Its Utilization In Makassar.", meet the basic needs of Mustahiq<sup>30</sup>, and to help the community directly and for urgent needs<sup>31</sup>.

Meanwhile, the Zakat Fund distributed to empowerment programs is used to increase income<sup>32</sup>, empowerment efforts<sup>33</sup>, alleviate poverty<sup>34,35</sup>, improving the economic life of the Mustahiq<sup>36</sup>, building an independent mentality for Mustahiq so that they can turn into Muzakki<sup>37</sup>.

### Effectiveness of Zakat Disbursement

Effectiveness shows the success of activity in achieving the previously set goals<sup>38</sup>. Effectiveness is a measure of institutional performance<sup>39</sup>, has a broader perspective by taking into account the quality and creation of added value<sup>40</sup>. Effectiveness information is a series of outputs, outcomes, and impacts<sup>41,42</sup>, as illustrated in Figure 2 below.

Figure 3. Chain of Effects



Source: Frey dan Widmer, "The Role of Efficiency Analysis in Legislatives Reforms in Switzeland"; Bartuševičienė dan Šakalytė, "Organizational Assessment: Effectiveness Vs. Efficiency."

<sup>29</sup> Maimun, "Pendekatan Maqashid Al-Syariah terhadap Pendistribusian Dana Zakat dan Pajak untuk Pembangunan Masjid."

<sup>30</sup> Uddin, Misbach, dan Wahab, "The Distribution of Zakat Mal Based on Al-'Adl in Order to Improve The Welfare of The Mustahiqs in The Laznas of Baitul Mal Hidayatullah South Sulawesi."

<sup>31</sup> Solikhan, "Analisis Perkembangan Manajemen Zakat untuk Pemberdayaan Masyarakat di Indonesia."

<sup>32</sup> Widyatama, Baso, dan Haq, "The Other Side of Zakat in Poverty Reduction."

<sup>33</sup> Suarni, "Productive Zakat: Alternatif Solution Empowering Ummah Economy."

<sup>34</sup> Akram dan Afzal, "Dynamic Role of Zakat in Alleviating Poverty: A Case Study of Pakistan."

<sup>35</sup> Alwee, "Integrating financial inclusion and saving motives into institutional zakat practices: A case study on Brunei."

<sup>36</sup> Zalikha, "Pendistribusian Zakat Produktif Dalam Perspektif Islam."

<sup>37</sup> Aflah, "Urgensi Penetapan Kriteria Fakir Miskin Bagi Penyaluran Zakat Di Indonesia."

<sup>38</sup> Bahri dan Khumaini, "Analisis Efektivitas Penyaluran Zakat pada Badan Amil Zakat Nasional."

<sup>39</sup> Azizah, "Efektivitas Kinerja Keuangan Badan Amil Zakat Nasional (Baznas) pada Program Pentasharufan Dana Zakat di Baznas Kota Yogyakarta."

<sup>40</sup> Bartuševičienė dan Šakalytė, "Organizational Assessment: Effectiveness Vs. Efficiency."

<sup>41</sup> Frey dan Widmer, "The Role of Efficiency Analysis in Legislatives Reforms in Switzeland."

<sup>42</sup> Bartuševičienė dan Šakalytė, "Organizational Assessment: Effectiveness Vs. Efficiency."

Measuring the effectiveness of Zakat disbursement is accountability and a form of good Zakat governance<sup>43</sup>. Pengukuran Measurement of the effectiveness of Zakat disbursement is adopted from the Zakat Core Principle (ZCP) Model with the Allocation to Collection Ratio (ACR) formula. ACR illustrates the ability and quality of Zakat management entities' systems in disbursement<sup>44,45</sup>.

**RESEARCH METHOD**

A literature study was carried out to determine the topic's feasibility and provide insights into the research area<sup>46</sup>. Furthermore, the Zakat disbursement measurement's effectiveness uses the Allocation to Collection Ration (ACR) formula. ACR is adopted from the Zakat Core Principle (ZCP) Model. Measurement of effectiveness is carried out on Zakat management entities divided into BAZNAS, BAZNAS Province, BAZNAS Regency/City, and LAZ.

The data consists of the amount of collection and disbursement of Zakat nationally obtained from the National Zakat Statistics in the 2015-2019 period. The assessment consists of five categories<sup>47</sup>, with the details in the table below<sup>48,49</sup>.

Table 1. Category of Effectiveness Level of Zakat Disbursement

No	Effectiveness Level	Assessment
1	Highly-Effective	if ACR ≥ 90 percent
2	Effective	if the ACR reaches 70-89 percent
3	Fairly-Effective	if the ACR reaches 50- 69 percent
4	Below-Expectation	if the ACR reaches 20- 49 percent
5	Ineffective	if ACR <20 percent

The effectiveness of Zakat disbursement describes the performance of the Zakat management entity. The higher the ACR lift, the more effective Zakat disbursement<sup>50</sup>. Thus, ACR can be an evaluation instrument for Zakat management entities and strategic stakeholders. Measuring Zakat disbursement's effectiveness is essential to determine the capacity of Zakat management entities<sup>51</sup>, to become a catalyst for changes in the lives of the poor<sup>52</sup>. The deadline should not settle for more than one year<sup>53,54</sup>.

<sup>43</sup> Lenap dkk., "Zakat Disbursement Efficiency Based on Zakat Core Principles in Managing Zakat Funds in Baznas of West Nusa Tenggara Province."

<sup>44</sup> Rusydiana dan Firmansyah, "Efficiency versus Maqashid Sharia Index: an Application on Indonesian Islamic Bank."

<sup>45</sup> Lenap dkk., "Zakat Disbursement Efficiency Based on Zakat Core Principles in Managing Zakat Funds in Baznas of West Nusa Tenggara Province."

<sup>46</sup> Creswell, *A concise introduction to mixed methods research*.

<sup>47</sup> Baznas, *Outlook Zakat Indonesia 2019*.

<sup>48</sup> Yudhira, "Analisis Efektivitas Penyaluran Dana Zakat, Infak dan sedekah Pada Yayasan Rumah zakat."

<sup>49</sup> Bahri dan Khumaini, "Analisis Efektivitas Penyaluran Zakat pada Badan Amil Zakat Nasional."

<sup>50</sup> Nasir dkk., *Rencana Strategis 2016-2020 Badan Amil Zakat Nasional*.

<sup>51</sup> Bahri dan Arif, "Analisis Efektivitas Penyaluran Zakat pada Rumah Zakat."

<sup>52</sup> Bakar dan Abdghani, "Towards achieving the quality of life in the management of zakat distribution to the rightful recipients (the poor and needy)."

<sup>53</sup> Jamilah, "Manajemen Risiko Pengelolaan Zakat."

<sup>54</sup> Satori Ismail dkk., *Fikih Zakat Kontekstual Indonesia*.

## RESULT AND DISCUSSION

### Zakat Management in Indonesia

The management of Zakat in Indonesia has started since Islam entered the archipelago. According to Hamka, Islam entered the archipelago in 674 AD, in the 7th century, or since the Hijri century<sup>55,56,57</sup>. In the 16th century, the Sultanate of Aceh was established and became the ruler of the most robust Muslims in Southeast Asia with its first Sultan was Sultan Ali Shah Mughayat. Sultanate of Aceh reached a peak during the third Sultan, Sultan Alauddin Kelana, by the nickname al-Qahhar<sup>58</sup>.

The Aceh Sultanate, led by Sultan Alauddin Shah Mahmud (1539-1567), had made Zakat collection<sup>59</sup>. Further, according to C. van Vollenhoven<sup>60</sup>, at the time of the Islamic kingdom of Aceh, people hand over to the state requiring Zakat Zakat/tax to every citizen. During the colonial period, the Dutch issued two policies: Bijblad No. 1892 of 1893 and Bijblad 6200 of 1905, which forbade religious officials, government officials from the Village Head to the Regent, including indigenous people to participate in the collection of Zakat<sup>61,62</sup>.

Zakat management in Indonesia is done by Zakat management entities consisting of BAZNAS, BAZNAS Province, BAZNAS Regency/City, and LAZ. It is by the mandate of Law Number 23 of 2011. The total number reached 572 entities in the following order: BAZNAS Regency/City entities 456 (80%), LAZ Regency / City 37 (6%), BAZNAS Province 34 (6%) , LAZ National 26 (5%), LAZ Province 18 (3%), and BAZNAS 1 (0.2%), are shown in Figure 2 below. Thus, Zakat management is concentrated in 456 Regency/City, with 80% serving because the largest Zakat management entity is in BAZNAS Regency/City.

### Collection Aspects

From the collection aspect, the funds collected by Zakat management entities are not limited to Zakat Funds but also include Infaq/Alms, and other religious, social funds. It is by the regulations contained in Law No.23 of 2011 in Article 28 Paragraph (1), which states that apart from receiving Zakat, BAZNAS or LAZ can also receive Infaq/Alms and other socio-religious funds. It is also mentioned in the Statement of Financial Accounting Standards (PSAK) No. 109 that the Zakat Fund is a Fund that comes from the receipt of Zakat. Furthermore, Infaq/Alms are given voluntarily by the owner, whether the designation is determined or not<sup>63</sup>.

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<sup>55</sup> Syafrizal, "Sejarah Islam Nusantara."

<sup>56</sup> Wandiyono, Suryani, dan Sholeh, "Nilai-Nilai Dealektika Hubungan Sriwijaya dengan Dinasti Umayyah Pada Abad VIII Masehi."

<sup>57</sup> Gunawan, "Perkembangan Islam di Indoensia (Suatu Diskursus Tentang Awal Mula Islam ke Nusantara)."

<sup>58</sup> Batubara, "Sultan Alauddin Riayat Syah al-Qahhar: Sang Penakluk dari Kesultanan Aceh Darussalam."

<sup>59</sup> Nasir dkk., *Rencana Strategis 2016-2020 Badan Amil Zakat Nasional*.

<sup>60</sup> Faisal, "SEJARAH PENGELOLAAN ZAKAT DI DUNIA MUSLIM DAN INDONESIA (Pendekatan Teori Investigasi-Sejarah Charles Peirce dan Defisit Kebenaran Lieven Boeve)."

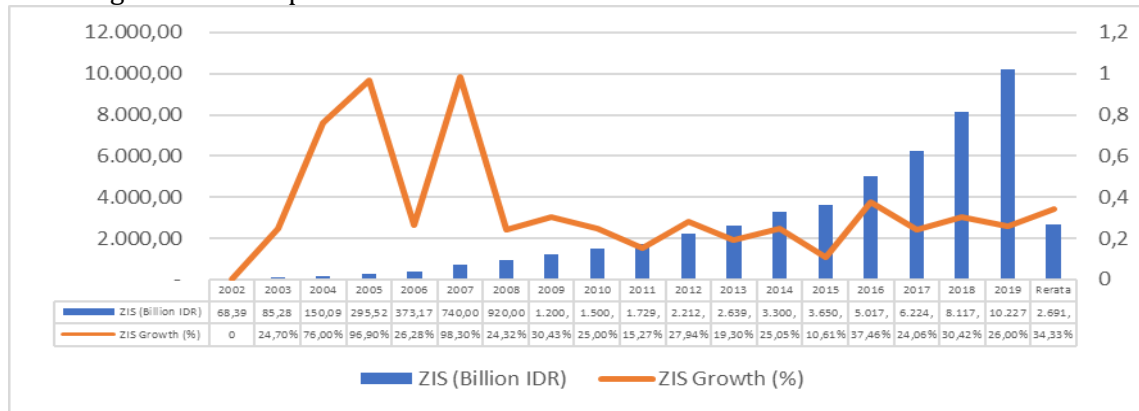
<sup>61</sup> Nasir dkk., *Rencana Strategis 2016-2020 Badan Amil Zakat Nasional*.

<sup>62</sup> Bariyah, "Dinamika Aspek Hukum Zakat dan Wakaf di Indonesia," 2016.

<sup>63</sup> Indonesia, "Pernyataan Standar Akuntansi Keuangan Nomor 2."



Figure 4. Development of Zakat Collection and Growth in Indonesia<sup>64</sup>



The amount of Zakat collection in Indonesia in 2002-2019 reached IDR 48,449.65 trillion, with an average of IDR 2,691.65 trillion per year. The growth of Zakat collection on an average per year is 34.33%, with the most considerable growth in 2007, reaching 98.30%. Muzakki has a high level of concern after the earthquake of 5.8-6.2 SR in Yogyakarta in 2006<sup>65</sup>. As an illustration, in the aftermath of the Yogyakarta Earthquake, the death toll reached 6,000, damaged 2,900 school buildings, and damaged 132,279 houses in Yogyakarta and 18,789 in Central Java<sup>66</sup>.

### Aspects of Zakat Disbursement

According to some researchers, the allocation of Zakat distribution can be divided into two categories: distribution and utilization. The distribution program is consumptive. It uses to meet Mustahiq's basic needs and urgent needs. Meanwhile, the utilization program is productive. It distributes to Mustahiq not to be consumed. However, the Zakat Fund is managed to be productive. Thus, from the Zakat Fund managed by Mustahiq, profits will be obtained. This advantage is used to meet Mustahiq's basic needs and to develop himself and his family. The comparison between distribution and utilization can be seen in Figure 5 below.

<sup>64</sup> Baznas, *National Zakat Statistics 2019*.

<sup>65</sup> Vinet dan Zhedanov, "A 'missing' family of classical orthogonal polynomials."

<sup>66</sup> Lestari, "Hubungan Antara Bentuk-Bentuk Dukungan Sosial dengan Tingkat Resiliensi Penyintas Gempa di Desa Canan, Kecamatan Wedi, Kabupaten Klaten."

Figure 5. Categories and Purpose of Zakat Disbursement

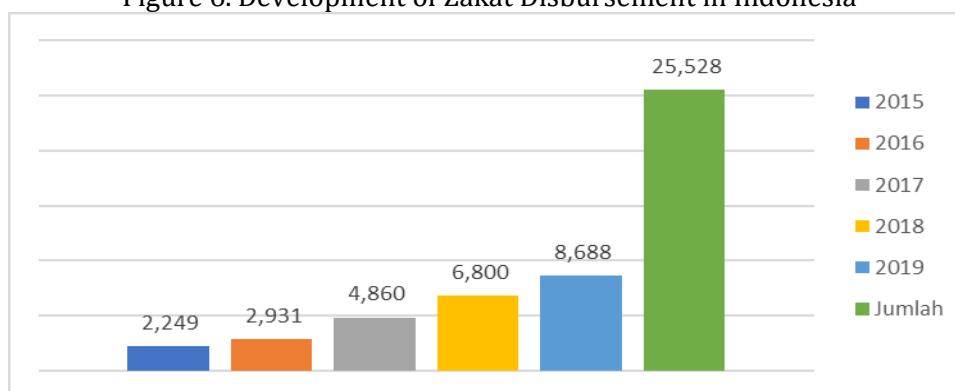


Source: Author, from various sources, proceed

The development of Zakat disbursement in Indonesia in the 2015-2019 period shows growth in disbursement. In 2015, the disbursement of Zakat amounted to IDR 2.249 trillion. In 2019, disbursement grew by 286%, with the achievement of IDR 8,688. It is in line with the increasing number of Zakat collection. Thus, increased disbursement also increases the benefits of Zakat for Mustahiq in Indonesia.

In the 2019 National Zakat Statistics, Zakat distribution data also includes the disbursement by Zakat management bodies in Institutional Development. However, the entity category is not described. Furthermore, the zakat disbursement data in this study uses data for the 2015-2019 period. It can be seen from the availability of data at the Central Bureau of Zakat Statistics. This data differs from the available Zakat collection in the 2002-2019 period.

Figure 6. Development of Zakat Disbursement in Indonesia



Source: Baznas, *National Zakat Statistics 2019.*, proceed

In the aspect of disbursement, a comparison of disbursement in each category of Zakat management entities can only be made in 2019. It is by the availability of complete data in 2019, as illustrated in Table 2 below.

Table 2. Amount and Portion of Zakat Disbursement<sup>67</sup>

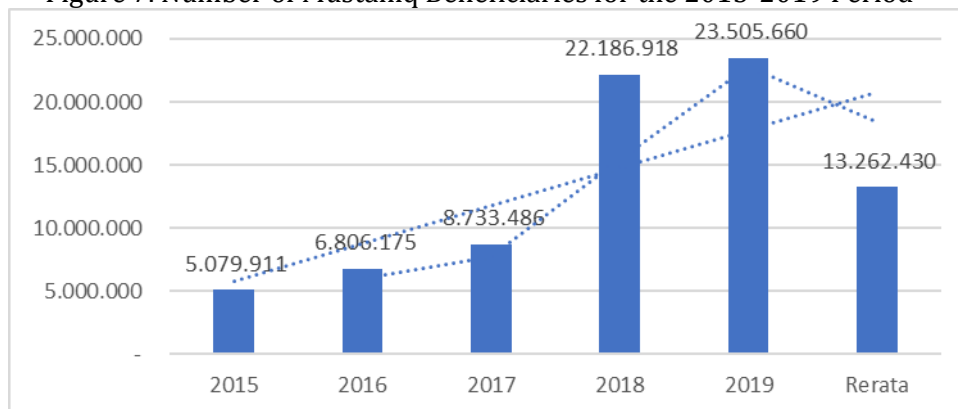
Entity	Unit	Disbursement	Portion (%)
<b>BAZNAS</b>	1	270.716.950.765	3%
<b>BAZNAS Province</b>	4	481.796.534.289	6%
<b>BAZNAS Regency/City</b>	56	2.586.872.888.351	30%
<b>LAZ</b>	1	3.519.873.720.039	41%
<b>OPZ in Institutional Development</b>	0	1.828.961.140.910	21%
<b>Amount</b>	72	8.688.221.234.354	100%

Based on Table 2, in 2019, Zakat disbursement reached IDR 8.6 trillion. The most extensive Zakat disbursement came from LAZ's contribution of IDR 3.5 trillion (41%). It is greater than the disbursement of BAZNAS Regency/City entities of IDR 2.5 trillion (30%). The LAZ entity is less thoughtful than the BAZNAS Regency/City entity. It shows that in quantity, the Zakat disbursement performance by LAZ is better than other Zakat management entities.

Zakat funds in Indonesia are by Sharia, and regulations are distributed to eight Asnaf, namely: Poor, Poor, Amil, Muallaf, Riqob, Ghorimin, Ibnu Sabil, and Fii Sabilillah. It refers to the provisions in Alquran surah At-Taubah verse 60. Meanwhile, the five areas of the Zakat disbursement program are allocated in five fields, namely: economy, education, health, da'wah, and social sectors.

The number of Mustahiq served in the 2015-2019 period has increased. In 2015 the number of Mustahiq beneficiaries reached 5 million. In 2019, the number of Mustahiq beneficiaries had reached 23 million. Thus, the average number of Mustahiq beneficiaries per year is 13.2 million. An increase in the number of Mustahiq beneficiaries occurred in 2018. It is seven years after the enactment of Law Number 23 of 2011 concerning Zakat Management. Thus, the implications of the benefits for Mustahiq are felt to be even more significant in the seventh year. The increase in the number of Mustahiq beneficiaries is in line with the increase in Zakat's collection and disbursement. The details are described in Figure 7.

Figure 7. Number of Mustahiq Beneficiaries for the 2015-2019 Period<sup>68</sup>



<sup>67</sup> Baznas, *National Zakat Statistics 2019*.

<sup>68</sup> Baznas.

## **Effectiveness of Indonesian Zakat Disbursement**

LAZ's contribution is the biggest in terms of both collection and refinement aspects. In the collection aspect, LAZ's contribution was the largest than other entities with IDR 3.7 trillion achievements. Furthermore, in the aspect of disbursement, LAZ's contribution was also the highest at Rp3.5 trillion. Thus, the level of effectiveness of Zakat disbursement by LAZ entities is also the largest at 94%.

The success of LAZ in collecting and distributing Zakat becomes interesting to discuss the factors that influence it. One of the research results mentions the loyalty factor of Muzakki. Muzakki's loyalty to LAZ is caused by Zakat management's satisfaction and transparency towards Muzakki<sup>69</sup>. Other researchers found corporate culture factors at the Amil Zakat Institute<sup>70</sup>. Learning at LAZ needs to be a best practice for zakat management entities in Indonesia so that the collection and distribution of Zakat can be carried out optimally. Thus, the more significant Zakat benefits are felt by Mustahiq and the stakeholders of Zakat management entities in Indonesia.

LAZ being successful cannot be separated from the Zakat Forum's role as an association of the Amil Zakat Institution. It is shown by the three roles of the Zakat Forum<sup>71</sup>, including disseminating government regulations related to zakat to all members, sharing information about programs in various LAZs, and conducting joint program synergies for zakat awareness. BAZNAS should carry out these three roles as the coordinator of Zakat management in Indonesia. It shows that the Zakat Forum's role is useful in optimizing the collection and distribution of Zakat to LAZ.

## **CONCLUSION**

Zakat management in Indonesia is carried out by 572 entities in the following order: BAZNAS Regency/City 456 (80%), LAZ Regency/City 37 (6%), Provincial BAZNAS 34 (6%), LAZ National 26 (5%), LAZ Province 18 (3%), and BAZNAS 1 (0.2%). The average amount of Zakat collection per year for the 2015-2019 period is IDR 6.65 trillion. The highest collection occurred in 2019, amounting to IDR 10.227 trillion. Furthermore, Zakat's disbursement with the target of eight Asnaf consists of the poor, poor, Amil, Muallaf, Riqob, Ghorimin, Ibn Sabil, and Fii Sabilillah. Meanwhile, the five program areas are economics, education, health, da'wah, and social. The number of Mustahiq beneficiaries in the 2015-2019 period averaged 13.2 million people per year. In 2019 Mustahiq beneficiaries reached 23 million people.

Measurements are made using the Core Principle Zakat Model with the Allocation to Collection Ratio (ACR) formula. The ACR measurement results in the 2015-2019 period were 77% in the Effective category. Comparative results of the level of effectiveness of Zakat disbursement in 2019 in the following order: LAZ High Effective (94%), BAZNAS (91%), OPZ in Institutional Development (88%). Then, BAZNAS Province (83%) and BAZNAS Regency/City (73%). As a suggestion from this research is that the effectiveness of Zakat disbursement continues to be improved until it reaches the Highly Effective category. Thus, the benefits of Zakat are maximally felt by Mustahiq and Zakat stakeholders in Indonesia.

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<sup>69</sup> Yuliafitri dan Khoiriyah, "Pengaruh Kepuasan Muzakki, Transparansi dan Akuntabilitas pada Lembaga Amil Zakat terhadap Loyalitas Muzakki (Studi Persepsi pada LAZ Rumah Zakat)."

<sup>70</sup> Ujang Suyatman, "Membangun Keunggulan dan Daya Saing Lembaga Zakat melalui Pengembangan Corporate Culture."

<sup>71</sup> Puspardini, Yulianti, dan Helwa, "The Role of Forum Zakat Indonesia (FOZ) in Improving the Performance of Amil Zakat Institute (LAZ)," t.t.

BAZNAS playing the dual role of coordinator and limited operator needs to be reviewed. It is necessary to separate the coordinator's function from the operator so that there is one entity that specifically coordinates, fosters, and supervises all Zakat management entities to operate optimally. The role of the Zakat Forum as a forum for LAZ is more effective than BAZNAS. LAZ's contribution shows it to collecting, distributing, and the most significant level of effectiveness of Zakat disbursement than other entities: BAZNAS, BAZNAS Province, and BAZNAS Regency/City. Meanwhile, the coordination role of BAZNAS seems to be ineffective in increasing the capacity of the BAZNAS Province and BAZNAS Regency/City. It could be due to the dual function of BAZNAS, which is also the operator of Zakat collection and disbursement.

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