

## MEASURING OPTIMALIZATION OF ZAKAT DISTRIBUTION AT LEMBAGA AMIL ZAKAT USING VARIABLE MEASUREMENT OF ECONOMY

Rifzaldi Nasri  
FEB UMJ  
Prof Tulus Haryono  
PDIE UNS  
Email : [rifzaldinasri@yahoo.co.id](mailto:rifzaldinasri@yahoo.co.id)

### ABSTRACT

**The aim** of this research conduct is to optimalize the zakat distribution using measurement of economy variable. **Design / Metodology.** The Quantitative Research Method is used to analyse financial data, with Optimize Model as Z variable design, Measurement of Economy as Y variable and Objective Output as X variable, using AMOS program and SEM as tool analysis to confirm that the model can be used as a measurement tool. **Research result.** Using some indicators to every analyzed variable, obtaining output and objective result, influence optimalization of measurement of economy. **In conclusion.** The measurement of optimalization of zakat distribution using measurement of economy variable, with independent variable / output exogenous and objective, can be used as a model to measure lembaga amil zakat performance. Furthermore, this research is need to have some indicators' development especially in the area of objective variable.

*Key words: output, objective, measurement of economy, distribution optimalization, Zakat*

## 1. INTRODUCTION

### 1.1. Background

A development in a country in general is identified with its economic growth, that seems being pumped-up to meet general national stability, especially in third world countries. Those third world or developing countries usually regarded as poor and weak. Indonesia is in the group of third world or developing countries. Eventhough in Indonesia the economic growth is encouraged, unfortunately its distribution is uneven with a big number of *gini ratio*.

Some obstacles are: (1) development imbalance; (2) Java centism development; (3) uncontrollable foreign investment; (4) low-trust mentality of local Indonesians; (4) the weak of government intervention to control its internal economic stability, regarded as the cause of uneven welfare distribution of Indonesian people so far. Furthermore, the character of Indonesian development by its government is allegedly as never been supporting the sustainable

development as a whole. Very often, Indonesians are identified as people that are: (1) crashing mentality; (2) less confidence; (3) less discipline; and (4) less responsibility (Arief Budiman; 1995:21)

There are already many supporters from government as well as NGO (non-government organization) to encourage the low society of people to become entrepreneurs. Unfortunately, there are still more demands than supply to overcome its problems. Actually, to meet its requirements could be solved by a mechanism named ZIS (zakat, infak, and *adaqah*). There are some Islamic Financial Instrument Models to guarantee its welfare that managed by Islamic Financial Public Organization. Zakat in Islamic financial system is an obligatory, some others like infak, sadaqah, and waqaf are recommendatory. Many countries in this entire world are already employing the Islamic financial system.

Unfortunately in Indonesia, even though *zakat, infak, sadaqah and waqaf* already have its regulation, but for its distribution implementation have not yet been carried.

Indonesia already has amil zakat state agency or BAZNAS (Badan Amil Zakat Nasional) as well as BAZDA (Badan Amil Zakat Daerah), unfortunately its distribution to *ummah* has not yet optimized.

Since UU No 38 tahun 1999 pertaining to Zakat Management, and collectively enacted in entire Indonesia, extensively establish many OPZ (Organisasi Pengelola Zakat). Until the end of 2009, the number of Indonesia zakat management organizations could be seen at Table 1.1 as follow:

**Tabel. 1.1**

**Indonesia zakat management organizations**

No	Type of Organization	Amount
1	BAZNAS	1
2	BAZDA Province	33
3	BAZDA Regency / City	434
4	BAZDA District	4800
5	BAZDA <i>Kelurahan</i>	24000
6	LAZNAS	18
7	LAZNAS Province	16
8	LAZNAS Regency / City	31
9	UPZ	8680
	Total	38013

Source: Kemenag, FOZ, be treated

The numbers of Indonesian OPZ are not the whole amount of Indonesia zakat potency absorbed reflection. Regarding to RAC (2002) the less optimally of Indonesia zakat potency absorbed was on many *Muzakki* perceptions upon distrusted amil zakat availability.

Zakat concept has the capability to empower communities, to meet the requirements to enhance economic distribution of the poor. To meet the social welfare standard, transforming from the low society of people to become middle class families. Allegedly, Islamic community economy empowerment through zakat practice facing some obstacles that come from some other Muslim fellows.

The awareness of zakat implementation among Muslim Indonesians, has not yet followed by level of sufficient understanding toward it. More especially when comparing to other Islamic obligatory worships, such as sholat and Ramadhan fasting. The less understanding toward the obligatory type of zakat and its payment mechanism as guided by the Islamic law causes dependency on every individual worship only. (Lukman Mohammad Baga, 2007).

Regarding to Yusuf Wibisono in his paper-work that delivered on BAZNAS – Dompot Dhuafa FGD (Focus Group Discussion) with “*Tolok Ukur dan Strategi Mengefektifkan Impact Pemberdayaan Zakat Menuju Sistem Ekonomi Berkeadilan*”, on March 14<sup>th</sup>, 2007 in Jakarta, uttered that:

Zakat has the potency to empower those poor people from the low society through some distribution network, such as:

a. Poverty Reduction

Zakat allocation specifically has been determined by the Islamic law (QS 9: 60) dedicated to those eight categories or *ashnaf* only, as follows: (1) *fakir*; (2) the poor; (3) *amil zakat/zakat manager*; (4) *mu'alaf*; (5) slave; those who trapped in debt; (6) *jihad fi sabilillah*; (7) *ibnu sabil*. *Jumhur ulama* agreed that others than those categories, are forbidden to get zakat. Zakat inherently has pro-poor and self-targeted character.

b. Income Distribution Improvement

Zakat has only taken from the rich and given to the poor. Therefore, zakat distribute social welfare from the rich to the poor as well. Income distribution has two types, as follows: (i) functional distribution that refer to production factor; and (ii) welfare distribution through payment transfer.

c. Job Field Creation

Islamic moral value supports job field creation through partnership approach, that forbid *riba* and support zakat implementation. Islamic financial resources banned fixed rent and support idle financial resources that stricken by zakat penalty.

d. Social Protection Network

In the Islamic moral value, social protection to the poor is layers. First protection come from family and close relatives (Q.S 2:233); second protection come from Muslim fellows collectively (QS 51:19); and third protection come from zakat fund (QS 9: 60).

Unfortunately, national zakat funding is still far from optimal, based on BAZNAS, (IPB) Institut Pertanian Bogor, and IDB (Bank Pembangunan Islam) research, the 2013 national zakat

potency was as big as Rp217 trillion,-, comprises of: (1) *maal zakat*; (2) company *zakat*; (3) saving deposit *sharia* banking *zakat*.

BAZNAS revealed that Indonesian *zakat* only Rp2.73 trillion,- or around one percent of *zakat* potency only in general had absorbed. BAZNAS projected that from national *zakat* accumulation through national *zakat* institution that regulated by constitution could reach Rp3 trillion,- in 2013 or grow 42.85% compared to previous years.

## 1.2 Objective

Based on some previous study backgrounds and formulation of the problems, the objective of this research are, as follows: To measure the optimization of *Zakat* funding and lending using Measurement of Economy variable.

## 2. LITERATURE STUDY

### 2.1 Zakat

#### 2.1.1 The definition of Zakat

*Zakat* is a must- do activity for all moslems. Every year, they have to spend their income in the form of *zakat* as proof of their faith towards Allah. *Zakat* is not only serve as soul and worth (as in property owned) purifier, but also serve as the form of care to others.

Islam states the minimum limit to someone to spend *zakat*, its when the property he holds amounts to 20 Dinar (about 85 gr of pure gold) or 200 Dirham (about 672 gr of pure silver) in a year. If we trace it back deeper, actually the essence of *zakat* could serve to elevate the state of economy because *zakat* in only given to the poor and weak, for example: the indigents, man full of debts, and many more. On the other hand, the *zakat* givers are the one who hold wealth and property in their hands. Therefore, the *zakat* which is give to *mustahik* (people who have the rights to receive *zakat*) could be viewed as a support which helps the *mustahik* economically and hope to become more productive so that in the following year, his position could shift to become *muzakki* (People wo gives *zakat*).

The teachings of *zakat* in Islam normatively has a social spirit which is not simple. What was written is *Al-Quran* were god's guide towards the stability of people's welfare. Through distribution in proportional order, *zakat* becomes the solution to share the wealth according the proportional portion.

Allah SWT guide the moslem deeply until the operational section. Who is the main target (According to *At-Taubah: 60* in the *Quran*), how much should a *muzakki* gives to the *mustahik*, everything is being explained completely. *Mustahik*, which is the people who posses rights to receive *zakat*, are divided into 8 category (called *asnaf*): they were indigents, the poor,

*amillin, muallaf* (as in people who had just become moslem), *riqab, gharim, fisabilillah, and ibnu sabil*.

This stipulation was explained in *Al-Quran* in *At-Taubah:60*, which is:

“Indeed, the *zakat*, is only for the indigents, the poor, the cartaker of *zakat*, the *muallaf* whose heart is opened, the slaves which got free, men full of debts, in the name of Allah, the travellers, as an order issued by Allah. As Allah the most knowing and the most wise”. (*Al-Quran At-Taubah:60*)

Looking at the explanation about *mustahik*, this is where *zakat* serve as a changer and as the elevator of economy and their standard of living. Those who have the potential will find their potential being developed. Those who don't have the potential but still got the skill for work, will even got the resources they need to developed their skill. (Hasan Muhammad, 2011 : 73, 87)

Perhaps for these reasons that *zakat* is always the main attention since the times of the prophet Muhammad SAW and his comrade. It was shown in our neighborhood that, at leats for the last 10 years, *zakat* and it's institutions have never stopped being the hot topic.

### 2.1.2 Types of Zakat

*Zakat* is divided into 2 categories, which is *zakat fitrah* and *zakat maal* (property and wealth)

#### 1. Zakat Fitrah.

*Zakat Fitrah* is the type of *zakat* which is spend out by the moslem as the purifier of one self and becomes his responsibility, apart from being the sealer of the fasting skip done in the month of *Ramadhan* (Al-Qaradhawi, 1993).

#### 2. Zakat Maal (property and wealth).

According to Al-Qaradhawi (1993, h 167), the definition of *Maal* (wealth) is everything that the humankind desires to have or to posses and keep it. According to *Syar'a*, wealth is everything that can be possessed and used following the *ghalib* (norm).

*Zakat Maal* is the type of *zakat* which is inflicted upon the wealth possessed by the individual or the institution with prequisitions that have been stated by the law (*syar'a*). *Maal* comes from the Arabic language which means wealth. It includes traded goods, farm goods, mining goods, marine goods, livestock goods, founded treasure, gold and silver, also the salary of a working man, and the *zakat* for market stock and obligations. Each of them have their own calculation to be done.

In detail, *zakat maal* categoris are:

##### a. Zakat of Livestocks

*Zakat* of Livestocks includes the products of stockbreeding of large animals (cows or camels), medium-sized animals (goats or sheeps) and small animals (chickens, etc). The calculation for each type of animal categories differs according to the *nisab* (law) and the

quantity, and has multi-layered characteristics. The age restriction, however, must at least reach a year.

b. *Zakat* of Farming Goods

Rice paddy is one of the farming products which is being made for *zakat*. The *Zakat* of Farming includes the plantation products or economical plants like seeds, roots (as in potato, etc), vegetables, fruits, decoration plants, and leaves (as in medicinal or herbal leaves).

c. *Zakat* of Gold and Silver

A muslim who is in possession of golds and silvers, has an obligation to spend a *zakat* if he had reached the *nisab* and *haul* according to the statement of *syariah*.

d. *Zakat* of Traded Goods

*Zakat* of Traded Goods is a *zakat* which is spent as proof of ownership of the goods that are being traded. This *zakat* is inflicted upon both the personal trading business or group trading business (CV, PT, Union, etc). The *Hadits* which basing this *zakat* is: "The Prophet Muhammad SAW orders us to spend this *zakat* from all goods that we trade" (HR. Abu Dawud).

e. *Zakat* of Mining Goods

*Zakat* of Mining Goods is a *zakat* which is spent from all mining goods in which Allah SWT (God) had prepared and it has its worth, for example bronze, iron, etc. The goods of *makdin* (mining) which consist of iron, steel, bronze, brass, copper, oil, charcoal, etc in Indonesia was controlled and regulated by the country itself. On the other hand, the ones in form of stones (mineral stones), gold, and silver, by the regulation of the government, the people can mine it freely.

f. *Zakat* of Founded Treasure

*Zakat* of Founded Treasure (*Rikaz*) is a must spent *zakat* upon the items found buried underground, usually called treasure. The *Zakat* of Founded Treasure didn't state the *haul* (the duration of burial) and the *nisab* (minimum quantity for it to be inflicted for *zakat*), though the quantity is indeed 1/5 or 20% from the quantity of the founded item(s). So everytime an item is founded, it is must to spend the *zakat* about 1/5 or 20% of the original quantity.

g. *Zakat* of Profession (the salary of a man)

The *Zakat* of Profession is a *zakat* which is spent from the salary of one's work if it already reach the *nisab*. The list of professions includes civil employees, consultants, doctors, notaries, accountants, artists, and entrepreneurs. Different from the income from farming, breeding, and trading, the income from profession is not much known in the previous generations. That's why the discussion regarding the *Zakat* of Profession cannot

be compared with similar detail with other types of *zakat*. It's because *zakat* is indeed the collection of one's own wealth to be shared with those that needs it.

In details, the calculation of *zakat* in above's explanations can be viewed in the table below:

Table 2.1  
**Types of *zakat*, *haul*, *nisab*, and the quantity**

<b>Types of <i>zakat</i></b>	<b><i>Haul</i></b>	<b><i>Nisab</i></b>	<b>Quantity</b>
<i>Zakat</i> of Livestocks	Every year	40 Goats / 30 Cows	1
<i>Zakat</i> of Farming Goods	Every farming season	About the same as 520 gr of rice	5 -10%
<i>Zakat</i> of Golds	Every year	About the same as 85 gr of gold	2,5%
<i>Zakat</i> of Traded Goods	Every year	About the same as 85 gr of gold	2,5%
<i>Zakat</i> of Mining Goods	Every year	About the same as 85 gr of gold	2,5%
<i>Zakat</i> of Founded Treasure	Every finding	-	10%
<i>Zakat</i> of Profession	Everytime he / she receives	About the same as 85 gr of gold	2,5%

Source : BAZIS

In the practice, the distribution of *zakat* could be consumptive and productive. *Zakat* that is consumptive includes staple food, clothes, etc. On the other hand, the productive *zakat* includes the resources for starting a business. This productive *zakat* is the one that was supposed to push the poor to struggle independently so that they may escaped the poverty line.

The productive *zakat* isn't baseless, seeing this happens in the time of Rasulullah SAW. Taken for the *Hadits* of Imam Muslim from Salim Bin Abdillah Bin Umar and from his father, that Rasulullah had given him *zakat* in hope that it was being developed and then spent as another *zakat*. In reaction to this productive *zakat*, an interesting statement coming from Syekh Yusuf Qardhawi, in his phenomenal book, *Fiqh Zakat, taht Islamic government* may build factories or companies using money earn through *zakat* as long as the focus is still the poor's welfare. For now, the role of government regarding the regulation of *zakat* had shifted to The Institution of Amil Zakat (BAZ or LAZ) (Amirah 2010, h 4)

According to K.H. Didin Hafidhuddin, M.Sc., BAZ or LAZ, when giving productive *zakat*, it should be accompanied by the guidance to the *mustahik* so that the business could thrive. Apart from giving the proper guidance towards the *mustahik*, BAZ and LAZ also has the role of spiritual guidance so that their religious faith didn't fade. This distribution of productive *zakat* was meant so that the people in Indonesia could become independent and lessen their tendency to depend on others. This could result in the decreasing of the poor families in Indonesia (Amirah 2010, h 4).

### **2.1.3 The Institution of *Amil Zakat***

The optimalization measurement of *zakat* distribution from the Islamic-based organization is important to keep the mutual trust between moslem and the organizations, as said by Abdul Quddus Suhaib (2009), which emphasize that the ideal institutions or organizations of *zakat* must have synchronize with the collection and the distribution of every *zakat* that they received. Shirazi (1996 & 2006) points that the main purpose of *zakat* institutions is to facilitate the moslem to pay and spend *zakat* and distribute them efficiently towards the rightful receiver. However, if these institutions are proved not able to distribute efficiently the *zakat*, it could bring doubts among the moslem especially those who pay the *zakat*.

Therefore, the payers will distribute their *zakat* directly to the receivers without using any institutions that are run by the government. In other words, The *zakat* organizations must give the appropriate example of efficiency to the moslem in any way like the ration of distribution according to the collective, the ability to reduce the poor in Islam, and the efficient handling towards the receivers. So it's important to measure the performance of these institutions by viewing how they work their role. Simply, the measurment of performance through optimalization of *zakat* distribution is the key element in the success of Isalmic Organization to fulfill their role in facilitating the moslem pay their *zakat* (Abdul Halim Mohd Noor, 2012).

A few group gace their negative perception towrads the distribution of *zakat*, so if it doesn't get handled effectively, will have an effect towards the development of these *zakat* institutions (Hairunizam, Sanep & Radiah 2008). *Zakat* organizations have the role to ensure the people that not only the distribution of *zakat* is handled perfectly but the regulation and maintaining is handled professionally and efficiently (Ismail Ibrahim, 2006). The failures to reach that goal will reduce the public trust and the collecting of *zakat* will went down greatly because they will find another alternative to fulfill their *zakat* payment. The ability of *zakat* organizations to show a good performance is important to maintain the trust. It isn't a choice, it's a requirement for the existency of the organization (Abd. Halim Mohd Noor, 2012).

As was explained before, the performance is about doing the work and the result they reached. Also in Islam-based organizations, the performance is the result of work to form a strongest relation for an organization in accordance with strategic goal (ex. *Syariah* obedience), the satisfaction of customers, and the contribution in economy. In relation with the dimension of economy from *zakat*, this serve to reach the effect which satisfied several dimension like aggregate consumption, savings and investation, the offer of aggregate workers and resources, decreasing the poor, and elevation of economy (Abd Halim Mohd Noor, 2012).

### **2.1.4 Optimalization**

There're several definition of optimalization according to the views of experts:



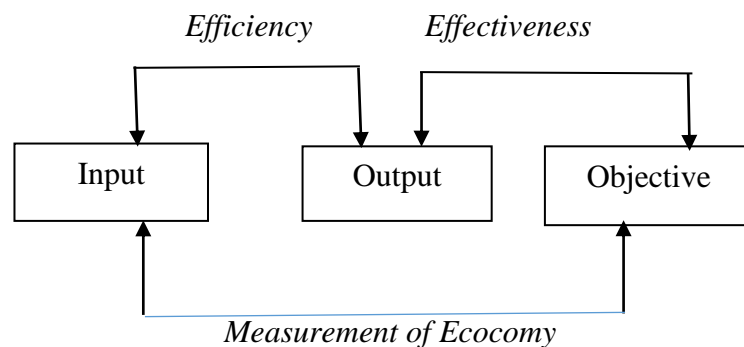
1. Optimum is a condition of quantity, degree, or something else in which is a favorite, can be reached in a few conditions (Herilarium, wordpress.com). Optimum isn't maximum, because optimum considers the limitation factors or constant. Optimum refers to quality not quantity, means the best not the largest.
  2. Optimum is struggling to maximize something which is desired (Sisdjiatmo: 1983: 266)
- Lastly, the definition of optimization is a search of the best value from the functions given to a context (octavita.com).

### 2.1.5 Measurement of Optimization

The Institution of Amil Zakat (LAZ) as the non-profit organization needs effectivity and efficiency in performance. If in profit organization the measurement of effectivity and efficiency can be viewed in the profit (ex. ROI, EPS), then in non-profit organization the numbers that can reflect such things are not present (Joeliani, 1994).

According to Wise (2001), the 3E (*economy*, *efficiency*, dan *effectiveness*) of performance is a useful element in doing assesment for non-profit organization. The relation between organizational goal with the input that are used is a measurement of economy. The relation between input and output is the size of efficiency of organization, but the relation between output and organizational goal is the size of effectivity.

**Image 2.1**



Source : Sulaeman (2009) <modded data>

## 2.2 Previous Studies

The result of the survey reveals that there are research which have relevancy with this research, those reasearch are as follows:

- The research of Arief Budi Santoso which titled “*The Management of Zakat PKPU of Central Java in the Perspective of Islamic Law*”. Faculty of Syar’iah, 2007. This research has two focus of issues to tackle:

- 1) How is the execution of empowerment of *zakat* in PKPU Central Java?
- 2) How Islamic law views the execution of empowerment of *zakat* in PKPU Central Java?

The result of this research is first, in empowering of *zakat*, PKPU Central Java enforce the modern management which include the accumulation, regulation, and utilization management of *zakat*. The Utilization of *zakat* in PKPU Central Java brings forward to the effort of building independency of *mustahik* through elevation in work productivity.

The second is the Utilization of *zakat* in PKPU Central Java is proved to have implement the element of *Al-Quran* and *Hadits*. Although, There still need a re-evaluation towards the policy of giving *zakat* in the form of capital resources, like *qrdhul hasan* apart from *hibah*, so it would not be counter-productive with public policy about *zakat*.

- The research of Devi Hidayah Fajar S. Syaban, which titled “*The Utilization of Productive Zakat in the Perspective of Islamic Law (Study of the case in The Institution of Amil Zakat Assalaam, Solo, Central Java)*”. Faculty of Syari’ah, UMS, 2008. This research has two focus of issues to tackle:

- 1) How is the management of productive *zakat* in L-ZIS Assalaam?
- 2) How is the development of economy of the *mustahik* which given the productive *zakat* from L-ZIS Assalaam?

The result of this research is first, discussing about the management of *zakat* but more focus on the regulation which is productive also researching the development level of the people (*mustahik*) guided by L-ZIS Assalaam which are given the productive *zakat*.

The second is enforcing the method of distribution of productive *zakat*, especially towards certain *mustahik* or usually called L\_ZIS Assalaam guided people, the *zakat* was given to the rightful ones with *qardhul hasan* as the resources for business, in hope that these guided people maybe able to have the relation based on *ukhuwah islamiyah* towards other. The method chosen is deductive inductive analysis.

- The research of Arif, which titled “*The Management of Productive Zakat as Means of Reduction of The Poor (Study of a case in management zakat distribution by BAZIS in Tarukan Village, Candi Village, Bandungan District, Semarang District)*”. Faculty of Syari’ah, STAIN Salatiga, 2012.

This research was a qualitative research. The result of this research is a study of a case in management zakat distribution by BAZIS in Tarukan Village, Candi Village, Bandungan District, Semarang District. At first, the collective of *zakat* consist of money and staple food collected by BAZIS in Tarukan Village was distributed to the *mustahik*. The

management system was considered to be ineffective to the state of economy of the *mustahik*, until in 2008 there's an idea of productive *zakat*. The distribution of the *zakat* takes the form of a goat as the alternative of reducing the poor. It was considered a success seeing as almost all of the *mustahik* were able to manage the goats and breeding them.

- The research of Mila Sartika, which titled “*The Effect of Utilization Productive Zakat Towards Mustahik Utilization on LAZ, Solo Committee for Care of Surakarta*” UMS, 2008.

Mila Sartika stated in her research discussing about the utilization of economy, that the research which explains the effective utilization to reduce the poor was not only used as the fulfilment for productive needs, education support, and the efforts to create more workfield but reducing the rate of jobless people. Mila Sartika's research also explains that *zakat* should not only be consumptive, so the idea is to turn *zakat* as the source of people's income. The use of *zakat* as something consumptive should be done only in times of emergency. Means, that whenever a *mustahik* who is almost impossible to guide or nurtured to have his own business, then the use of consumptive may be done.

- The research of Laila Karimatun Nisa', which titled “*The Analyst Study Towards the Strategy of Dompot Dhuafa Lectures of Republika Papers in Helping To Reduce Semarang Poor People*”, Faculty of Lecture, 2003.

This research reveals how the strategy and the results of Dompot Dhuafa lecture in helping to reduce Semarang poor people. The strategy used are:

1. Giving business resources through the way of crediting to the poor people supervised by BMT without any guarantee at all.
2. Giving the means of business to the family of street kids in collaboration with the boarding home of Semarang.
3. Giving the help to the people involved in the natural disaster, such as flood, drought, landslide, etc.
4. Giving the means of education to the students unable to attend elementary up to the middle high.

- The research of Lia Qatifah, which titled “*The Role of Dompot Peduli Umat Daarut Tauhid Through The Program of Microfinance Syari'ah Basing on The Misykat People in Utilizing the Member's Economy (Study of a case of National LAZ DPU-DT, Semarang)*”, Faculty of Lecture, 2009.

The result of this research is that the program of microfinance *syari'ah* based on Misykat people instilled by DPU-DT have the role of a lecture.

First of all, the building of side character as the *da'i* (lecturer) who has flair of Islamic knowledge and personality. Second, an insentive guidance towards the Misykat people in every role using the means of *halaqah*. Third, the shifting of fund towards the Misykat people based on the principle of borrowing without interest. The principle enforced here was the form of Islamiyah Lecture. Another point is the fund used for the program was taken from *zakat*, *infaq*, and *shadaqah*. Overall, this program was the application of economic lecture, which is part of the method of *al hikmah bil lisan al hal*.

### **3. METHODOLOGI**

#### **3.1 Data**

The source of the data used in this research is the source of primary data and secondary data sources. In this study, researchers conducted a number of ways to get the data including the following:

1. The research literature (library research )
2. Field Research (field research )

#### **3.2. Operational Variables**

##### **1. OUTPUT**

The output is an products or directly from the findings of program activity and usually in measure to volume of the successful work ( Hatry , 1996) . Diverge with profit organization, Institute Amil Zakat that the measured output is zakat, infaq , shadaqah , and other funds that successful in store to Posted Institute of zakat .

The variables in this research has the operational output variable as a variable Exogenous

##### **2. OBJECTIVE**

Diverged with the others organization that collecting and channeling funds (social organization), the organization of Zakat ( LAZ ,BAZ ,OPZ ) variables used objective is the poverty alleviation in circle of human/ *umat* called *Mustahik* ( entitled to receive *zakat*, *sodaqoh* or *infak* ) in accordance with the basic commands. Zakat specific allocation has been determined by the *Shari'a* (Qur'an 9 : 60 ) where the charity is only for 8 groups, are : ( *ashnaf* ), namely : *fakir*, *miskin*, *amil zakat*, *mu'allaf*, slaves, those who having a depth , *jihad fi sabilillah*, and *Ibn sabil*. *Jumhur* scholars agree that in addition to these groups, unclean receive zakat. Thus, charity is inherently pro -poor and self – targeted.

However, in the implementation of distribution, OPZ do it with the through a number of programs that can accommodate the perceived purpose of Zakat itself. The variables in this research as a variable operational objectives has exogenous variables.

**Tabel : 3.1**

**Variable of Operational Research**

Indicators	Symbols	rationalization Indicators	operational Variables
<b>Output :</b> The amount of incoming funds from zakat The amount coming from donations and sadaqoh Number of non ZIS funds	X1  X2  X3	Overall report measures provide an indication of the results of the program	Latent Variables Exogenous
<b>Objective :</b> The amount of funds distributed into 8 groups, namely 1. <i>Fakir and Miskin</i> 2. <i>Amil Zakat</i> 3. <i>Fi sabilillah</i>	X4 X5 X6		
<b>Measurement/sosial Of Economy :                      Obyective</b> Total output X 100 %  1. Percentage of funds for <i>Fakir and Miskin</i> 2. Percentage of funds to <i>amil zakat</i> 3. Percentage of funds to <i>fi sabilillah</i>	Y1 Y2  Y3	An indicator of the size of the economy on OPZ is the collection of zakat ( output ) has been distributed proportionally in accordance with the purpose of zakat command and presence that OPZ for 8 classes ( <i>asnaf/ mustahik</i> )	Latent Variable endogenous
Optimization Proportion to 3 <i>asnaf</i> Proportion	Z1 Z2		

Source : processed

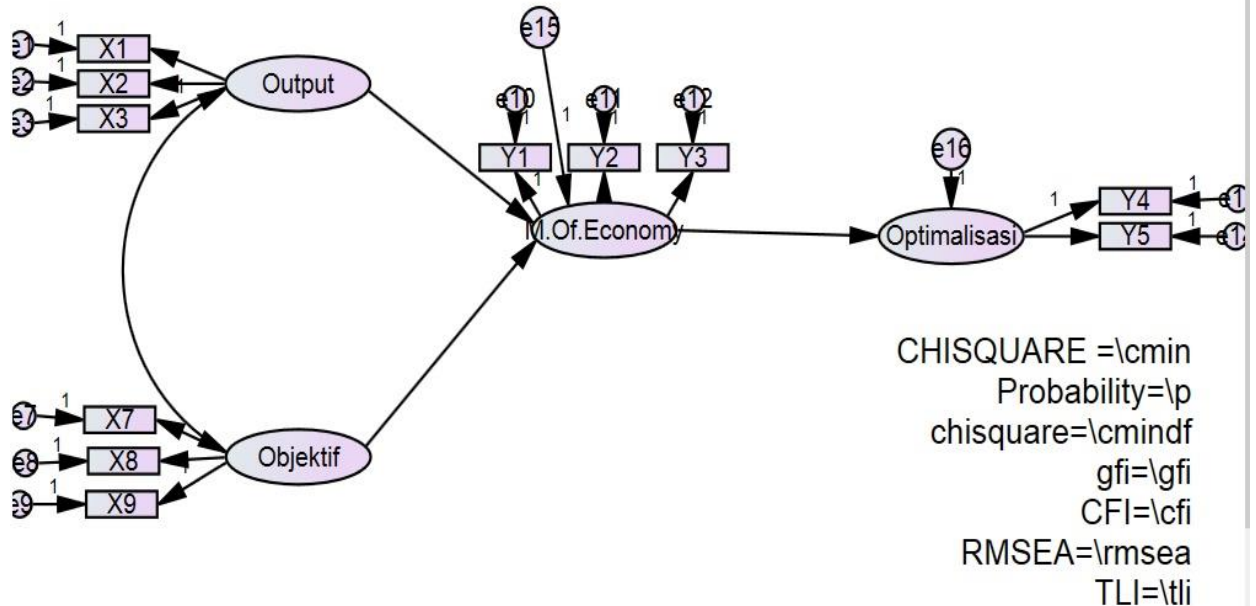
### 3.3 Research Model

Based on the operationalization of the variables that shown above in Table 3.1 can be described design research model as follows :

Representation 3.1 .

The plan of Research Model

**Model OPTIMALISASI PENYALURAN ZAKAT MELALUI  
 PENGUKURAN KINERJA KEUANGAN LEMBAGA AMIL ZAKAT**



Based on the analysis by the research of stripe model that exogenous latent variables are: Output and Objective. And directly will be affect to endogenous latent variables by Measurement of Economy. Besides that, endogenous latent variables directly are too affect the optimization of endogenous latent variables.

Next in this diagram, the research of stripe model is will be exist an affect between endogenous latent variables are : Measuremeny Of Economy and Optimalization

**4. Hypothesis testing**

Regression Weights: (Group number 1 - Default model)

		Estimate	S.E.	C.R.	P	Label
M.Of.Economy	<--- Output	1.420	1.093	1.299	.024	par_8
M.Of.Economy	<--- Objective	-.707	.998	-.708	.479	par_9
Optimalisasi	<--- M.Of.Economy	-1.514	.116	-13.078	.032	par_10
X3	<--- Output	1.000				
X2	<--- Output	.830	.061	13.604	***	par_1
X1	<--- Output	.948	.064	14.807	***	par_2
X6	<--- Objective	1.000				

			Estimate	S.E.	C.R.	P	Label
X5	<---	Objective	.720	.056	12.754	***	par_3
X4	<---	Objective	.737	.059	12.401	***	par_4
Y1	<---	M.Of.Economy	1.000				
Y2	<---	M.Of.Economy	1.257	.102	12.351	***	par_5
Y3	<---	M.Of.Economy	1.890	.111	16.986	***	par_6
Y4	<---	Optimalization	1.000				
Y5	<---	Optimalization	1.029	.064	16.094	***	par_7

Based on the probability value output with M.Of Economy indicated by the value of 0.024, was under  $\alpha$  ( 5 % = 0.05). It states there is influence with M.Of Economy Output.

Based on the probability value Objective with M.Of Economy indicated by the value of 0.479, was above  $\alpha$  ( 5 % = 0.05). It states there is no influence Objective with M.Of Economy

Based on probability Value M.Of Economy indicated by Optimizing Value 0.032, was under  $\alpha$  ( 5 % = 0.05 ) . It states there is an influences with M.Of Economy by Optimization.

## 1. CONCLUSION AND RECOMENDATION

### 5.1 Conclusion

The optimized measuring of *zakat* distribution using the measurement of economy variable which is independent / exogen both in output and objective, can be used as a media to measure the *amil zakat* institution. However, it is in need of correction in the indicator used in this research, particularly the indicator of objective variable.

### 5.2 Recomendation

Ignoring the faults, hopefully this result of this research is able to be the base, which of course needs some improvement, to measure the performance of *amil zakat* institution especially the optimalization of *zakat* distribution.

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