The Effectiveness of Zakat Disbursement at the National Board of Zakat (Baznas) Kendal Regency

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Abstract: Zakat has a significant role in improving people's welfare. One entity that manages Zakat for the community's welfare is the Kendal Regency National Amil Zakat Agency (Baznas). This study aims to measure the level of effectiveness of Zakat disbursement at the Baznas Kendal Regency. This research was conducted using quantitative methods. The data is sourced from the Kendal Regency Baznas Financial Report for 2020-2022. Disbursement effectiveness measurement uses the allocation-to-collection ratio (ACR) approach. In addition, this study uses a descriptive approach. The results showed that the ACR value was 108 per cent. Thus, the level of effectiveness of Kendal Regency Baznas disbursement is in the Highly Effective category. Kendal Regency Baznas needs to optimize the disbursement of Zakat to Mustahiq, which covers five program areas: Education, Economy, Health, Da'wah, and Humanity.

Keywords: effectiveness of Zakat disbursement, ACR, Zakat, Baznas Kendal Regency

INTRODUCTION

Based on data from the Kendal Regency Central Statistics Agency (BPS), the population of Kendal Regency in 2022 will reach 1,053,400, with 99.06 per cent Muslims (BPS, 2012). Some researchers, e.g. Abdoeh (2020); Bakar (2019); Renata & Afrimaigus (2022); Nafi (2020); and Yudhira (2020) explain that one of the obligations of Muslims is to pay Zakat for those who fulfil the haul and mishap requirements. Based on Indonesian regulations, the state carries out Zakat management in Indonesia (Itang & Azzahra, 2018; Khatib, 2013; Khumaini et al., 2022) starting from the central, provincial and district levels. Besides that, the community also manages Zakat through the Amil Zakat Institution (LAZ) (Bahri, 2013). One of the government entities that manage Zakat is Kendal Regency, carried out by Baznas Kendal Regency. This Zakat management includes collecting and distributing Zakat and Infaq/Alms Law No. 23 of 2011 concerning Zakat Management. Good management occurs if the disbursement of Zakat and Infaq/Alms is Highly Effective (Bahri et al., 2020). Therefore, the effectiveness of Zakat disbursement must be the concern of all parties.

The effectiveness of Zakat disbursement is related to the eight asnaf Mustahiq as targets for the disbursement and utilization of Zakat. It aligns with the objective of Zakat management, which is to improve people's welfare (Abdoeh, 2020). Based on Law No. 23 of 2011 Concerning Zakat Management 2011 Concerning Zakat Management 2011), Zakat management aims to increase the effectiveness and efficiency of services in Zakat management and increase the benefits of Zakat to realize community welfare and poverty alleviation (Afrimaigus & Renata, 2022). Din et al. (2019) argues that the effectiveness of Zakat
disbursement can encourage Zakat collection. The effectiveness of Zakat disbursement is indicated by the speed in distributing it to Mustahiq (Sudarwati & Sayekti, 2011). The more effective the disbursement of Zakat, the greater the benefits of Zakat for Mustahiq (Bahri & Arif, 2020; Bahri & Khumaini, 2020; Syahriza et al., 2019). Thus, the effectiveness of disbursement must be the concern of all parties.

However, the picture of the effectiveness of Zakat disbursement at the Baznas Kendal Regency still needs to be more optimal. This condition is caused by the limited research that discusses the effectiveness of Zakat disbursement at the Baznas Kendal Regency. It causes the Zakat collection at Baznas Kendal Regency to be far from its potential. This description of the effectiveness of the disbursement of Zakat is essential because it can affect the collection of Zakat. Therefore, one effort must be made to measure the effectiveness of Zakat disbursement at the Baznas Kendal Regency.

Various studies, e.g. Bahri & Arif (2020); Bahri et al. (2022); Nafi (2020); Syahriza et al. (2019); Uddin et al. (2020); Yudhira (2020); Yusup et al. (2021) have analyzed the effectiveness of Zakat disbursement. However, the analysis conducted by Bahri & Arif (2020); Bahri et al. (2020); Bahri & Khumaini (2020); Nafi (2020); Yudhira (2020); Yusup et al. (2021) were carried out by Rumah Zakat, IZI, National Board of Zakat (Baznas), and Baznas Kudus Regency. Bahri & Utama (2021) measure the effectiveness of Zakat disbursement nationally in Indonesia. Husin et al. (2022) identified the determinants of effective Zakat disbursement with a research locus at tertiary institutions in Selangor, Malaysia. Syahriza et al. (2019) discuss the effectiveness of distributing productive Zakat at Rumah Zakat North Sumatra. Furthermore, Uddin et al. (2020) measured the effectiveness of the Central for Zakat Management (CZM) efforts regarding using Zakat for microfinance in Bangladesh.

Meanwhile, discussions regarding the effectiveness of Zakat disbursement at Baznas Kendal Regency still need to be completed. In line with this information, research on the effectiveness of Zakat disbursement at Baznas Kendal Regency needs to be carried out because it can provide information about the effectiveness of Zakat disbursement at Baznas Kendal Regency. In addition, these findings can be used as a basis for research on the effectiveness of Zakat disbursement in other cities and regencies in Indonesia. Furthermore, Zakat Management Institutions who wish to increase the benefits of Zakat disbursement can also use the results. Therefore, this study aims to measure the effectiveness of Zakat disbursement at Baznas Kendal Regency.

METHOD

This research was conducted using quantitative methods. This study used a quantitative method to find knowledge using data in numbers (Bahri & Khumaini, 2020; Priadana & Sunarsi, 2021). The data comes from the Kendal Regency Baznas Financial Report for 2020-2022. Measure the effectiveness of Zakat disbursement using the Zakat Core Principle (ZCP) approach with the allocation to collection ratio (ACR) formula. Based on the ZCP, the ACR ratio can be used to measure the ability of Zakat institutions to distribute Zakat using the formula for dividing total disbursement funds by total collection funds. There are five categories of ACR assessment (Bahri & Khumaini, 2020; Baznas, 2018): Highly Effective (if ACR ≥ 90 per cent), Effective (if ACR reaches 70-89 per cent), Fairly Effective (if ACR reaches 50-69 per cent), Below Expectation (if ACR reaches 20-49 per cent), and Ineffective (if ACR < 20 per cent). Furthermore, this study used a descriptive approach to explain the results of measuring the effectiveness of Zakat disbursement at Baznas Kendal Regency. Abdullah (2015) explained that the quantitative research method with a descriptive approach could explain various conditions and situations of the research object.
RESULT AND DISCUSSION

Profile of Baznas Kabupaten Kendal

Based on information published on Baznas Kendal Regency website via https://baznaskendal.or.id/, it is explained that the Kendal Regency Amil Zakat Agency (BAZ) was first formed on September 27, 2004, which was marked by the issuance of the Regent's Decree Number 451.1/333/2004 concerning the Establishment of the Kendal Regency Amil Zakat Board (BAZ) for the 2004-2007 Service Period. However, the enactment of Law Number 38 of 1999 concerning the Management of Zakat, the issuance of a Decree of the Minister of Religion Number 581 of 1999 concerning the Implementation of Law Number 38 of 1999 concerning the Management of Zakat, then the Decree of the Director General of Islamic Community Guidance and Hajj Affairs Number D/291 of 2000 was not accompanied by immediately followed by the formation of BAZ in Kendal Regency. Therefore, the formation of the Kendal Regency BAZ was more than one year after the birth of KMA Number 373 of 2003, dated July 18, 2003.

The next period was formed on November 1, 2007, and confirmed on February 28, 2008, based on the Decree of the Kendal Regent No. 45.1/38/2008 concerning Amendments to Kendal Regent Decree Number: 45.1/689/2007 concerning the Establishment of the Kendal Regency Regional Amil Zakat Agency (BAZDA) for the 2007-2010 term, at the suggestion of the Head of the Kendal Regency Ministry of Religion Office. Along with changes in applicable laws and regulations based on Law. No. 23 of 2011 concerning the management of Zakat, in 2016, the Kendal Regent Decree No. 451.12/73/2016 dated February 29, 2016, concerning the Appointment of the Head of the Kendal Regency National Amil Zakat Agency for the 2016-2021 Service Period so that the Kendal Regency BAZDA becomes the Kendal Regency BAZNAS.

The organizational structure of Baznas Kendal Regency consists of a Board of Trustees, Leaders, a Supervisory Board, and Executing Agency/Amil. Baznas Kendal Regency Development Board consists of the Regent of Kendal, the Kendal Regency Regional Secretariat, the Head of the Kendal Regency Ministry of Religion Office, and the Kendal Regency Leadership Council of the Indonesian Ulama Council. Furthermore, the Head of Baznas Kendal Regency is five people: Syamsul Huda, S.Pd.I, M.Pd.I (Chairman), H. Moh. Antono, SE (Waka I), Munhamir, SH (Waka II), M. Saiifuddin Al Huda, S.Pd. (Waka III), and Hj. Nunuk Sarah Zenubia, S.Sos, M.Sc (Deputy IV).

Furthermore, the Supervisory Board is an Internal Audit Unit consisting of Sharia, Quality and Compliance Management (KH. Idris Noer), Finance (DR. Ali Martin, S.IP, M.Si), and Operations and Programs (Ahmad Bisri, S. .Hi). In the end, the Executing Agency/Amil consists of the Head of the Implementing Unit (Akhmad Mursyidi, SH), Collection Division (Kasubbid. UPZ, CSR and Retail: Dewi Fatma Rosdiana, Head of Subbid. Muzaki Services: Charlie Ibrahim Noech, and Head of Subbid. IT and Markom: Dani Setiyawan, S. Kom). The Division of Disbursement and Utilization consists of the Head of the Sub-Division. Eko, Sos and Dakwah: Hari Wibowo, Head of Subbid. Mustahik Services: Abdul Majid, Planning, Finance and Reporting Section, Head of Subdivision. Perenc, IT and Reports, Head of Subdivision. Finance: Evi Noviana Listiyantri, Administration Section, Human Resources and General Affairs, Head of Subdivision. Adm, and HR: Ahmad Zakkiyudin, Head of Subdivision. General: Nurul Amin, and Driver: Ahmad Mawahib, S.Pd.i.

The vision of Baznas Kendal Regency is "Become the main institution for the welfare of the ummah." Baznas Kendal Regency's MISSION is to build a robust, reliable and modern Baznas as a non-structural government institution that is authorized to manage Zakat;
Maximise national Zakat literacy and increase massive and measurable ZIS-DSKL collection; Maximizing the disbursement and utilization of ZIS-DSKL to alleviate poverty, increase the welfare of the people, and reduce social inequality; Strengthening competence, professionalism, integrity and welfare of the national Amil Zakat in a sustainable manner.

Furthermore, the mission of Baznas Kendal Regency is to modernize and digitize the management of national Zakat with a robust and measurable data-based management system; Strengthen the system of planning, controlling, reporting, accountability, and coordination of Zakat management nationally; Build a partnership between Muzaki and Mustahiq with the spirit of helping each other in kindness and piety; Increasing the synergy and collaboration of all relevant stakeholders for the development of national Zakat; and Play an active role and become a reference for the world Zakat movement.

The task of the Kendal Regency Baznas is to collect, distribute and utilize Zakat following religious provisions and applicable laws and regulations. Baznas Kendal Regency will always step up in the management of ZIS in Kendal Regency towards getting better. In carrying out the Baznas policy, Kendal Regency has a policy that Zakat should not be forced but through appreciation and awareness. Therefore socialization and appreciation must be carried out continuously. Payment of Zakat, following circular letter of the Minister of Home Affairs No. 450.12/5882/SJ Concerning the Invitation to Disbursement of Zakat Through the National Zakat Amil Agency (Baznas) and was followed up by the Regent's circular letter No. 451.12./1364 and the Regent's Instruction Number: 3697 of 2018 concerning Optimization of Zakat, Infaq and Shodaqoh Collection at the Regional Secretariat, Regional Apparatus Organizations, Districts, Vertical Institutions, Non-Structural State Institutions, BUMN/BUMD/BUMS in Kendal Regency.

**Collection of Zakat Baznas Kendal Regency**

Baznas Kendal Regency manages Zakat and Infaq/Alms within the scope of Baznas Kendal Regency, Central Java Province, Indonesia. Zakat and Infaq/Alms collection carried out by Baznas Kendal Regency in the 2020-2022 period can be seen in Table 1.

<table>
<thead>
<tr>
<th>Year</th>
<th>Acceptance of Zakat and Infaq/Alms</th>
</tr>
</thead>
<tbody>
<tr>
<td>2020</td>
<td>9,395,339,253</td>
</tr>
<tr>
<td>2021</td>
<td>9,448,942,821</td>
</tr>
<tr>
<td>2022</td>
<td>10,337,717,168</td>
</tr>
<tr>
<td>Total</td>
<td>29,181,999,242</td>
</tr>
<tr>
<td>Annual Average</td>
<td>9,727,333,081</td>
</tr>
</tbody>
</table>


Based on Table 1, the collection of Zakat and Infaq/Alms by Baznas Kendal Regency for the 2020-2022 period (IDR) reached IDR 29,181,999,242. The collection of Zakat and Infaq/Alms per year averages IDR 9,727,333,081. The most extensive Zakat and Infaq/Alms collection was achieved in 2022 with IDR 10,337,717,168. Meanwhile, the lowest Zakat and Infaq/Alms collection 2020 was IDR 9,395,339,253.

**Disbursement of Zakat Baznas Kendal Regency**

One of the functions of managing Zakat and Infaq/Alms carried out by Baznas of Kendal Regency is managing Zakat and distributing Zakat and Infaq/Alms within the scope of Kendal
Regency, Central Java Province, Indonesia. The disbursement of Zakat and Infaq/Alms carried out by Baznas Kendal Regency in the 2020-2022 period can be seen in Table 2.

**Table 2. Disbursement of Zakat and Infaq/Alms by BAZNAS Kendal Regency Period 2020-2022 (IDR)**

<table>
<thead>
<tr>
<th>Year</th>
<th>Disbursement of Zakat and Infaq/Alms</th>
</tr>
</thead>
<tbody>
<tr>
<td>2020</td>
<td>10,117,185,823</td>
</tr>
<tr>
<td>2021</td>
<td>9,560,642,758</td>
</tr>
<tr>
<td>2022</td>
<td>11,885,265,793</td>
</tr>
<tr>
<td>Total</td>
<td>31,563,094,374</td>
</tr>
<tr>
<td>Rata-Rata Per Tahun</td>
<td>10,521,031,458</td>
</tr>
</tbody>
</table>


Based on Table 2, the disbursement of Zakat and Infaq/Alms by Baznas Kendal Regency for the 2020-2022 period (IDR) reached IDR 31,563,094,374. The average annual disbursement of Zakat and Infaq/Alms reaches IDR 10,521,031,458. The most extensive Zakat and Infaq/Alms disbursement was achieved in 2022 with IDR 11,885,265,793. Meanwhile, the lowest disbursement of Zakat and Infaq/Alms in 2021 is IDR 9,560,642,758.

**Disbursement Effectiveness of Baznas Kendal Regency**

Based on the opinion of several researchers, e.g., Bahri & Khumaini (2020); Rifa’i (2013); and Syahriza et al. (2019). The effectiveness of Zakat disbursement is related to success in achieving goals in Zakat disbursement. Therefore, this study measures the effectiveness of Zakat disbursement at the Baznas Kendal Regency. Measuring the effectiveness of Zakat disbursement at the Kendal Regency Baznas is essential because it can affect the collection of Zakat and Infaq/Alms at the Baznas Kendal Regency.

Measuring the level of effectiveness of Zakat and Infaq/Alms uses the ZCP approach with the ACR formula. The ACR formula divides the total disbursement funds by the total collection funds. In detail, the use of the ACR formula can be seen in Table 2.

**Table 3. Collection and Disbursement of Zakat and Infaq/Alms by Baznas Kendal Regency Period 2020-2022 (IDR)**

<table>
<thead>
<tr>
<th>Year</th>
<th>Acceptance of Zakat and Infaq/Alms</th>
<th>Disbursement of Zakat and Infaq/Alms</th>
<th>Total</th>
<th>ACR (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2020</td>
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<td>10,117,185,823</td>
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</tr>
</tbody>
</table>


Based on Table 3, the average ACR value for the 2020-2022 period reaches 108 per cent. The highest ACR value will be achieved in 2022, reaching 115 per cent. Meanwhile, the lowest ACR score occurred in 2020. Within three years, Baznas Kendal Regency increased the ACR score by 7 per cent, from 108 to 115 per cent.

The results of the ACR measurement are then assessed based on five categories, namely: Highly Effective (if ACR ≥ 90 per cent), Effective (if ACR reaches 70-89 per cent), Fairly Effective (if ACR reaches 50-69 per cent), Below Expectation (if ACR reaches 20-49 per cent), and Ineffective (if ACR < 20 per cent). Based on the measurements carried out in this study,
the disbursement effectiveness level at Baznas Kendal Regency is 108 per cent in the Highly Effective category, with the ACR requirement of ≥ 90 per cent.

The results of measuring the effectiveness of the disbursement of Zakat and Infaq/Alms at Baznas Kendal Regency are in line with the Sharia Enterprise Theory presented by Triyuwono (Bahri et al., 2022; Bahri & Arif, 2020; Bahri et al., 2022). Based on the Sharia Enterprise Theory, Zakat management must be accountable vertically to Allah SWT and horizontally to humans and the environment.

CONCLUSION

Zakat aims to improve people's welfare. One entity that manages Zakat for community welfare is Baznas Kendal Regency. This study has measured the effectiveness of Zakat disbursement at the Kendal Regency Baznas. Measuring the effectiveness of Zakat disbursement is carried out using quantitative methods. The data is from Baznas Kendal Regency Financial Report for 2020-2022. Disbursement effectiveness measurement uses the allocation-to-collection ratio (ACR) approach. In addition, this study uses a descriptive approach. The results showed that the ACR value was 108 per cent. Thus, the level of effectiveness of Baznas Kendal Regency disbursement is in the Highly Effective category. Baznas Kendal Regency needs to optimize the disbursement of Zakat to Mustahiq, which covers five program areas: Education, Economy, Health, Da'wah, and Humanity.

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