

## ANALYSIS OF THE UTILIZATION AND MANAGEMENT OF ZAKAT FUNDS BY BAZNAS FOR THE PERIOD 2019-2021 EFFICIENCY STUDY OF ZAKAT METHOD CORE PRINCIPLES

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### ABSTRACT

The utilization of zakat funds is the process of using zakat funds to meet the needs of mustahik (zakat recipients) in order to improve social and economic welfare. This research analyzes the efficiency of the utilization and management of zakat funds by the National Zakat Agency (BAZNAS) for the 2019-2021 period using the Zakat Core Principles (ZCP) Method. Using a qualitative approach and secondary data from BAZNAS's financial and performance reports, the study measures effectiveness based on the principles of wealth redistribution, moral values, and social solidarity. The results indicate that BAZNAS has achieved a high level of effectiveness in managing zakat funds. Programs, such as staple food assistance, were implemented quickly and on target, providing a significant positive impact in meeting the consumptive needs of mustahik. BAZNAS is considered successful in optimizing the use of funds through targeted programs and cooperation with local partners, thereby contributing to the improved welfare of zakat recipients. To further increase efficiency, it is recommended that BAZNAS strengthen planning, strategy evaluation, and coordination with local partners to ensure increasingly efficient and well-targeted fund distribution.

**Keywords:** Zakat Core Principles, Utilization and Management, Zakat Funds

### ABSTRAK

Pemanfaatan dana zakat adalah proses penggunaan dana zakat untuk memenuhi kebutuhan mustahik (penerima zakat) agar dapat meningkatkan kesejahteraan sosial dan ekonomi. Penelitian ini menganalisis efisiensi pemanfaatan dan pengelolaan dana zakat oleh Badan Amil Zakat Nasional (BAZNAS) periode 2019-2021 menggunakan Metode Zakat Core Principles (ZCP). Dengan pendekatan kualitatif dan data sekunder dari laporan keuangan serta kinerja BAZNAS, penelitian mengukur efektivitas berdasarkan prinsip redistribusi kekayaan, nilai moral, dan solidaritas sosial. Hasil penelitian menunjukkan bahwa BAZNAS telah mencapai tingkat efektivitas yang tinggi dalam pengelolaan dana zakat. Program-program,

seperti bantuan sembako, terlaksana dengan cepat dan tepat sasaran, memberikan dampak positif signifikan dalam memenuhi kebutuhan konsumtif mustahik. BAZNAS dinilai berhasil memanfaatkan dana secara optimal melalui program terarah dan kerja sama dengan mitra lokal, sehingga berkontribusi pada peningkatan kesejahteraan penerima zakat. Untuk meningkatkan efisiensi lebih lanjut, disarankan agar BAZNAS memperkuat perencanaan, evaluasi strategi, dan koordinasi dengan mitra lokal guna memastikan distribusi dana yang semakin efisien dan tepat sasaran.

Kata kunci : Zakat Core Principle, Pemanfaatan dan Pengelolaan serta Dana zakat

## INTRODUCTION

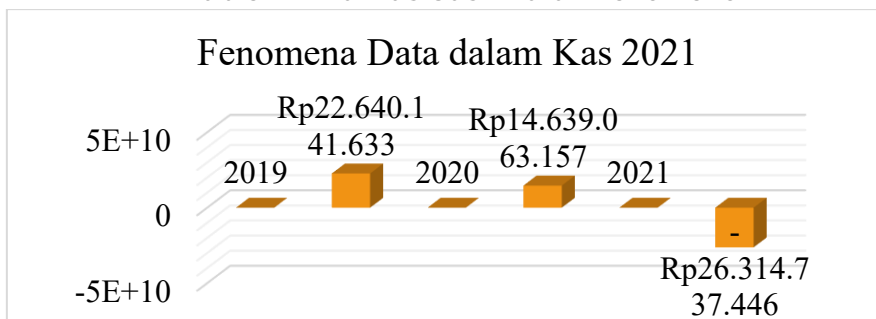
In the Pillars of Islam, zakat is one of the most important financial instruments. Islam, *as a religion that means mercy to all creation* (rahmatan lil 'alamin), *has set and provided its best solution to achieve social welfare, which is through zakat.* (Sasanti et al., 2020), so that the welfare of Muslims individually can be evenly distributed from the use and management of zakat.

The use of zakat funds is the process of using zakat funds to meet the needs of mustahik (zakat recipients) in order to improve their social and economic welfare. The use of zakat funds must be carried out carefully and effectively in order to provide maximum benefits for mustahik and the community, while the management of zakat funds includes the process of collecting, managing, and distributing zakat funds in a transparent and accountable manner.

In the Law, the management of zakat funds must be carried out by institutions that have expertise and experience in managing zakat funds, as well as ensuring that zakat funds are used in accordance with the purposes and applicable sharia principles.

Funds collected in numbers and recorded as incoming cash, accountability, funds can be used on target until they are received by the righteous, while the results of the researcher's data review obtained data on zakat funds stored during 2021 after data confirmation with BAZNAS financial statements, which can be displayed in the phenomenon table 1.1. Next:

**Table 1. 1 Baznas Cash Data Phenomenon**



Data sources in processing, 2023

Table 1.1 above shows :

"The amount of cash and cash equivalents at the end of the year. Cash and cash equivalents are current assets that are converted into cash. The amount of cash and cash equivalents at the end of the year shows that a lot of cash can also be utilized and managed to meet program needs and other sudden needs. From table 1.1, it can be seen that the amount of cash and cash equivalents at the end of 2018 was Rp56,411,977,055, which decreased compared to the amount in the previous period (Rp95,225,233,239).

The decline in data could be caused by expenditures greater than the income of zakat funds during the period. Meanwhile, in 2019, the amount of cash and cash equivalents at the end of the year was IDR 22,640,141,633, which decreased significantly compared to the amount in the previous period (IDR 79,052,118,688). This decline may be due to a variety of factors, such as expenses greater than income, the use of cash and cash equivalents to pay debts, or investments in other assets. Furthermore, in 2020, the amount of cash and cash equivalents at the end of the year continued to decrease to IDR 14,639,063,157, which shows another decrease compared to the amount in the previous year (IDR 93,691,181,845).

The decline may be due to the same factors as in the previous year. But in 2021, the amount of cash and cash equivalents at the end of the year became negative, which was -IDR 26,314,737,446. This shows that the entity has more debt than cash and cash equivalents it has. This situation can be caused by large expenses to pay off debt or investments in other assets that bind cash and cash equivalents. However, it should be noted that changes in cash amounts and cash equivalents can be affected by many factors, such as financial policies, investments, and unrecorded operations. But in 2021, it became negative, namely -IDR 26,314,737,446 per year-end cash. This coincides with a fairly complex pandemic period. It should be noted that cash changes at the end of this year can be influenced by many factors, such as monetary policy and global economic factors."

Supposedly, during the pandemic and monetary period, it should not be the cause of the year-end cash decline phenomenon, said Putra (2020), namely :

"During the pandemic, the use of zakat funds must be carried out freely, but must meet clear criteria so as not to go out of the function of zakat itself. This shows that zakat funds must be managed properly and on target, so that they can provide maximum benefits for zakat recipients. Meanwhile, the criteria can be in the form of types of expenses that can be financed with zakat funds, such as basic needs, education, health, and so on. With the proper use of zakat funds, it is hoped that it can help reduce social disparities and improve the welfare of people who need special

mustahiq." However, in contrast to Ladiku's (2020:3) opinion that Zakat that is well managed can alleviate poverty and improve the welfare of the poor.

Selanjutnya, table 1.1 di di konfirmasi dengan tinjauan isu dari Ombudsman pada On November 3, 2021, the Spokesperson for the West Nusa Tenggara (NTB) High Prosecutor's Office, Dedi Irawan, said that the NTB High Prosecutor's Office was waiting for a report from the Ombudsman regarding the alleged use of zakat money for personal interests which was in the investigation stage. In addition, Curtain from [Republika.co.id](http://Republika.co.id), Jakarta, Tuesday 07 Dec 2021 05:27 WIB, Esthi Maharani curtained the Center for the Study of the National Amil Zakat Agency (Baznas) estimating losses due to the eruption of Mount Semeru of around Rp 310 billion, including public facilities and infrastructure. This means that there is a distribution of zakat funds for the use of public facilities and infrastructure. So that the difference in efficient and effective management and utilization has not found a point that is not more detailed, therefore, the researcher novelty the research by using the Zakat Core Principle as a method of measuring the efficiency and effectiveness of zakat funds.

Based on the gap theory, it can be said that the distribution of zakat is only aimed at the poor and not for education or health activities. Thus, zakat funds are managed carefully and effectively, as well as ensuring that zakat funds are used for purposes in accordance with applicable sharia principles, such as fulfilling mustahik rights, encouraging mustahik independence, and developing the social and economic welfare of the community equally, even the legalization of zakat is to help the state of the mustahik economy, as well as a tool that can help balance the economic sector in a countries such as Indonesia, so that in the end the management of zakat has the main purpose, which is to change the total number of mustahik so that they become muzakki (Hamdani, et al., 2019:41, therefore, with the establishment of BAZNAS, it must be able to create and realize the welfare of mustahik evenly as a role and function as a national zakat agency, in addition to that for the management of zakat funds by Baznas it should be able to be channeled more optimally to eight asnaf, namely the fakir, poor, amil, convert, riqob or servant of sahaya, fisabilillah, gharim and ibn sabil (Nafi, 2020:152).

Especially the distribution of zakat for the poor in Indonesia which is still high (Gianie, 2022), With such a high shortage of meeting the needs of individual welfare, hunger occurs because poverty in reality does not reach food consumption of 2100 calories per capita daily. Thus, there is still a lack of effectiveness and efficiency regarding zakat funds, so it is important to conduct research with an update, namely the management and utilization of zakat funds using ZCP as a research novelty.

## METHODS

The qualitative research method is used by applying the Zakat Core Principles (ZCP) as an update. This approach focuses on the meaning, process, and in-depth understanding of the phenomenon being studied, the researcher hopes to use qualitative research methods, in order to be able to explore in-depth and more informative information. The interview was carried out using a semi-structured technique (in-depth interview) and using an interview guide which was the subject of the research question which was then developed by the researcher along with the question and answer with the informant, but not far from the interview guide, an interactive interview between the researcher and the informant, namely as many as 6 (six) sources (informants) with coding.

## RESULTS

### National Amil Zakat Agency (BAZNAS)

The National Amil Zakat Agency (BAZNAS) was established by the Indonesian government through the Presidential Decree of the Republic of Indonesia No. 8 of 2001. BAZNAS is the official and only body that has the authority to carry out the task of managing zakat nationally. These tasks include the collection, distribution, and utilization of zakat, infaq, and shodaqoh.

The role of BAZNAS is further strengthened by the existence of Law Number 23 of 2011 concerning Zakat Management. This law recognizes and confirms BAZNAS as an authorized institution in managing zakat. BAZNAS is regulated as a non-structural government institution that has a mandate and direct responsibility to the President through the Minister of Religion.

### Utilization and management of zakat funds by BAZNAS in the 2019-2021 period

The management of zakat funds in Indonesia follows the rules set by BAZNAS (National Amil Zakat Agency) and other zakat institutions. BAZNAS acts as an official institution responsible for the collection, management, and distribution of zakat funds at the national level.

Zakat institutions in Indonesia, including BAZNAS, refer to the principles that have been regulated by BAZNAS and are based on the teachings of the Qur'an and Hadith. They have a deep understanding of the laws of zakat contained in the Qur'an and Hadith, and have the ability to apply these principles in the practice of managing zakat funds.

#### a. Research results on Zakat Fund

The interpretation of the results of the triangulation above is that In the context of the distribution of zakat to the entitled recipients, Zakat must be

distributed to the entitled recipients in accordance with the criteria that have been set in sharia. Zakat recipients must meet the conditions and needs that have been set so that they are entitled to receive zakat assistance. Zakat recipients consist of several categories, such as the poor, in debt, amil, converts, slaves wanting to be free, riqab, and fisabilillah. The criteria for recipients include lack of property and inability to meet basic needs. Zakat distribution is carried out through zakat institutions or amil zakat bodies that are responsible for the management and distribution of zakat. Transparency, auditing, and regular reporting are needed to ensure the management of zakat funds in accordance with sharia and the purpose of zakat.

b. Research results on Utilization

The interpretation of the results of the above triangulation is that the use of funds that is ineffective or below expected occurs in several programs, including the housing assistance program with zakat funds. This is due to the lack of attention to good construction, so that the houses built are not durable and do not meet the expected safety standards. To improve the effectiveness of the use of funds, measures such as careful planning, effective coordination, needs analysis, clear objectives, appropriate program adaptation, thorough evaluation, strategy improvement, stakeholder engagement, capacity building, strict monitoring and control, strict oversight, ethical awareness, clear regulation, transparency, integrity, investigation and decisive action, public participation, strong oversight system, reform institutions, as well as increasing the capacity of human resources. By combining all these measures, it can increase the effective use of funds and provide maximum benefits to the beneficiaries. Continuous evaluation and improvement are also important in ensuring a more effective use of zakat funds and in accordance with expectations.

c. Research results on Management

Based on the results of interviews with informants, it can be concluded that zakat institutions have effective programs and clear targets in meeting the consumptive needs of the community. Needs studies, cooperation with local partners, and rapid distribution to recipients are important factors in ensuring the effectiveness of the basic food program. The basic food assistance program is a real example of a very effective program, where zakat institutions collect zakat funds from the community and quickly provide basic food assistance to people in need. All of these steps are carried out with the clear aim of meeting the consumptive needs of people in need, so as to have a significant positive impact.

## **ZCP method in the utilization and management of zakat funds by BAZNAS in the 2019-2021 period**

- a. Utilization of zakat funds by BAZNAS in the 2019-2021 period according to the ZCP Method

The DCR result is 0.94% if it is confirmed at the category level to be Highly effective, meaning the highest level of effectiveness, which means that an individual, team, or organization has achieved or exceeded all the expected goals and outcomes in a highly efficient manner. Their performance is impressive, and they demonstrate the ability to overcome challenges, innovate, and raise standards. At this level, they become good examples for others to follow and contribute significantly to the overall success.

**Table 2. 1 Category: DCR**

Percentage	Category
>90%	Highly effective
70 – 89%	Effective
50 – 69%	Fairly effective
20 – 49%	Below expectation
< 20%	in effective

Source : Baznas Study Centre, 2023

The results of the research on the use of zakat funds by Baznas for the period of 2019 – 2021 are in the category of Highly effective, The use of zakat funds which is categorized as highly effective refers to the use of zakat funds in an optimal way and produces a significant impact in meeting the needs of people in need.

- b. Management of zakat funds by BAZNAS in the 2019-2021 period ZCP Method

The results of the study also show that zakat managers are supported by adequate and good internal control. Internal control includes policies and procedures designed to ensure that zakat funds are managed properly, protect zakat assets, prevent misuse, and ensure accountability and transparency. With adequate internal control, zakat institutions can carry out their operations efficiently and effectively, and provide assurance to the community that the zakat funds they provide are managed properly.

It can be found from this study that zakat managers have the right understanding of zakat law, comply with zakat regulations, and are supported by adequate and good internal control. This indicates that the zakat institution has carried out its duties professionally and in accordance with sharia

principles, so that it can give confidence to the public about the good and quality management of zakat funds.

## **DISCUSSION**

### **Discussion of the results of research on the Utilization and Management of Zakat Funds by BAZNAS in the 2019-2021 Period**

Based on the results of the interpretation, zakat funds are an obligation for Muslims who have financial capabilities. Zakat has important principles, such as the obligation for Muslims who have property to achieve nisab, wealth redistribution, and high moral values and social solidarity. BAZNAS is responsible for managing and utilizing zakat funds in accordance with Islamic concepts and principles. The payment of zakat strengthens the relationship with Allah, carries out social responsibility, and contributes to creating a just and prosperous society. Therefore, understanding Islamic principles and the implementation of zakat obligations is important for Muslims in carrying out worship and social responsibility.

The common thread of this study is that zakat is an obligation for Muslims who have financial ability and have important principles, such as wealth redistribution, moral values, and high social solidarity. BAZNAS is responsible for managing and utilizing zakat funds in accordance with Islamic concepts and principles. The payment of zakat strengthens the relationship with Allah, carries out social responsibility, and contributes to creating a just and prosperous society. Zakat must be measured based on a certain percentage of the property owned, and the calculation differs depending on the type of property. With clear measurements, zakat calculation can be done fairly and transparently, ensuring the right contribution according to wealth. Zakat must be distributed to eligible recipients in accordance with the criteria that have been set in sharia, such as the poor, in debt, and others. Zakat distribution is carried out through zakat institutions or amil zakat bodies that are responsible for the management and distribution of zakat.

Effective use of zakat funds involves careful planning, transparency, monitoring, evaluation, and active community participation. However, there are also programs that are ineffective in utilizing zakat funds, such as housing assistance programs that do not pay attention to good construction. To increase the effectiveness of the use of zakat funds, steps such as careful planning, effective coordination, evaluation, and strategy improvement are needed. Zakat institutions also have effective programs, such as the basic food assistance program, which meet the consumptive needs of the community with the cooperation of local partners and rapid distribution. All of this aims to meet the needs of people in need and have a significant positive impact.

The results of this study are in accordance with the empirical evidence described by Beik, I. S., & Arsyianti, L. D. (2016). *Sharia Development Economics:*



Relevant Theories, Indicators, and Applications. Jakarta: Rajawali Press. This study examines the use and management of zakat funds in the context of the economic context of sharia development. This study found that the effective use of zakat funds can improve the economic welfare of the people and reduce poverty. In addition, its management from the aspect of Islamic law is proven by Al-Qardhawi, Y. (2000). *Fiqhuz Zakat: A Critical and Comprehensive Study of the Law of Zakat*. Jakarta: Gema Insani Press. This study focuses on the law of zakat and how the management of zakat funds should be carried out in accordance with sharia principles. This research covers aspects of collecting, distributing, and utilizing zakat funds to achieve expected social and economic goals.

### **Discussion of the results of research on the Efficiency of the ZCP Method in the Utilization and Management of Zakat Funds by BAZNAS in the 2019-2021 Period**

Based on the results of the analysis using ZCP with the DCR formula approach, it is 0.94% if it is confirmed at the category level is at Highly effective, meaning the highest level of effectiveness, which means that a person, team, or organization has achieved or exceeded all the expected goals and results in a very efficient way. Their performance is impressive, and they demonstrate the ability to overcome challenges, innovate, and raise standards. At this level, they become good examples for others to follow and contribute significantly to the overall success. The results of the research on the use of zakat funds by Baznas for the period of 2019 – 2021 are in the category of Highly effective, The use of zakat funds which is categorized as highly effective refers to the use of zakat funds in an optimal way and produces a significant impact in meeting the needs of people in need. The use of highly effective zakat funds does not only focus on distributing assistance, but also on achieving long-term goals to improve the welfare of people in need.

The common thread of this study is from the results of the analysis using ZCP with a DCR formula approach of 0.94%, it is confirmed that the use of zakat funds by Baznas for the 2019-2021 period is at the level of the Highly Effective category. This means that a person, team, or organization involved in the use of zakat funds has achieved or exceeded all the expected goals and results in a highly efficient manner. This highest level of effectiveness shows that zakat institutions have succeeded in utilizing zakat funds in an optimal way and producing a significant impact in meeting the needs of people in need. They are not only focused on distributing aid, but also on achieving long-term goals to improve the welfare of people who receive zakat.

This research shows that zakat institutions have effective programs and clear targets in meeting the consumptive needs of the community. They conduct needs studies, collaborate with local partners, and distribute quickly to recipients. All of

these steps are carried out with a clear goal of meeting the consumptive needs of people in need, so as to have a significant positive impact. The basic food assistance program is a real example of a very effective program. Zakat institutions collect zakat funds from the community and quickly provide basic food assistance to people in need. This shows that the zakat institution has succeeded in reaching the recipients immediately, and this program has a significant positive impact in meeting the consumptive needs of people in need. Furthermore, if confirmed with the categories of consumptive and productive time effectiveness sourced from the Center for Strategic Studies of Baznas (2023), consumptive nature is in the category of less than 3 months. This shows that zakat institutions have an effective program and clear targets for consumptive-based programs, so that the collected zakat funds can reach recipients immediately. Meanwhile, productive nature is in the category of less than 6 months. This shows that zakat institutions also have effective programs and clear targets for productive-based programs, so that the collected zakat funds can reach recipients immediately.

The results of this study illustrate that zakat institutions have succeeded in utilizing zakat funds effectively and efficiently. They have a targeted and clear program, and are able to reach recipients quickly for both consumptive and productive-based programs. This success has a significant positive impact in meeting the needs of people in need, and this zakat institution is a good example for others to follow in making optimal use of zakat funds.

The results of this study are in accordance with the results of research conducted by Wahab, N. A., & Rahman, A. R. A. (2011). A framework to analyse the efficiency and governance of zakat institutions. *Journal of Islamic Accounting and Business Research*, 2(1), 43-62. This research develops an analytical framework to measure the efficiency and governance of zakat management institutions. The researcher found that zakat management institutions must follow the principles of good governance to improve the efficiency of the management and utilization of zakat funds. However, the results of this study are not in line with the results of research conducted by Huda, N., & Sulaiman, M. (2016) The results of the study show that the proper use and management of zakat funds can help reduce poverty and improve the economic welfare of the community. In addition, the suitability in the distribution that is categorized as "fast" is in accordance with the results of research conducted by Kholilah, M. D., & Abidin, A. Z. (2018) measuring the performance of zakat management institutions in Indonesia and Malaysia. The researcher used financial and non-financial indicators to measure the effectiveness of the management and utilization of zakat funds. The results of the study show that zakat management institutions that have good performance in collecting and distributing zakat funds are better able to achieve the expected social and economic goals.

## CONCLUSION

1. The utilization and management of zakat funds by BAZNAS in the 2019-2021 period has reached a high level of effectiveness, with a significant positive impact in meeting the needs of people in need.
2. Effective programs have succeeded in reaching recipients quickly and have a significant positive impact in meeting the consumptive needs of the community in the Fast category.

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