

# Analysis of Zakat Management Performance Based on The National Zakat Index Approach: A Case Study

Irni Nuraini<sup>1</sup>

<sup>1</sup>*Institut Agama Islam Tazkia*

Poverty is a sunnatullah. Islam focuses on poverty alleviation by laying the foundations of worship in the pillars of Islam in the form of social finance, namely zakat. In 2013, the National Zakat Potential reached Rp 217 trillion per year, but the realization was only around 1%. One of the leading causes of the low completion of zakat is the need for more public trust in the distribution of zakat through zakat institutions. Thus, it is necessary to assess the performance indicators of zakat management institutions to be published to the public. This study aims to assess and evaluate the performance of zakat management, including macro and micro dimensions, with a case study of LAZ Darut Tauhid (DT) Peduli Garut Regency. The sample used was 100 mustahik households using a purposive sampling technique. The analysis method used is the National Zakat Index using the Multi-Stage Weight Index estimation method. The results showed that the performance of zakat management by LAZ DT Peduli Garut is good, with the national zakat index value of 0.65 and the modified national zakat index value is 0.76.

**Keywords:** National Zakat Index; Poverty; Zakat Management Performance

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\*Correspondence:

Irni Nuraini

irninuraini@gmail.com

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2.2.

## INTRODUCTION

The Indonesian government has provided poverty alleviation programs that cover many factors, such as the People's Welfare Poverty Alleviation Program Keluarga Harapan, Kartu Indonesia Sehat, and Kartu Indonesia Pintar (Ministry of Communication and Informatics, 2015). However, implementing government programs has yet to reduce poverty effectively and touch on the community's basic needs in the medium or long term. A case in point is the Jamkesda (Regional Health Insurance) program, provided by the government to the poor in Sidoarjo District, East Java. Many data errors still need to be addressed in Jamkesda membership, so the beneficiaries are not on target due to poor data collection management (Sangadji et al., 2019). According to Yusuf Qardhawi, humans must realize that poverty is a problem of human life created by Allah. Therefore, solving this problem should be done based on the holy sharia revealed by Allah. Only sharia in Islam lays a strong foundation and suggests a concrete, basic, complete, and comprehensive solution (Riyaldi, 2017; Widiastuti et al., 2018). In the Qur'an Surah At-Taubah verse 60, which means "Alms-tax is only for the poor and the needy, for those employed to administer it, for those whose hearts are attracted to the faith, for 'freeing' slaves, for those in debt, for Allah's cause, and for 'needy' travellers. "This is' an obligation from Allah. And Allah is All-Knowing, All-Wise." The solution to the problem of poverty is mentioned directly in verse by explaining that zakat is a decree of Allah to oblige people who have excess wealth to share with people in need, following the provisions mentioned in verse.

One of the histories related to the successful application of zakat was during the reign of Umar bin Abdul Aziz. He re-implemented Islamic teachings as a whole and as a whole in his government system, especially in terms of public welfare through the Baitul Maal institution. One of the funds managed in Baitul Maal is derived from zakat funds. With new policies and confirmation of policies by Umar bin Abdul Aziz, zakat funds could make the lives of the people and the country at that time at a high level of welfare and progress. Abdurrahman ibn Zaid narrated from Umar ibn Asid about this phenomenon, saying: "By Allah, Umar ibn Abdul Aziz did not pass away but someone came to us with a lot of money and said: 'Use this according to your opinion'. In the end, he did not succeed in finding a mustahik for zakat and returned with his wealth, because Umar had prospered his people" (Mohd Noor, 2015).

This history encourages the increasingly positive urgency of the role of zakat managed following Islamic law in solving the problem of poverty.

The urgency of zakat will be more positive when the potential of zakat is projected to be very high. Based on the data from The Pew Forum on Religion and Public Life, the number of Islam adherents in Indonesia could reach 209.1 million or 87.2% of the total population. Based on research by BAZNAS, Bogor Agricultural Institute (IPB), and Islamic Development Bank, the potential of national zakat could reach Rp 217 trillion. However, the BAZNAS report revealed that the zakat potential that could be absorbed and managed by BAZNAS institutions only reached Rp 450 billion in 2007, increasing to Rp 2.73 trillion in 2013 or only about 1% (Canggih & Fikriyah, 2017). These data show that there is still too far a gap between the potential of zakat funds and the realization of funds collected.

One of Indonesia's regions with a gap between the potential and realization of zakat funds is Garut Regency, West Java province of Indonesia. Garut Regency has a majority Muslim population which, even the percentage, can reach 99.80% (Hartoyo & Purnamasari, 2010). According to BAZNAS, the potential of the zakat fund, which is only obtained from civil servants of the Garut government, can be targeted to reach 4 M/month. However, it turns out that the results of collecting zakat funds, especially in BAZNAS Garut Regency, can only reach 600 million/month or can be absorbed only 15% of the total potential of zakat funds (tribunjabar.id, 2018).

The fundamental thing that causes the gap between the potential and realization of zakat funds is the need for more public trust in the need to channel zakat through zakat management institutions established by the government or through zakat management institutions established by the community. To build and foster that trust, the government and the community need to work together and convince each other that zakat and all its management are needed to raise humanity's dignity. The trust can grow if the zakat managers have adequate capacity and professional level and are accountable, transparent, honest, and trustworthy (Ministry of Religious Affairs of the Republic of Indonesia, 2013).

Regulation (UU) number 23 of 2011 explains that the zakat institutions officially listed in the law are the National Amil Zakat Agency (BAZNAS), assisted by the organization unit of Zakat Management Unit (UPZ) and the second the Amil Zakat Institution (LAZ) (Kementrian Agama RI, 2011). These institutions have a

significant role in collecting and distributing zakat in Indonesia. LAZ is present along with increasing public awareness to improve the welfare of the poor through the role of zakat management organizations. This argument is supported by national survey data conducted by Syarif Hidayatullah State Islamic University Jakarta. The survey shows that 97% of people want LAZ to work in an accountable and transparent manner, 90% ask for easy access to supervise the funds managed, and 90% demand the publication of financial reports in the mass media. Furthermore, 88% of the community felt the need for donor data collection. In addition, 75% of people do not want to channel zakat to zakat institutions that are not known for their accountability, and even 63% of people want to know where the funds are channeled (Nurhasanah, 2018).

Therefore, the management performance carried out by BAZNAS and LAZ must of course be assessed and evaluated in a measurable manner according to the indicators that affect the input and output of zakat funds. So that the objectives of transparency and accountability are achieved from the performance of BAZNAS and LAZ. The BAZNAS Center for Strategic Studies (Puskas) in its responsibilities has one of the tasks, namely to compile a measuring instrument for national zakat management, which can be used as a reference by BAZNAS Members in evaluating the current condition of national zakat management, as well as being a reference in formulating policies taken. Thus, Puskas BAZNAS has developed a study related to this measurement tool, which is named the National Zakat Index (BAZNAS, 2017). The National Zakat Index (IZN) measures the performance level of zakat management from various aspects, divided into two main aspects, namely macro and micro aspects. IZN is expected to be able to become a comprehensive national standard reference in assessing the performance of zakat management in Indonesia (BAZNAS, 2017). The role of zakat is very strategic and has a significant effect on poverty alleviation if it is regulated and managed properly by zakat management institutions. With the performance assessment of zakat institutions using the NZI measurement tool, it is hoped that it will be able to provide a bright spot regarding the core problems in terms of zakat management, and the next step is to be able to immediately make concrete improvements so that the solution to various poverty problems in the country can be realized. With this background, the writer would like to raise the title of the research "Analysis of LAZ Zakat Management Performance based on the

National Zakat Index Approach (Case Study of LAZ D'T Peduli Garut)".

## LITERATURE REVIEW

### Zakat

In Law Number 38 of 1999 article 1 paragraph (2) concerning Zakat Management, namely "zakat is property that must be set aside by a Muslim or a body owned by a Muslim in accordance with religious provisions to be given to those who are entitled to receive it". A Muslim or a body owned by a Muslim who is obliged to pay zakat is called a muzakki, while a person or body entitled to receive zakat is called a mustahik.

For every Muslim, who is independent, of puberty, of sound mind and has zakawi property (property that must be zakat) who has reached nishab and fulfills the conditions, it is obligatory to pay zakat (Khoir, 2006). This is based on Nash Al-Qur'an: "And establish prayer, pay zakat and bow down with those who bow down" (Q.S Al-Baqoroh: 43).

### Classification of Zakat

#### a) Tithes

Zakat fitrah is prescribed in the second Hijri year of the month of Sha'ban. Since then, zakat fitrah has become a mandatory expenditure for every Muslim who has excess of normal family needs on the eve and Eid al-Fitr. According to Qardawi (2004) Zakat fitrah aims to purify people who are fasting by giving food to the poor and fulfilling their needs and begging on Hari Raya. In addition to making the hearts of the poor happy on Eid al-Fitr, it is also intended to cleanse small sins that may exist when someone is fasting in Ramadan, so that that person truly returns to the state of nature and purity as when he was born from his mother's womb.

#### b) Zakat Maal

According to Sabiq (2004), zakat maal is zakat on property that must be paid by every Muslim when he has reached his nishab/haul. According to Wahbah Az Zuhaili in his book Fiqh Islam Wa'adillatuhu, zakat is obligatory on five types of property, namely: money, mining goods, trade goods, plants and fruits, and livestock (camels, cows, and goats).

### Mustahik Zakat

Based on Al-Quran Surah at-Taubah verse 60, the parties entitled to zakat property amount to eight groups, (Qardawi, 2004):

- a. Fakir is a person who has no property or business at all, or has property or business but not enough

for himself and his family (income does not meet half or less than the needs).

- b. The poor are people who have half of their needs or more but not enough. Or people who usually have an income, but at some point the income is not enough.
- c. Amil Zakat are people who carry out all zakat affairs activities, where Allah provides wages for them from zakat assets as a reward. Making amil zakat as a part of asnaf shows that zakat in Islam is not a task that is only given to a person or individual, but is also the task of the congregation which is even the duty of the state to be responsible for managing zakat.
- d. A convert is a person who has just converted to Islam while his faith is not yet strong. It is. Riqab is a servant who has been promised by his master that he can redeem himself. The servant was given zakat just to redeem himself.
- f. Gharim are people who have debts. The characteristics of the gharimin can be divided into two, namely, first, people who are in debt for their own benefit, such as for family maintenance, costs due to illness, building houses, including those who are affected by disasters so that their assets are destroyed. Then the second, people who are in debt for the benefit of others.
- g. Fi Sabilillah are those who are struggling to uphold the religion of Allah SWT
- h. Ibnu Sabil is a person who is on a lawful journey, and really needs help with the fare just to get to his destination.

#### Zakat Management Organization

The Amil Zakat Institution established by the private sector can be confirmed as a legitimate amil zakat institution according to the decree of the minister of religion (Kep. Minister of Religion No. 581/1999). The requirements to be confirmed as a National Amil Zakat Institution are as follows (FOZ, 2011):

- a. Act of incorporation
- b. Muzakki, mustahiq, and management data
- c. Short, medium, and long-term work program plans
- d. Has been able to raise funds of IDR 1 billion per year and received an FOZ recommendation
- e. Balance sheet or statement of financial position
- f. The statement is ready to be audited.

#### National Zakat Index

The data analysis method used in this study uses two approaches, namely the quantitative analysis

approach and the qualitative analysis approach. A quantitative analysis approach using a calculation estimation technique called the Multi-Stage Weigh Index is used to display data in the form of calculation results for the National Zakat Index. A qualitative analysis approach was used to collect factual data from interviews and questionnaires obtained from the management of amil zakat and mustahik bodies (BAZNAS, 2017).

## RESEARCH METHOD

The research was conducted in Garut Regency, West Java Province, Indonesia. With a research time of approximately 4 months, it was conducted from March 2019 to June 2019. Data collection techniques used interviews and questionnaires. There are 100 mustahik and also LAZ DT Peduli Garut staff who will be the object of interviews in this study.

Stages of Zakat Management Performance Measurement Using NZI. The NZI component is formed by two dimensions, namely the macro dimension and the micro dimension. The macro dimension has three indicators, namely regulations with a contribution weight of, government budget support, and a database of zakat institutions with a weight. In this dimension, the role of government and society greatly influences the development of zakat in its contribution to building zakat institutions. Furthermore, on the micro dimension, there are two indicators that measure the performance of zakat institutions and the impact of zakat on mustahik. In terms of institutional indicators, it is divided into four components consisting of collection, management, distribution and reporting. Meanwhile, the impact indicators of zakat are divided into three components, namely the CIBEST Index, which measures the material and spiritual well-being of mustahik. Then the third indicator is independence.

The NZI method combines several stages that are systematic in nature so that they must be carried out sequentially by weighting each index component, including:

1. The first step is to make a scoring scale with a range of 1-5, where 1 describes the worst condition and 5 is the best condition. This scoring is made for all the variables that make up the index.
2. The second stage, calculating the index of each variable
3. The third stage, then multiplying the index obtained on each component with their respective weights to obtain the index on the indicator.

4. The fourth stage, multiplying the indexes obtained for each indicator with their respective weights, to obtain indexes on the macro and micro dimensions
5. The fifth stage, multiplying the index obtained in each dimension with their respective weights to obtain the National Zakat Index.

The rating scale listed in the NZI, and classified into five assessments in explaining zakat performance, namely L (0.81-1.00) means very good (0.61-0.80) means good, (0.41-0.60) means good enough, (0.21-0.40) not good, and (0.00-0.20) means not good.

## RESULTS

### Performance of Zakat Management LAZ DT Peduli Garut

#### 1. Regulation

The regulation indicator has an index value of 1.00. This is because Garut Regency continues to experience developments related to regional regulations in regulating the management of zakat in Garut Regency. Starting from the regional regulation (Perda) of Garut Regency Number 1 of 2003 concerning Management of Zakat, Infaq, Shodaqoh which is now no longer valid, then continued with the latest regional regulation, namely regional regulation number 6 of 2014 concerning Management of Zakat, Infaq, and Shodaqoh, strengthened previously by the Regent's instruction No.451.12/78/Kesra regarding Optimization of Zakat Income Collection within the Garut Regency Government through BAZNAS Garut Regency.

#### 2. Budget support

The APBD support indicator in the Zakat Index gets a value of 0.00. This is because the zakat institution LAZ DT Peduli has never received APBD funds from the regional government specifically for the management of zakat funds in 2017 and 2018 according to the results of an interview with the Head of the LAZ DT Peduli Garut Program Implementation Office, Nanang Abdul Aziz. As for the regional regulations, the APBD budget for LAZ is indeed not budgeted, but there is still a possibility for LAZ to get APBD support from the local government.

#### 3. Database

Based on the calculation of the indicator index *database* zakat institution, the index value of the zakat institution database indicator is 0.33 or the institution's performance for the institution's database indicator is not good.

### Performance of Zakat Management LAZ DT Cares for Garut Micro Dimensions

#### 1. Institutional

Institutional indicator index values:

$$X_{21} = 0,30 X_{211} + 0,20 X_{212} + 0,30 X_{213} + 0,20 X_{214}$$

$$X_{21} = 0,30 (1,00) + 0,20 (1,00) + 0,30 (0,75) + 0,20 (1,00)$$

$$X_{21} = 0,925$$

Is known:

$$X_{21} = \text{Index of Institutional Indicators}$$

$$X_{211} = \text{Collection Variable Index}$$

$$X_{212} = \text{Management Variable Index}$$

$$X_{213} = \text{Distribution Variable Index}$$

$$X_{214} = \text{Reporting Variable Index}$$

Based on the calculation, the institutional indicator gets an index value of 0.925, meaning that the performance of the institution is in the very good category, that is, in the range of 0.81-1.00. In terms of collecting LAZ DT Peduli Garut, it has a very high value, namely an index value of 1.00, this shows that the percentage of zakat funds collected continues to increase every year.

Based on the 2018 LAZ DT Peduli Garut Performance Report, it is targeted that zakat funds in 2018 will reach 1.7 billion, but in reality it exceeds more than 1.7 billion, reaching around 2.3 billion. This shows that muzaki's trust continues to increase towards LAZ DT Cares Garut.

In terms of management, LAZ DT Peduli Garut has an index value of 1.00. This indicates that LAZ DT Peduli has complete SOPs for zakat management, strategic plans, ISO/quality management certification, and also an annual work program. shows the seriousness of zakat institutions in terms of management. In terms of distribution, LAZ DT Peduli has an index value of 0.75, this is indicated by the percentage of ACR reaching 72% and also social and economic programs that can be realized well in the span of 2-<6 months and 6-<9 months, as well as da'wah programs that budgeted around 7.5-10% of the total budget.

The reporting variable for LAZ DT Peduli is very good, with an index value of 1.00, this is because LAZ DT Peduli has very good financial reporting performance and is always audited with the WTP predicate and is also supported by sharia audit reports, financial reporting is always published periodically through magazines. "SWADAYA" so that it supports transparency for the community regarding the management of zakat funds that have been collected. LAZ DT Peduli has always been a reference for financial

reports for other zakat management institutions in Garut Regency because of its excellent reporting performance.

2. Impact of Zakat

Index on the impact indicators of zakat. The formula used is as follows:

$$X_{22} = 0,40 X_{221} + 0,40 X_{222} + 0,20 X_{223} = 0,40 (1,00) + 0,40 (0,50) + 0,20 (0,75) = 0,75$$

Is known:

X<sub>22</sub> = Zakat Impact Indicator

X<sub>221</sub> = CIBEST Welfare Index Variable

X<sub>223</sub> = HDI Modification Variable

X<sub>223</sub> = Independence Variable

From the formulation that has been used, the index value of the zakat impact indicator is 0.75. This means that the impact of zakat from the distribution and utilization of zakat funds by LAZ DT Peduli Garut on mustahik is in the very good category.

The impact indicator of zakat in terms of the CIBEST Welfare Index has an index value of 1.00. This indicates that more than 80% of the mustahik LAZ DT Peduli Garut are included in the prosperous quadrant, namely materially and spiritually rich. This is due to the success of the LAZ DT Peduli economic program. very well implemented, it can be seen in terms of coaching or mentoring which is carried out routinely every week by DT Peduli Field Assistants, their activities not only control the finances of mustahik but also provide studies arranged in a special education curriculum for mustahik.

This shows the seriousness of LAZ DT Peduli in fostering mustahik so that they are not only financially independent but also in Islamic character can be instilled in mustahik themselves.

In terms of Modification of IPM mustahik LAZ DT Peduli is not so influenced by zakat funds because long-term IPM cannot be influenced by zakat funds which are still short term, while the modification value is 0.4191, namely with an index value of 0.5 or included in the category pretty good. Lastly, is the indicator of independence, the majority of mustahik LAZ DT Peduli have non-permanent jobs because the last formal education is still low, namely the elementary school level so that the majority of mustahik jobs are workers or traders.

So that this results in low job stability, but in terms of savings the majority of mustahik already understand the importance of saving because apart from their level of financial literacy which is assisted by the education curriculum related to independence, they are also facilitated by Savings by LAZ DT Peduli Garut so that they are able to allocate their finances for savings funds more easily.

**National Zakat Index LAZ DT Caring for Garut**

Garut Regency's national zakat index can be obtained by multiplying each dimension that has been obtained by the number of existing weights. Table 1 shows the calculation of the national zakat index value for Garut Regency LAZ.

**Table 1:** Results of the National Zakat Index Value

No	Dimensions	Mark
1	Macro	0,399
2	Micro	0,82
Garut Regency Zakat Index Value		
IZN = 0,40 X1 + 0,60 X2		
<b>IZN = 0,40 (0,399) + 0,60 (0,82) = 0,16 + 0,49 = 0,65</b>		

Table 1 shows that the Zakat Index value for Garut Regency is 0.65. This means that the Garut Regency zakat performance carried out at LAZ DT

Peduli Garut is included in the good criteria or is in the range of 0.61-0.80.

**Table 2:** National Zakat Index Value Results (Modified)

No	Dimensions	Mark
1	Makro	0,665
2	Mikro	0,82
Garut Regency Zakat Index Value		
IZN = 0,40 X1 + 0,60 X2		
<b>IZN = 0,40 (0,665) + 0,60 (0,82) = 0,266 + 0,49 = 0,76</b>		

Based on Table 2 the results of the national zakat index LAZ DT Peduli show a value of 0.76 with the assumption that APBD support is not included in the NZI calculation and the category is included in the good criteria because it is in the range of 0.61-0.80.

## DISCUSSION

Zakat management is more effective because of the role of regulations, budget allocations, and good database management. Research Saf (2015) shows that contributions from regulations and budgets show positive things for the effectiveness of zakat management in the city of Mojokerto and Sidoarjo Regency. Several studies also show that the absence of a zakat database is one of the factors behind the inability of zakat institutions to carry out their functions properly (Aedey, 2013). Even though in terms of regulation and database LAZ DT Peduli made a pretty good contribution, due to the absence of APBD support from the local government of Garut district, the index value obtained was included in the unfavorable category.

Good Amil Governance (GAC) consists of various principles intended to create the professionalism of zakat management institutions as amil zakat, serving as a basis for zakat management institutions in choosing and determining activities to be carried out (Rusydhiana & Firmansyah, 2017). These principles consist of the principles of transparency, accountability, responsibility, independence, fairness and equality, integrity, reliability, competence and reputation. Based on the GAC, all LAZ activities can synergize and the performance of zakat management can increase (Yulianti, 2016). The factors in the institutional indicators, namely collection, management, distribution and reporting are closely related to the principles contained in the GAC. This is what underlies that institutional indicators can play an important role in the performance of zakat management. The results showed that LAZ DT Peduli Garut obtained a very good score on this indicator.

Based on Beik and Arsyianti's research (2016) entitled "Measuring Zakat Impact on Poverty and Welfare Using the CIBEST Model" shows that the presence of a zakat utilization program can increase the mustahik welfare index, and the material poverty index and absolute poverty index can be reduced. The CIBEST Welfare Index is one of the variables that influence the performance of zakat management. The index value obtained by LAZ DT Peduli is included in the very good category, this shows that the zakat

program carried out by LAZ is able to provide welfare for mustahik.

The next impact measurement is by looking at the increase in other living standards as reflected in the level of health, literacy level, and access to education which are part of the Human Development Index (Nurzaman, 2011). This is the background of HDI as one of the variables that influence the performance of zakat management in the zakat impact indicator. The index value obtained by LAZ DT Peduli for this variable is included in the pretty good category. Meanwhile, the independence variable is included in the good category.

In general, the results of the national zakat index for Garut Regency, especially in LAZ DT Peduli Garut, show performance in a good category, the micro dimension shows a higher value compared to the macro dimension, this means that the realization of zakat funds carried out by LAZ DT Peduli is considered very good. Fundraising, allocating funds, to program planning and its realization for mustahik are going well, in contrast to the macro dimension which has a smaller value compared to the micro dimension, this is more due to APBD support which has a higher weight so that the absence of APBD support greatly affects the dimensions macro, besides that the ratio of individual muzaki and the ratio of body muzaki which is still at a low percentage also affects the value of the macro dimension which is smaller than the value of the micro dimension.

## CONCLUSION

The zakat performance of LAZ DT Peduli Garut has an IZN value of 0.65. This value illustrates that the performance of LAZ DT Care Garut zakat is good. The modified NZI value of 0.76 is included in the good criteria. From a macro perspective, having a value of 0.39 means that in terms of local government support it is very good because it has issued a regional regulation which is also supported by the regent's instructions regarding the management of zakat, local government funds that have not been received by LAZ DT Peduli Garut show a bad category. In terms of APBD support, the ratio of individual to households and also the ratio of corporate muzaki to business entities is also considered not good because the percentage is still below 1 percent and the ratio of corporate muzaki is still in the range of 2% -2.9%. , but in terms of the availability of the LAZ DT Peduli database, it still performs quite well.

From the micro side, LAZ DT Peduli obtained a higher score compared to the macro, namely 0.82, this

value illustrates that the performance of LAZ DT Peduli Garut in terms of the micro dimension is very good, this can be seen from the various indicators in it, namely institutions and impact zakat, these two indicators have equally high values, namely 0.92 and 0.75. This shows that the institutional index consisting of collection, management, distribution, and financial reporting is in very good criteria, as well as the zakat impact index which contains three indicators, namely, the CIBEST welfare index, HDI Modification, and Independence are both included into the very good category.

### Recommendation

Based on the performance analysis research of LAZ DT Peduli Garut, there are several suggestions:

1. In terms of implementation, Regional Regulation No. 4 of 2016 still has many obstacles so that it is considered not very effective, so more socialization is needed to the community in order to increase understanding regarding regional regulations both by the government and BAZNAS/LAZ and other zakat management units.
2. The ratio of individual muzaki to LAZ DT Peduli and the ratio of muzaki to bodies of LAZ DT Peduli still has a small percentage so more socialization should be carried out, by utilizing muzaki distribution maps or databases that are considered good enough, or by asking for support from local community leaders to be able to encourage the community Muslims who can afford to tithe.
3. In terms of economic programs, especially KOPMU DT, it is recommended to have a systemsocial capital namely better joint responsibility so that they are able to help more mustahik who are very poor to be able to take part in the KOPMU DT program from LAZ DT Peduli, because so far what I have seen mustahik who get kopmu facilities have to go throughassessmentin advance and the criteria include sources of income, this is of course more burdensome for mustahik who do not have a steady source of income.
4. Further research can be carried out by comparing the performance assessment of zakat management between institutions in Garut Regency so that a broader performance evaluation of zakat management institutions can be carried out.

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