

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

Marissa Haque¹
Rifzaldi Nasri²
Nuraini³
M Yusuf⁴

Abstract

The aim of this research conducted is to optimize the zakat distribution using economy variabel measurement. Design/Metodology. The Quantitative Research Method is used to analyze 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 analyze every variable, obtaining output and objective result, influence optimalization of measurement of economy. 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 need to have some indicators' development especially in the area of objective variable.

Key words: Output, Objective, Measurement of Economy, Distribution Optimalization, Zakat

JEL Classification: D64

Received: September 28, 2015; Revised: July 28, 2016; Accepted: August 22, 2016

1 Universitas Muhammadiyah Jakarta, email: marissahaque_ui_psktti@yahoo.com
2 Universitas Muhammadiyah Jakarta, email: rifzaldinasri@yahoo.co.id
3 Universitas Muhammadiyah Jakarta, email: bunda_aini27@yahoo.com
4 Universitas Muhammadiyah Jakarta, email: muhammadyusuf4463@gmail.com

I. 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 centrisism 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 (Budiman, 1995, p. 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 evercome its problems. Actually, to meet its requirements could be solved by a mechanism named ZIS (zakat, infaq, and sadaqah). 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 infaq, sadaqah, and waqf are recomendatory. Many countries in this entire world are already employing the Islamic financial system.

Unfortunately in Indonesia, eventhough zakat, infaq, sadaqah and waqf 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 been optimized.

Since UU No. 38 Year 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 as follows:

Table 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 poors. To meet the social welfare standar, 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 (Boga, 1997).

Regarding to Wibisono (2007) 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, 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 (QS. 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.

II. LITERATURE REVIEW

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 grams of pure gold) or 200 Dirham (about 672 grams 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 (Abidin, 2004).

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 its 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-Qaradhawy, 1993).

2. Zakat Maal (property and wealth).

According to Al-Qaradhawy (1993, p.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 categories 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 moslem 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 it's 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 if 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 spend from the salary of one's work it 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 is 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.
Types of Zakat, Haul, Nisab, and the Quantity

Types of zakat	Haul	Nisab	Quantity
<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 g of rice	5 -10%
<i>Zakat</i> of Golds	Every year	About the same as 85 g of gold	2,5%
<i>Zakat</i> of Traded Goods	Every year	About the same as 85 g of gold	2,5%
<i>Zakat</i> of Mining Goods	Every year	About the same as 85 g 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 g 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 is not 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 realtion to this productive zakat, an interesting statement coming from Syekh Yusuf Qardhawi, in his phenomenal book, *Fiqh Zakat*, that Islamic

government may build factories or companies using money earned through zakat as long as the focus is still the poor's welfare. For now, the role of government regarding the regulation of zakat has shifted to The Institution of Amil Zakat (BAZ or LAZ).

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.

2.1.3 The Institution of Amil Zakat

The optimization measurement of zakat distribution from the Islamic-based organization is important to keep the mutual trust between muslim and the organizations, as said by 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 muslim 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 muslim 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 muslim 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 measurement of performance through optimization of zakat distribution is the key element in the success of Islamic

Organization to fulfill their role in facilitating the moslem pay their zakat (Noor, Rasool, Rahman, Yusof, & Ali, 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 (Wahid, Ahmad, & Kader, 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 (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 (Noor *et al.*, 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 (Noor *et al.*, 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 is not maximum, because optimum considers the limitaiton 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 (Kusumosuwidho, 1983, p. 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) as cited in Sulaiman, Adnan, & Nor (2009), 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 ouput and organizational goal is the size of effectivity.

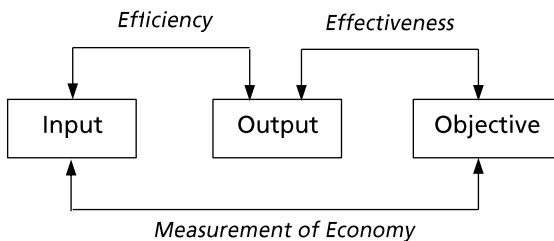


Figure 1.
Measurement of Economy

Source : Wise (2001) in Sulaiman *et al.* (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:

- a. The research of Santoso (2007) 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.

- b. The research of Devi and Syaban (2008), 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.

- c. The research of Arif (2012), 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.

- d. The research of Sartika (2008), which titled "The Effect of Utilization Productive Zakat Towards Mustahik Utilization on LAZ, Solo Committee for Care of Surakarta", UMS, 2008.

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. 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.

- e. The research of Nisa (2003), which titled "The Analysis 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 creditting 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.
- f. The research of Qatifah (2009), which titled “The Role of Dompot Peduli Umat Daarut Tauhid Through The Program of Microfinance Syari’ah Based 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.

III. METHODOLOGY

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 followings:

- a. The research literature (library research)
- b. Field Research (field research)

3.2 Operational Variables

3.2.1 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 & Task Force on Impact-United Way of America,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.

3.2.2 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 (people who have the rights to receive zakat) in accordance with the basic commands. Zakat specific allocation has been determined by the Shari'a (QS. 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.

Table 3.
Variable of Operational Research

Indicators	Symbols	Rationalization Indicators	Operational Variables
Output :			
The amount of incoming funds from zakat	X1	Overall report measures provide an indication of the results of the program	Latent Variables
The amount coming from donations and sadaqoh	X2		Exogenous
Number of non ZIS funds	X3		
Objective :			
The amount of funds distributed into 8 groups, namely:		Measure the fit between total Zakat funds collected by the class are eligible to receive zakat	Latent Variables
1. <i>Fakir and Miskin</i>	X4		Exogenous
2. <i>Amil Zakat</i>	X5		
3. <i>Fi sabilillah</i>	X6		
Measurement/Sosial of Economy :			
Obyective		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
Total output X 100 %			endogenous
1.Percentage of funds for <i>Fakir and Miskin</i>	Y1		
2.Percentage of funds to <i>amil zakat</i>	Y2		
3.Percentage of funds to <i>fi sabilillah</i>	Y3		
Optimization			
Proportion to 3 <i>asnaf</i>	Z1		
Proportion	Z2		

Source : processed

3.3 Research Model

Based on the operationalization of the variables that shown above in Table 3 can be described design research model as follows :

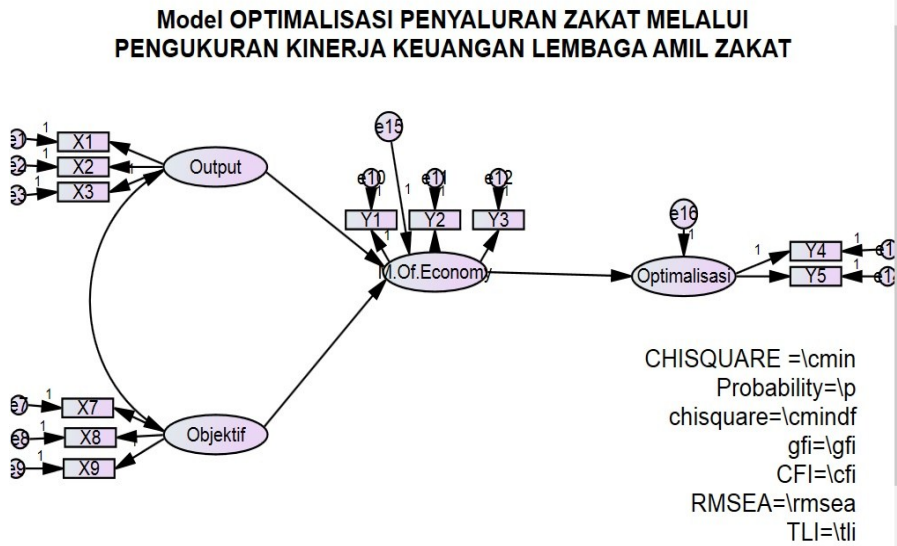


Figure 2.
The Plan of Research Model

Based on the analysis of the research model, it will show that exogenous latent variables (Output and Objective) directly will affect endogenous latent variables by Measurement of Economy. Besides that, endogenous latent variables will also directly affect the Optimization of endogenous latent variables

Analysis of the research model will also show the influence (affect) between Measurement of Economy and Optimization.

IV. RESULTS AND DISCUSSION OF FINDINGS

4.1 Identification of Research Model

The results of the calculation model identification are indicated by the values:

a. Goodness of Fit Index (GFI)

Based on Table 4, it shows that GFI of default model 0.942, or can be said to be greater than the value of the benchmark 0.90 ($0.942 \geq 0.90$). This indicates the model has compiled a good model fit.

Table 4.
RMR, GFI TEST

Model	RMR	GFI	AGFI	PGFI
Default model	.077	.942	.869	.389
Saturated model	.000	1.000		
Independence model	.904	.156	-.012	.130

Source: Primary (processed)

b. Root Mean Square Error of Approximation (RMSEA)

Table 5.
Identification Test Results of Model RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.005	.282	.329	.000
Independence model	.529	.509	.548	.000

Source: Primary (processed)

Based on Table 5, it shows that RMSEA of default model 0.005, or can be said smaller than the value of the benchmark 0.08 ($0.005 \leq 0.080$). It shows the number of samples are taken, and can be used as a model in this research.

c. Adjusted Goodness-of-Fit (AGFI)

Based on Table 4, it shows that AGFI of default model 0.869, or can be said to be greater than the value of the benchmark 0.80 ($0.869 \geq 0.80$). This indicates the model has compiled a good model fit.

d. Tucker-Lewis Index (TLI)

Table 6.
The Test by Tucker Lewis (TLI)

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.745	.649	.760	.867	.758
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Source : Primary (processed)

Based on Table 6, it shows that TLI of default 0.867, or can be said to be greater than the value of the benchmark 0.80

($0.867 \geq 0.80$). It indicates that there is the measure of the balance between the model identification and modification of the model.

To ensure the fit of model, researcher did some additional research, are:

1. Probability Research

Table 7.
Probability Research and Chi-Square

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	26	519.555	40	.05	12.989
Saturated model	66	.000	0		
Independence model	11	2036.916	55	.000	37.035

Based on Table 7, probability value (P) of default model 0.05, or can be said to be greater than $\alpha 1\% = 0.01$ ($0.05 \geq 0.01$). It indicates that the model can be said to be fit.

2. Test by Chi-Square

Based on the Table 7 above, CMIN default value of 37.035 models or can be said to be among CMIN Saturated Model (0000) with CMIN Independence Model (2036.916) or notation can be written: ($0.000 \leq 37.035 \leq 2036.916$). This shows that the model proposed in the research is fit.

In concise, the calculation model identification results can be seen in Table 8 as follows:

Table 8.
Overview Calculation Model Identification

No	Criteria	Benchmark	Result	Inter-pretation
1	<i>Goodness Of Fit Indeks (GFI)</i>	≥ 0.90	0.942	Good
2	<i>Root mean square error of approximation (RMSEA)</i>	≤ 0.08	0.05	Good
3	<i>Adjusted goodness-of-fit (AGFI)</i>	≥ 0.80	0.869	Good
4	<i>Tucker-Lewis Indeks (TLI)</i>	≥ 0.80	0.867	Good
5	Probability Test	$\geq \alpha (0.01)$	0.	Good
6	Chi-Square Test	$CMINS \leq CMIND \leq CMINI$	$0.000 \leq 37.035 \leq 2036.916$	Good

Source: Primary (processed)

The overview based of the testing steps 1 up to 6 obtained of the result that the model calculations in the research can be said to be fit and testing can be resumed at a later stage.

4.2 Analysis of Structural Equation

The coefficient Path standardization which shows the contact between Exogenous Latent Variable and Endogenous Variable are shown in the Table 9 Path Coefficient Result, as follows:

Table 9.
Path Coefficient Result

			Estimate	S.E.	C.R.	P	Label
M.of.Economy	<---	Output	1.420	1.093	1.299	.194	par_8
M.of.Economy	<---	Objective	-.707	.998	-.708	.479	par_9
Optimalisasi	<---	M.of.Economy	-1.514	.116	-13.078	***	par_10
X3	<---	Output	1.000				
X2	<---	Output	.830	.061	13.604	***	par_1
X1	<---	Output	.948	.064	14.807	***	par_2
X9	<---	Objective	1.000				
X8	<---	Objective	.720	.056	12.754	***	par_3
X7	<---	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

Source : Primary (processed)

Whereas the calculation error results designated to be as following table:

Table 10.
Variiances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
Output	1.090	.173	6.282	***	par_12
Objective	1.300	.209	6.219	***	par_13
e15	.092	.057	1.603	.109	par_14
e16	.206	.054	3.854	***	par_15
e3	.323	.049	6.634	***	par_16
e2	.269	.039	6.900	***	par_17
e1	.248	.039	6.359	***	par_18
e9	.415	.059	7.060	***	par_19
e8	.320	.042	7.546	***	par_20
e7	.367	.048	7.621	***	par_21
e10	.180	.025	7.226	***	par_22
e11	.370	.050	7.422	***	par_23
e12	.120	.032	3.727	***	par_24
e13	.227	.052	4.362	***	par_25
e14	.353	.064	5.535	***	par_26

Measurement model for X is as follows,

Exogenous latent variable output:

$$X1 = 0.948 \textit{ output} + 0.248e \tag{1}$$

$$X2 = 0.830 \textit{ output} + 0.269e \tag{2}$$

$$X3 = 1.000 \textit{ output} + 0.323e \tag{3}$$

Latent variables exogenous objective:

$$X4 = 0.737 \textit{ Objective} + 0.367e \tag{4}$$

$$X5 = 0.720 \textit{ Objective} + 0.320e \tag{5}$$

$$X6 = 1.000 \textit{ Objective} + 0.415e \tag{6}$$

Measurement model for Y is as follows,

Latent variable endogenous M.of Economy:

$$M. \textit{ of Economy} = 1.420 \textit{ Output} - 0.707 \textit{ Objective} + 0.092e \tag{7}$$

Measurement model for endogenous latent variable Z (Optimalization):

$$\textit{Optimalization} = -1.514 M. \textit{ of Economy} + 0.2 \tag{8}$$

4.3 Hypothesis Testing

Table 11.
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
X9	<---	Objective	1.000				
X8	<---	Objective	.720	.056	12.754	***	par_3
X7	<---	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 below α (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 α (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 below α (5%=0.05). It states there is an influences with M.of Economy by Optimization.

V. CONCLUSION AND RECOMMENDATION

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 Recommendation

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.

REFERENCES

- Abidin, H. (2004). *Reinterprestasi pendayagunaan ZIS*. Jakarta: Piramedia.
- Al-Qaradhawy, Y. (1993). *Fiqhus zakat*. Jakarta: Litera Antar Nusa.
- Arif. (2012). *Pengelolaan zakat secara produktif sebagai upaya pengentasan kemiskinan: Studi kasus pengelolaan pendistribusian zakat oleh BAZIS di Dusun Tarukan, Desa Candi, Kecamatan Bandungan, Kabupaten Semarang (Penelitian)*. Fakultas Syari'ah, STAIN Salatiga.
- Boga, L.M. (1997). *Sari penting kitab fiqih zakat Dr. Yusuf Al-Qaradhawy*. Bogor.
- Budiman, A. (1995). *Teori pembangunan dunia ketiga*. Jakarta: Gramedia.
- Departemen Agama Republik Indonesia. (2004). *Al-Quran dan terjemahannya*. Jakarta: Author.
- Hatry, P.H. & Task Force on Impact - United Way of America (1996). *Excerpts from measuring program outcomes: A practical approach*. United Way of America.
- Ibrahim, I. (2006, n.d.). *Zakah memartabatkan kecemerlangan ummah*. Paper presented at South East Asia Zakah Conference 2006, Kuala Lumpur.
- Joeliani, L.E. (1994). *Pengukuran kinerja organisasi nirlaba: Studi perbandingan pada beberapa organisasi nirlaba*. Fakultas Ekonomi, Universitas Indonesia.
- Kusumosuwidho, S. (1983). *Sajian dasar pengantar teori ekonomi mikro*. Jakarta: PT Bina Aksara.
- Lynch, R.L. & Cross K.F. (1991). *Measure up - Yardsticks for continuous improvement*. Cambridge, MA: Basil Blackwell.
- Nisa, L.K. (2003). *Studi analisis terhadap strategi dakwah Dompot Dhuafa Surat Kabar Republika dalam membantu mengentaskan kemiskinan masyarakat Semarang (Penelitian)*. Fakultas Dakwah, STAIN Semarang.

- Noor, A.H.M., Rasool, M.S.A., Rahman, R.A., Yusof, R.M., & Ali, S.M. (2012). Assessing performance of nonprofit organization: A framework for zakat institutions. *British Journal of Economics, Finance and Management Sciences*, 5(1), 12-22.
- PIRAC. (2002). *Pola dan kecenderungan masyarakat dalam berzakat* (Hasil survey sebelas kota di Indonesia). Jakarta: Author.
- Qatifah, L. (2009). *Peran dakwah Dompot Peduli Umat Daarut Tauhid melalui program microfinance syari'ah berbasis masyarakat (MISYKAT) dalam pemberdayaan ekonomi anggota: Studi kasus Lembaga Amil Zakat Nasional DPU-DT Cabang Semarang*. Fakultas Dakwah, STAIN Semarang.
- Santoso, A.B. (2007). *Pemberdayaan zakat PKPU Jawa Tengah dalam perspektif hukum Islam* (Penelitian). Fakultas Syariah, UIN Sunan Kalijaga.
- Sartika, M. (2008). *Pengaruh pendayagunaan zakat produktif terhadap pemberdayaan mustahik pada LAZ Yayasan Solo Peduli Surakarta* (Penelitian). Universitas Muhammadiyah Surakarta.
- Shirazi, N.S. (1996). Targeting, coverage and contribution of zakat to households' income: A case of Pakistan. *Journal of Economic Cooperation among Muslim Countries*, 17(3-4), 165-186.
- Shirazi, N.S. (2006). Providing for the resource shortfall for poverty elimination through the institution of zakat in low income muslim countries. *IJUM Journal of Economics and Management*, 14(1), 1-27.
- Suhaib, A.Q. (2009). Contribution of zakat in the social development of Pakistan. *Pakistan Journal of Social Science*, 29(2), 313-334.
- Sulaiman, M., Adnan, M.A., & Nor, P.N.S.M.M. (2009). *Trust me! A case study of the International Islamic University Malaysia's waqf fund*. *Review of Islamic Economics*, 13(1), 69-88.
- Hidayah, D. & Syaban, F.S. (2008). *Pendayagunaan zakat produktif dalam perspektif hukum Islam: Studi kasus pada Lembaga*

Amil Zakat L-ZIS Assalaam Solo (Penelitian). Fakultas Syariah, Universitas Muhammadiyah Surakarta.

Wahid, H., Ahmad, S., & Kader, R.A. (2008). *Pengagihan zakat oleh institusi zakat di Malaysia: Mengapa masyarakat Islam tidak berpuashati*. Kertas Kerja Seminar Kebangsaan Ekonomi Malaysia 2008.

Wibisono, Y. (2007, n.d.). *Tolok ukur dan strategi mengefektifkan impact pemberdayaan zakat menuju sistem ekonomi berkeadilan*. Paper presented at BAZNAS-Dompot Dhuafa FGD (Focus Group Discussion), 14 March 2007.

www.octavia.com. Retrieved on February 14, 2016.

This page is intentionally left blank