# THE EFFECTIVENESS OF PRODUCTIVE ZAKAT DISTRIBUTION ON THE WELFARE LEVEL OF MUSTAHIQ: A STUDY AT BAZNAS IN DEPOK CITY

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**Abstract**

Poverty is the result of social problems and inequality in development. This is evidenced by an increase in unemployment of 9.87% and a decrease in people's income of 0.09% per capita. The existence of the Zakat Fund Policy managed by BAZNAS has succeeded in reducing the percentage of poverty by 0.05% in 2022. However, this decline is still far from recovering as before due to the inequality between urban and rural areas, in particular, Depok City, West Java, which has the smallest poverty percentage. This study aims to determine the effectiveness of zakat (DCR) and the BAZNAS Welfare Index (IKB) to calculate the welfare level of 100 Mustahiq. Then use a linear regression approach to find the effect. The results of the study prove that BAZNAS Depok City has an effectiveness in distributing zakat funds of 79%, and the results of the IKB assessment are declared good, which is 0.63. Therefore, with these data, it is proven that the effect of the effectiveness of distribution on the welfare level of Mustahiq is 79%. These results imply that the BAZNAS Depok City Zakat Distribution Program has been effective.

**Keywords:** BAZNAS, Distribution of Zakat, Effective, Welfare Index

**Introduction**

Zakat is a *maliyah ijtima'iyyah* worship that has a very important, strategic, and decisive position to support the welfare of the community (Qardhawi in Satori et al., 2018). Therefore, the zakat program is required to continue to improve the welfare of those who are powerless in order to protect the poor so that they are always noticed in their powerlessness. Therefore, the participation of paying zakat is very essential (Nasution et al., 2020).

Welfare is often related to poverty, especially if it is related to development. This is because development is a directed and planned effort to improve the welfare of human life (Solikatun et al., 2014). The rise of development activities has not been able to fully prosper because it cannot reach various sectors. Based on data from the Central Statistics Agency (BPS), in 2020 the percentage of people living in poverty increased by 0.41 percentage points to 10.19 percent with the Poverty line per poor household on average of IDR 2.216.714, per poor household per month (BPS, 2021).

Poverty increases with the support of other social problems, especially in the income or salary of the workforce. We can see this in the data on the average monthly net wage of workers, which previously reached 2.66 million rupiah in 2020, decreasing until 2021 to 2.57 million rupiah. There is a significant difference between the average net wages of casual workers in agriculture and non-agriculture. The average net income in the agricultural and non-agricultural sectors was 1.03 million rupiah and 1.64 rupiah respectively in February 2021. In nominal terms, both the average net salary of workers in the agricultural sector and ordinary employees decreased compared to last year (BPS, 2021).

Zakat has been present in our society as part of the poverty alleviation problem program in Indonesia from the form of people's powerlessness to access the results of state development (Karuni, 2020). People in Indonesia still motivated to pay zakat event in the worst condition such as Covid-19(Napitupulu et al., 2021). By using empirical testing, it is proven that there is a positive relationship between zakat and human development in Indonesia. That is, by increasing or decreasing the nominal zakat, it will affect the increase or decrease in health, education, and income of the people who become mustahiq (Karuni, 2020).

The results of the BAZNAS policy to alleviate poverty trough joint funding for the community with state budget through 19 ministries and zakat funds collected by various Zakat Mangement Organizations throughout Indonesia for a year to reach 12 trillion rupiah are evidance of this. Thanks to this policy, an increase occurred in zakat data collection in 2020. The increase is more positive, as seen in the projected growth of Muzaki and Munfiq

from the previous year's total of only 9.86 million, in 2020 to 11.44 million per item. This projection is evident in the collection of zakat funds which reached 12.48 trillion in 2020 which previously in 2019 only reached 10.22 trillion.
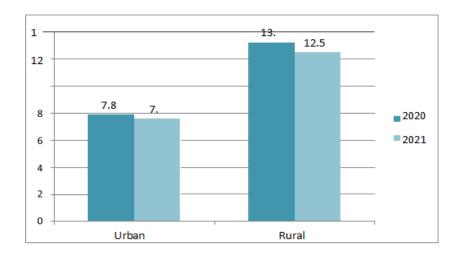
Zakat funds are successful in improving the economic conditions of Mustahiq and have an impact on improving the quality of life of Mustahiq. Based on the results of the impact of zakat carried out by BAZNAS RI, it is proven that by using the BPS poverty standard, which is 1.8 million rupiah per month, BAZNAS has successfully eradicated poverty by 44%, or as many as 285.063 people. In addition, data from OPZ also shows that zakat is proven to be able to reduce poverty and has succeeded in transforming mustahiq into muzakki for 166.800 people (BAZNAS, 2022).

However, the number of poverty is still high compared to the number that has been overcome. The total poor population in March 2021 was 27.54 million people, a decrease of 0.01 million people (0.05 percent) in September 2020, but an increase of 1.12 million people (0.36 percent) compared to March 2020 ( BPS, 2021). This decline shows that there has been an improvement in economic conditions with policies and recovery from the impact of the Covid-19 pandemic. However, the number of poverty is still high compared to before the pandemic, namely in September 2019 which was only 24.79 million.

This is because not all regions experience poverty reduction. In fact, in some areas it experienced a fairly large increase to more than one percent. Moreover, there is an inequality in the percentage of poverty between urban and rural areas. Urban areas had a poverty rate that dropped from 7.88% in 2020 to 7.60% in 2021. Meanwhile, the total percentage of rural poverty was higher, reaching 13.20%, down to 12.53%. That is, the percentage of poverty that has fallen the most is specifically for rural areas (BPS, 2021).

Source: BPS (2021)

**Figure 1 Percentage of Urban and Rural Poverty**

One of the areas that has an increase in the percentage of poverty is West Java Province based on 2019-2021 statistical data, which was previously 7.88% increasing to 8.40% in 2021. Moreover, of the 27 regions of West Java Province, Depok City has poverty percentage the smallest, which is around 2%-3% from 2019-2021 (BPS West Java, 2021).

However the City of Depok's low poverty rate is not supported by optimal zakat collection, which only reached more than 18 billion rupiah in 2021 with 15,666 benefeciaries from a total of 68,377 mustahiq (BAZNAS Depok, 2021). Meanwhile, the zakat potential owned by Depok City is 1.85 trillion rupiah (Hartono & Gustani, 2022) with a total of 139,882 muzakki (BAZNAS Depok, 2022).

This is a big question, does with the limited collection of zakat compared to its potential, the management of zakat in Depok City still affects the welfare of its people?. The basis for this question is also supported by other welfare indicators, which show a high percentage of people in Depok City.

For example, at the education level, the population of Depok City has a literacy rate of 99.34% based on data from the Depok City BPS (2022). Second, at the health level, the number of couples of childbearing age in Depok City will increase in 2021 by 298,439 from the previous year, which was 266,759 couples.

Therefore, this study took a look at BAZNAS Depok City to see whether, with a limited collection target, zakat management through productive zakat distribution at BAZNAS Depok City proved effective. In addition, although it has been proven effective, does the effectiveness of zakat have an effect on improving the welfare of the people of Depok City ?.

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So that the problems discussed in this study are more focused and remain at the core of the discussion in accordance with the researcher's main ideas and thoughts, the researchers limit it to the achievement of zakat fund management by measuring the DCR ratio (Disbursment Collection Ratio), which is based on the Zakat Core Principles criteria. Zakat Core Principles (ZCP) Outlook for Zakat Indonesia Pukaz BAZNAS as a measure of the effectiveness of an Amil zakat institution. Then the effect is measured on the welfare of Mustahiq from two perspectives, namely economically and socially, using the BAZNAS Welfare Index (IKB) measurement method.

**Methods**

The total population of mustahiq who received zakat empowerment assistance from BAZNAS Depok City was 15,377 people. Meanwhile, the number of mustahiq who received financing in the form of productive zakat was 1,678. The sampling method used in this study is random sampling with a total of 100 respondents. Based on Roscoe's opinion in Sugiono (2016), the appropriate sample size in the study is between 30 and 500.

The location of this research is in the city of Depok, in particular the 13 regions or sub-districts that often receive zakat assistance from BAZNAS Depok city (BAZNAS Depok, 2022). While the research time is estimated to start in June 2022 to July 2022, The data sources in this study are primary and secondary data sources. Primary data is data that is directly obtained from the first data source at the location of this study, namely through distributing questionnaires to mustahiq who receive zakat from BAZNAS Depok city. While secondary data is obtained indirectly to assist this research, namely data from the collection and distribution of productive zakat during the 2017-2021 period obtained from the financial statements of BAZNAS Depok City.

The types of research carried out are qualitative and quantitative. Qualitative research using the literature study method and distributing questionnaires. Literature studies are carried out to carry out the process of reviewing previous theories or research (Satriawan, 2021). Therefore, the literature study in this study was carried out to process the calculation of mustahiq welfare indicators based on previous studies that had been issued by BAZNAS into the BAZNAS Welfare Index (IKB). Then the indicators used in the IKB calculation process were also used in collecting questionnaires which were distributed to 100 mustahiq BAZNAS Depok City.

While the quantitative research used is descriptive statistics using SPSS 25, Descriptive statistics are statistics used to analyze data by describing the data collected as they are without the intention of making generally accepted conclusions (Rina Hayati, 2020).
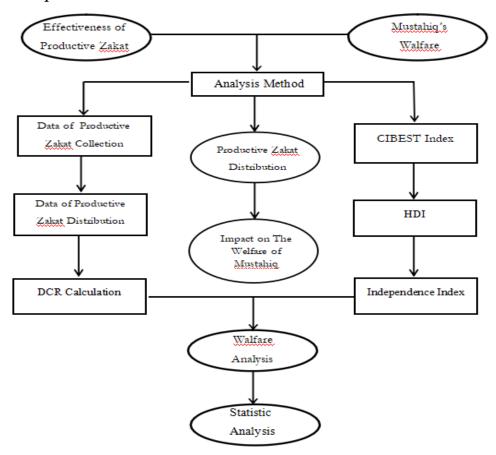
**Relationship between Variables**



**Figure 3. Research Framework**

The effectiveness of productive zakat is described through the Disbursement Collection Ratio (DCR), which is an indicator to calculate the effectiveness of zakat distribution based on the Zakat Core Principle (ZCP). The calculation using DCR is done by looking at the effectiveness of the distribution of zakat funds based on the percentage of zakat funds collected so that it can be seen whether the collected zakat funds can be distributed as a whole or not.

The Mustahiq Welfare Index is described by the BAZNAS Welfare Index (IKB), which are indicators formulated by BAZNAS Study Center (Pukaz) with the aim of measuring the effect of a person's welfare caused by poverty alleviation program interventions. In this study, the focus of the poverty alleviation program was the productive zakat distribution program.

**Result and Discussion**

1. Results of the Depok City BAZNAS Institution Profile

The decree regarding the leadership of BAZNAS Depok City for the 2016-2021 period was issued in October 2016 by the Depok City government. This started the journey of this institution to carry out its main tasks, namely collecting, organizing, distributing, and utilizing zakat, infaq, and shadaqah funds from all Muslims in Depok City.

In order for these main tasks to be carried out, therefore BAZNAS Depok City has a vision, which is to become a superior and trusted community empowerment institution in Indonesia in 2021 with the following missions:

1) Opmizing sequentially the collection of zakat, infaq, and shadaqah (ZIS).

2) Optimizing the distribution and utilization of zakat, infaq, and shadaqah for poverty alleviation, improvement of community welfare and moderating social inequality.

3) Implement a reliable, transparent and accountable financial resource management system based on the latest information and communication technology.

4) Implementing an excellent service system for all zakat stakeholders in Depok City.

5) Mobilizing Islamic da'wah for the revival of zakat in Depok City through the synergy of the people.

6) Actively involved and leading the zakat movement and poverty alleviation of the people in Depok City

In addition, Depok City BAZNAS has management principles, namely trust, professionalism, transparency, and accountability. This is applied in terms of management, administration, and accountability. Therefore, BAZNAS Depok City has a policy goal and direction. BAZNAS Depok City has two goals, namely increasing the effectiveness and efficiency of services in zakat management and increasing the benefits of zakat to realize community welfare and poverty alleviation. The policy direction is to develop the quality of human resources through public awareness of applying Islamic values, especially by optimizing the management of ZIS in Depok City.

Therefore, to realize this goal, BAZNAS designed a zakat distribution program consisting of Depok Smart, Depok Peduli, Depok Sehat, Depok Prosperous, and Depok Taqwa. Among these programs that have a productive application of zakat distribution is the Depok Sejahtera program. Depok Prosperous has an empowerment program that consists of business guidance and assistance, business capital assistance, business facilities assistance, independence assistance, direct economic assistance, and livestock capital assistance.

2. Respondents Profile Results

The sample in the study was obtained through a questionnaire from as many as 100 mustahiq recipients of productive zakat distribution at BAZNAS Depok City who had received assistance for more or equal to one year. From the results of the sample, it was found that the characteristics of the respondents were as follows:

**Table 1. Characteristics of Respondents**

| Characteristics | Amount | Percentage (%) |
|---|---|---|
| **Gender** | | |
| Man | 27 | 27% |
| Woman | 73 | 73% |
| **Education** | | |
| Elementary | 43 | 43% |
| Junior High School | 31 | 31% |
| Senior High School | 22 | 22% |
| S1 | 4 | 4% |
| **Age** | | |
| 31-40 | 46 | 46% |
| 41-50 | 33 | 33% |
| 51-60 | 12 | 12% |
| >60 | 9 | 9% |
| **Income** | | |
| <1M | 27 | 27% |
| 1-2,5 Million | 18 | 18% |
| 3-4,5 Million | 22 | 22% |
| 5-6.5 Million | 11 | 11% |
| 7-10 Million | 17 | 17% |
| >10 Million | 5 | 5% |

(Source: Data processed, 2022)

3. Testing and Data Results
   1) Productive Zakat Effectiveness Variable (DCR)

   The level of effectiveness in this study is calculated through the Disbursement Collection Ratio (DCR), which is a comparison between the amount of zakat distributed and the amount of zakat collected on productive zakat types. The following is the result of the DCR calculation:

   **Table 2. DCR Result**

   | Tahun | 2017 | 2018 | 2019 | 2020 | 2021 |
   |---|---|---|---|---|---|
   | Distribution | Rp68.000.000 | Rp496.000.000 | Rp924.827.000 | Rp1.072.618.000 | Rp1.288.587.800 |
   | Collection | Rp119.298.246 | Rp612.345.679 | Rp1.050.939.773 | Rp1.357.744.304 | Rp1.695.510.263 |
   | DCR Result | 57% | 81% | 88% | 79% | 76% |

   Source: Report on Collection and Distribution of Zakat BAZNAS Depok City

   Based on the calculation results above, the productive zakat that has been carried out in 2017 is 57%, which is in the fairly effective category. Then in the next four years, there was a significant increase, resulting in a DCR of 76%–88%, which is included in the effective category.

   2) Variable Welfare Index (IKB)

   The first variable is the CIBEST model, which has two calculation steps, namely calculating spiritual poverty and material poverty. Spiritual poverty is measured by five indicators: prayer, fasting, zakat, family worship, and government policies. Meanwhile, material poverty is measured by three indicators, namely the poverty line, *had kifayah*, and the nishab of wealth for zakat. The latest poverty line, according to BPS, has a minimum standard of IDR 486,168 per month (BPS, 2021). While had kifayah is the adequacy limit or standard of a person's basic needs plus sufficient, which is IDR 772,088 per month (BAZNAS Puzkas, 2018). Through all these indicators, the number of SV and MV is as follows:

   **Table 3. Calculation Results for CIBEST 100 Respondents**

   | Welfare/Household Measures | | Number of Respondents | |
   |---|---|---|---|
   | SV | The calculated value below must be 3 | <SV | ≧SV |
   | | Household actual score: $=\dfrac{Shalat + Fasting + Zakat + Environmrnt + Govermen}{2(member family)}$ | 11 people | 89 people |
   | | $SV = \dfrac{\text{Number of spiritually poor family}}{\text{Population Total}}$ | | |

| M V | The calculated value below must be 3 | <MV | ≧MV |
|---|---|---|---|
| | | 20 | 80 |
| $SV = \dfrac{Number\ of\ poor\ family}{Population\ Total}$ | | | |
| Number of Prosperous Families (SV and MV scores are both 3) | | 69 people | |

Then, through the results of the questionnaire calculation for each of the 100 mustahiq BAZNAS Depok City, their welfare index scores reached:

$$W = \frac{69}{100} = 0{,}69$$

The welfare index reached 0.69, meaning that the mustahiq welfare level reached 69% with a material poverty value of 20% and a spiritual value of 11%. While absolute poverty has a value of 0%. The welfare value is equal to 0.69 based on the criteria for the Welfare Index, a value with a range of 0.61-0.80 has a "Good" description. So from the obtained CIBEST curve, it is filled in quadrant I, quadrant II and quadrant III.
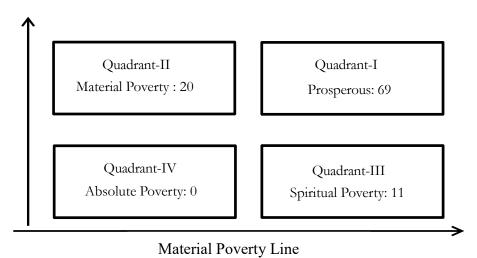


Material Poverty Line
**Figure 3. CIBEST Calculation Result Curve**

The second index for the preparation of the IKB is the modified Human Development Index (IPM). This index can measure the welfare of household musthaiq by measuring two sides, namely the health side and the education side. Each indicator has a weight

of 0.5. The following is an example of calculating the education index for Mustahiq, who mustahiq SD/equivalent:

$$Education\ Inde : \left\{ \frac{2}{3\frac{40-0}{100-0}} + \frac{\frac{1}{3}(6-0)}{15-0}\ x\ 100 \right\} = 0,39$$

Furthermore, the health index is calculated by measuring life expectancy. Health measurement has two stages, namely measuring the value of life expectancy with a maximum life expectancy according to the World Health Organization (WHO), which is 75.19 years (WHO, 2022) and the household life expectancy index. 1 as the minimum life expectancy standard for women according to WHO (2022):

$$x = \frac{59 - 52,1}{75,19 - 52,1} = 6,9$$

$$IHH = \sum \left( \frac{6,9}{4} \right) = 0,29$$

After knowing the respective results of the education index and health index, the HDI is calculated by adding the results of the two indicators with a weight of 0.5 each. After knowing the respective results of the education index and health index, the HDI is calculated by adding the results of the two indicators with a weight of 0.5 each.

$$HDI = (0,5\ x\ 0,39) + (0,5\ x\ 0,29) = 0,34$$

The number 0.34 is an example of the HDI calculation results for one of the mustahiq. Therefore, after all calculations are done, the average mustahiq has an HDI value of 0.57.

The next calculation of the welfare index is to measure the mustahiq independence variable through the following Likert scale indicators:

**Table 4. Results of the Independence Index Likert Scale**

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|
| Not have a job and a business | Have temporary job (part time) | Only have one of the permanent jobs or business | Have one from a permanent job or business and have savings | Have one of permanent job and business and have savings |

Information:(1: very weak, 2: weak, 3: moderate, 4: strong, 5: very strong)
Source: Puskaz BAZNAS, (2016)

For example, a mustahiq has a strong indicator of independence, which is measured on a Likert scale with a score of 4. So, the calculation formula is:

$$Ii = \frac{4-1}{5-1} = 0,75$$

The independence variable is used to indicate the condition of Mustahiq based on the status of work, business, or business and the savings they have. The results obtained from this study, on average, are on a Likert scale score of 3. This means that the mustahiq BAZNAS Depok City only has one of the permanent jobs or businesses whose independence index results are declared sufficient.

After calculating the three variables from the BAZNAS Welfare Index, it can be seen that the IKB value of Depok City BAZNAS is calculated as follows:

$$IKB = 0,40(CIBEST) + 0,40(HDI) + 0,20(Kemandirian)$$
$$IKB = 0,40(0,69) + 0,40(0,57) + 0,20(0,58)$$
$$IKB = 0,28 + 0,23 + 0,12$$
$$IKB = 0,63$$

From the results obtained, it can be concluded that zakat has an impact on the welfare of mustahiq BAZNAS Depok City. This is indicated by the index value obtained at 0.63 or the impact of zakat on the welfare of mustahiq based on the IKB assessment criteria is "Good" in the range of values 0.61-0.80.

**Table 5. IKB Category**

| Value Range | Information |
|---|---|
| 0.00-0.20 | Not good |
| 0.21-0.40 | Not good |
| 0.41-0.60 | Pretty good |
| 0.61-0.80 | Well |
| 0.81-1.00 | Very good |

Source: Puskas BAZNAS Press Release (2019)

3) Data Quality and Validity Test Results

**Table 6. Results of Case Processing Summary**

| Case Processing Summary | | N | % |
|---|---|---|---|
| Cases | Valid | 26 | 100 |
| | excluded[a] | 0 | 0 |
| | Total | 26 | 100 |

a.*Listwise deletion based on all variables in the procedure.*

In the Case Processing Summary table above, we can see that the Cases Valid line states that the percentage of 26 respondents shows 100%. This indicates that the 26 respondents are valid and that no respondents are included in the excluded category.

Table 7. Data Reliability Test Results

| Reliability Statistics | |
|---|---|
| Cronbach's Alpha | N of Items |
| 0.622 | 26 |

The results of the reliability test calculation above use the Cronbach's Alpha method, or r count (Ayunita, 2018). According to the calculated r column above, the result is 0.622 with 26 respondents. While the r table value is 0.388, it can be concluded that the calculated r is greater than the r table, so the data can be trusted or reliable.

**Table 8. Data Validity Calculation Results**

| No Question | r Count | r Table | Information |
|---|---|---|---|
| Y1.1 | 0.531 | 0.388 | Valid |
| Y1.2 | 0.542 | 0.388 | Valid |
| Y1.3 | 0.433 | 0.388 | Valid |
| Y1.4 | 0.444 | 0.388 | Valid |
| Y1.5 | 0.56 | 0.388 | Valid |
| Y1.6 | 0.552 | 0.388 | Valid |
| Y1.7 | 0.491 | 0.388 | Valid |
| X1.1 | 0.579 | 0.388 | Valid |
| X1.2 | 0.408 | 0.388 | Valid |
| X1.3 | 0.485 | 0.388 | Valid |
| X1.4 | 0.464 | 0.388 | Valid |
| X1.5 | 0.393 | 0.388 | Valid |
| X1.6 | 0.552 | 0.388 | Valid |
| X1.7 | 0.378 | 0.388 | Valid |
| X2.1 | 0.406 | 0.388 | Valid |

Based on the results of the validity test above, it shows that each question used in this study has a validity value through r arithmetic that is greater than the value of the r table. Therefore, the questionnaire used in this study can interpret actual or valid events.

4) Multiple Regression and Coefficient of Determination Results

**Table 9. Multiple Regression Test Results**

| Coefficients | | |
|---|---|---|
| Model | B | Std. Error |
| (Constant) | 2.521 | 0.241 |
| X1 | 5.167 | 0.401 |
| X2 | 0.692 | 0.373 |
| X3 | 0.227 | 0.174 |

Based on the coefficient table above, the regression equation model in this study is as follows:

$$Y = 2.521 + 5.167X1 + 0.692X2 + 0.227X3$$

From the above equation, the multiple regression model equation in the table above can be seen as follows:

a. The value of the coefficient constant is 2.521, which is the value of the dependent variable. This means that if the value of the independent variable is 0 then the CIBEST variable is constant.

b. Variable X1 shows a coefficient value of 5.167, which has a positive value. So it can be seen that every 1 unit increase in DCR can increase CIBEST by 5.167 assuming other variables are 0 or constant.

c. The X2 variable has a positive coefficient value of 0.692, so it can be seen that every 1 unit increase in HDI can increase CIBEST by 0.692 assuming other variables are 0 or constant.

d. Variable X3 has a positive coefficient value of 0.227, so it can be seen that every 1 unit increase in IK can increase CIBEST by 0.227 assuming other variables are 0 or constant.

**Table 10. Coefficient of Determination Test Results**

| | |
|---|---|
| R Square | 0.79 |
| Adjusted R Square | 0.783 |

Then the next step is to find the R square to show how much the independent variable affects the dependent variable. We can know, based on the table above, that the R square number is 0.790. This shows that the percentage of the relationship between the independent variable, namely IKB, and the dependent variable (DCR), is 79%, while 21% is influenced or explained by other variables not included in this study.

**Conclusion**

The findings of the research above show that the effectiveness of the distribution of productive zakat carried out by the National Amil Zakat Agency of Depok City has been proven effective over the last four years with an effectiveness value of 81%-76%. In addition, the effectiveness of the distribution of zakat BAZNAS Depok City is also proven from the results of CIBEST that reached category I welfare, namely 69 people out of 100 mustahiq who were respondents in this study. Based on the theory that has been explained previously, that the effectiveness of zakat distribution can affect the welfare of mustahiq. This is evidenced by the results of the regression calculation which has an effect of 79% and the effect is positive. Then it is proven by the results of the BAZNAS Welfare Index (IKB) in this study which reached a score of 0.63 in the "Good" category.

Therefore, based on the conclusion above, it can be seen that the poverty alleviation program implemented by BAZNAS Depok City has an influence on the welfare of

mustahiq along with the increasing effectiveness of productive zakat distribution. However, the implication of this poverty alleviation program is that Depok Sejahtera has not fully reached all mustahiq in Depok City. Therefore, the suggestions that researchers can give are:by increasing partners and donor networks in order to expand the reach and information in providing assistance to mustahiq. Based on the theory that has been explained previously, that the effectiveness of zakat distribution can affect the welfare of mustahiq. This is evidenced by the results of the regression calculation which has an effect of 79% and the effect is positive. Then it is proven by the results of the BAZNAS Welfare Index (IKB) in this study which reached a score of 0.63 in the "Good" category.

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