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The efficiency of national zakat organizations management using data envelopment analysis

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Abstract

This study is aimed to investigate the efficiency level of national organization of Zakat management (OPZ) in 2013 by applying Data envelopment analysis method and intermediation as well as production approach. The result shows that national zakat organizations management, *Badan Amil Zakat Nasional, Dompot Dhuafa, Laziz Nahdlatul Ulama, and Pos Keadilan Peduli Ummat (PKPU)*, have efficient performance based on the efficiency measurement. *Baznas and Dompot Dhuafa*, based on the production approach measurement, showing an inefficiency in term of operational cost variable, personnel cost, ziswaf socialization cost, and the distributed ziswaf fund.

Keywords: zakat management organization, data envelopment analysis, intermediation approach, production approach

Introduction

Indonesia as the biggest Muslim country, has the highest zakat potential in the world. Tempo (2014) stated that Indonesia has IDR 217 billion of zakat potential which is not optimally used. Yet, zakat is very beneficial. The Zakat function as people to people transfer should be the best solution for the economic imbalance and discrepancy (Beik, 2009).

Beik states that zakat could reduce the sum of poor family by from 84 % to 74 %. in the poverty profundity level, zakat is also proven can reduce the poverty and income discrepancy from IDR 540,657.01 to IDR 410,337.06. Zakat also could reduce the severity of poverty. It can be seen from the decrease in the Sen Index level. Sen Index is a poverty index which combines headcount ratio approach, income gap ratio, and Gini coefficient as the indicators of income distribution for poor family. The Sen Index level decreases from 0.46 % become 0.33 %. The value of Foster, Green and Thorbecke Index (FGT) which shows the level of the severity of poverty falls from 0.19 to 0.11. This is as a proof of the magnificent zakat potential (Beik, 2009).

The fact that Indonesia has the biggest zakat potential doesn't followed by the realization of zakat collection ratio which booked by the members of Zakat Forum (FOZ) which is not more than 1 % from overall potential. The collected and managed fund by Zakat management organizations (OPZ) as the member of FOZ are displayed on the table 1.

Table 1 The Managed fund of Zakat Management Organization Members

Year	Sum (in IDR billion)
2008	486
2009	571
2010	702
2011	738
2012	845

Resource: Tempo (2014)

The collected fund by OPZ is increase by years, but it doesn't achieve the trillions digits, even though the zakat potential in Indonesia reaches IDR 217 billion as stated by Hafidudin (2013). The high gap ratio between the zakat potential and the collected one are due to many reasons. It is reasonable because the society trust in the zakat organization is only 15 % as resulted in a survey conducted by PIRAC in 2004 (Abidin, 2008).



The low society trust in the zakat organization is reasonable since from more than 300 zakat organizations, only 19 OPZ which are legally registered and trusted. IMZ article in 2011 mentioned that not all OPZ in Indonesia had a transparent financial report and periodically audited. Therefore, it will cause the lower public trust, even for the credible organization (Mintarti, 2011).

The rapid development of Zakat is followed by the increased number of OPZ, but in the national level there are only 19 OPZ which is legalized by Ditjen Pajak as deduction from taxable income. They are *Badan Amil Zakat Nasional, Dompot Dhuafa, Lazis Nahdlatul Ulama, LAZ, Persis, Lazis Muhammadiyah, BMH Hidayatullah, LAZ LDII, PKPU, Rumah Zakat, LAZ BMM, LAZ BRI, Lazis Pertamina, LAZNAS BSM, LAZIS IPHI, BMT ICMI, Lazis Darut Tauhid, YSDF, BAMUIS BNI, and Lazis Takaful* (Rahmayanti, 2014).

As the zakat fund management, the OPZ efficiency is very important. OPZ is a nonprofit intermediary organization, consist of Badan Amil Zakat (BAZ) managed by state and Amil Zakat organization (LAZ) formed by the community which support BAZ to collect, distribute, and utilize zakat as stated in Zakat laws.

Zakat collection from those 19 OPZ still dominated by big organizations. The zakat fund managed by OPZ as the members of Zakat Forum was IDR 845 billion, mostly managed by big OPZ organization. Even OPZ managed by government, Badan Amil Zakat Nasional, only managed IDR 50 billion of Zakat fund, far below private amil zakat organization as shown on the table 2 below.

Table 2 the sum of managed zakat institution Zakat fund

Institution	Managed Fund (IDR billion)
Dompot Dhuafa	202
Rumah Zakat	146
PKPU	107
YBM BRI	57
Baznaz	50
Lazis Nahdlatul Ulama	0.6

Source: Tempo (2014)

Based on the fact above, The OPZ performance, both private and state, become a problem which need to be studied. The less proportionality of zakat fund managed across institutions, especially Badan Amil Zakat Nasional which belong to OPZ state and Dompot Dhuafa as the biggest Zakat institution, PKPU as Zakat institution and humanity and also Lazis Nahdlatul Ulama (Lazis NU) which founded by the biggest community organization which its members widely spread across the nation until districts only manage zakat fund no more than one billion in 2012.

Based on the background, a study about the efficiency of OPZ performance in the zakat collection and management need to be conducted. For both OPZ, state and private, efficiency becomes crucial as the more efficient an OPZ, the more positive impact on the collection, management and distribution of Zakat.

The previous study

Indexed researches in international database about zakat in the Muslim country context generally have been done (Abd. Wahab & Abdul Rahman, 2012; Abdussalam, Johari, & Alias, 2015; Mohd Ali, Abd. Rashid, Johari, & Ab. Aziz, 2015; Mohit & Nazyddah, 2011; Pg Md Salleh, 2015; Sulaiman & Jamil, 2014) and in Indonesian context (Halimatusa'diyah, 2015; Indahsari, Burhan, Ashar, & Multifiah, 2014; Jahar & Saepudin, 2016; Retsikas, 2014). Other studies also have been conducted regarding on the philosophical and political aspect of zakat as the teaching of the Godly religion (Halimatusa'diyah, 2015; Indahsari, Burhan, Ashar, & Multifiah, 2014; Jahar & Saepudin, 2016; Retsikas, 2014). Another focus of study were on the effectiveness of zakat program in poverty alleviation (Abdulai & Shamsiry, 2014; Abdussalam et al., 2015; Ahmad & Mahmood, 2009; Athoillah, 2013; Haneef, Pramanik, Mohammed, Bin Amin, & Muhammad, 2015; Kurjono, Nuryanti, & Hendrayati, 2016; Raimi, Bello, & Mobolaji, 2010; Sohag, Mahmud, Alam, & Samargandi, 2015) and also the zakat payer behavior or Muzakki (Khamis & Che Yahya, 2015; Sulaiman & Jamil, 2014).

The studies about the efficiency of OPZ through many approaches also have been conducted. Iskandar (2010) analyzed the efficiency of accountancy performance of PKPU Yogyakarta. He applied Data envelopment analysis with Constant return to scale (CRS) and Variable return to scale (VRS) assumptions. The approaches used was production approach with the input variable took form as overhead cost, operational cost, and the sum of employer. The studied output were the fund collected, distributed fund and the Mustahik (benefit recipients). The result shows that the annual efficiency is 94.6 % and there was 5.3 % of inefficiency.

Akbar (2009) investigated the nine OPZ efficiency. The method applied were Data envelopment analysis with Constant return to scale (CRS) and Variable return to scale (VRS) assumptions. The approaches used was production approach with the input variable took form as personnel cost, socialization cost and other operational costs. The applied output variable were the fund collected and distributed one. He found that the degree of efficiency was 94.25 % on the scale 75 % and overall 71.27 %. The nine OPZ efficiency calculation in 2007 with the CRS assumption show that only BMM and Bamuis BNI which reached efficiency. The main cause inefficiency were distributed and collected fund, which were 43.1 % and 36 %. While the measurement with input orientation showed that the inefficiency sources were other operational cost, 34.9 % and socialisation cost 31.1 %.

Kadri (2014) analyzed the efficiency of accountancy performance of National Amil Zakat institutions, Rumah Zakat, Lazis Swadaya Ummah, YBUI BNI and Dompot Dhuafa. The method applied was Data Envelopment Analysis with Constant Return to Scale (CRS) and Variable Return to Scale (VRS) assumptions. The approaches used was production approach with the input variable took form as personnel cost, socialization cost and other operational costs. The applied output variable were the fund collected and distributed one. The findings showed that the highest efficiency was YBUI BNI 81 %, Rumah Zakat 76 %, Lazis Swadaya Ummah 74 % and Dompot Dhuafa 74 %.

Adl. Wahab & Abdul Rahman (2012) shows efficiency and productivity level zakat institution in some regions in Malaysia which was measured by applying Data envelopment analysis method. Variable studied were the sum of employee and total collected zakat as the input variable and sum of zakat payer, and the total zakat distributed as the output. The result showed that the average efficiency value was 0.990 with the highest efficiency in Kelantan and the lowest was in Johor.

Rahmayanti (2014) analyzed the management of zakat fund in Amil Zakat institution in Indonesia, Rumah Zakat, PKPU, and BAMUIS BNI. The applied method was Data envelopment Analysis with intermediation approach. The input variable were zakat revenue, employee fee, and operational cost. The output variable were zakat distribution, fixed assets and current assets. The result indicated that the Rumah Zakat's efficiency was fluctuating in the 2009-2011 periode, meanwhile BMUIS BNI and PKPU had 100 % of efficiency in that periode.

Wulandari (2013) analyzed the efficiency of management of zakat fund in zakat institution in the national level. The LAZ studied were Rumah Zakat, PKPU and BAMUIS BNI. The method applied was Data Envelopment Analysis with Constant Return to Scale (CRS) and Variable Return to Scale (VRS) assumptions and also production approach. The input variable were operational cost and total assets and the output variable were the collected zakat fund and total distributed zakat. The result showed that the highest efficiency was reached by Rumah Zakat.

The various studies have their own point of view regarding the application of Data Envelopment Analysis method to measure Organization of Zakat Management's efficiency. Yet, there is no study conducted which investigate Organization of Zakat Management, both Amil Zakat Institution and Baznas, by applying both approaches, production and intermediation approach. Therefore this study has added value because it apply CRS and VRS assumptions, production and intermediation approach in calculating the OPZ's efficiency. Specifically, the study aim was to analyze the efficiency of National Institution of Zakat Management in 2013 with data envelopment method and production and intermediation approach.

Research Methodology

This is a descriptive study which describe a phenomena with quantitative approach. Data envelopment analysis is applied to analyze data. The technique to investigate the level of efficiency of Organization of Zakat Management with intermediation and production approach.

It is also use Constant Return to Scale and Variable Return to Scale assumptions.

Production variable included are personnel cost, operasional cost, and ziswaf sozcialisation cost. Output variable are accepted ziswaf fund and distributed ziswaf fund. In intermediation approach, variable input studied are accepted ziswaf fund, personnel cost and operational cost. Meanwhile the output variables are distributed ziswaf fund, fixed assests, and current assets.

The research population are National Organization of Zakat Management avowed by Ministry of finance. Four out of 19 OPZ were selected by applying purposive technique sampling. Each sampe has different character, Badan Amil Zakat Nasional as the state institution, Dompet Dhuafa as the biggest fund mangement, PKPU as zakat and humanity institution, and Lazis Nu as an organization formed by the biggest mass base in Indonesia. The data used are skunder data. Study documenter is appied to analyze financial report.

Findings

Efficiency analysis with intermediation approach

The measurement of efficiency with intermediation approach show that all Organization of Zakat Management studied have efficient performance. This is shown in table 3 which explain the efficiency measurement with Constant Return to Scale, Variable Return to Scale, and Scale Efficiency Score assumptions and also the position of Return to scale. The technical efficiency score shows efficiency score is 1. It means that Baznas, Dompet Dhuafa, and Lazis NU have an effecient performance.

Table 3 National Zakat Management Organization Efficiency with Intermediation Approach

DMU	Baznas	Dompet Dhuafa	Lazis NU	PKPU
Technical Efficiency Score (CRS)	1	1	1	1
Pure Technical Efficiency Score (VRS)	1	1	1	1
Scale Efficiency Score	1	1	1	1
RTS	constant	Constant	constant	Constant
Benchmark	Baznas (1.00000)	Dompet Dhuafa (1.00000)	Lazis NU (1.00000)	PKPU (1.00000)

The measurement of Variable Return to Scale which is shown in the Technical Efficiency Score resulted in point 1 in each DMU studied. It means that DMU has an efficiency performance. The Baznas efficiency as an intermediary institution between donor and to those in deed (benefit recipients) generally show an efficient performance. This is shown from point 1 in the efficiency score and the benchmark which refers to itself. In general Baznas as an intermediary institution has had an efficient performance and therefore doesn't need improvement in the available input and output, since the actual number and projection number are on the same level as shown in table 4.

Table 4 the Baznas's actual and projection number with intermediation approach

Variables	Actual	Projection
Personnel cost	Rp 10.406.220.818	Rp 10.406.220.818
Operational Cost	Rp 8.504.613.472	Rp 8.504.613.472
Socialization Ziswaf Cost	Rp 1.452.825.059	Rp 1.452.825.059
Accepted Ziswaf fund	Rp 57.504.554.015	Rp 57.504.554.015
Distributed Ziswaf fund	Rp 50.615.218.917	Rp 50.615.218.917

Table 4 indicate explanation about Baznas efficiency which has score 1 or has an efficient performance. All variables have the same value for both actual and projection number. Therefor it can be concluded that Baznas's (National Institution of Zakat Management) performance is

efficient as intermediary institution of Ziswaf fund of society who possess the fund and those who are in need.

Dompot Dhuafa's efficiency as an intermediary institution between donator and to those in deed (benefit recipients) generally show an efficient performance. This is shown from point 1 in the efficiency score and the benchmark which refers to itself as shown in table 5.

Table 5 The Dompot Dhuafa's Actual and Projection Number with Intermediation Approach

Variables	Actual	Projection
Personnel cost	Rp 15.466.037.317	Rp 15.466.037.317
Operational Cost	Rp 34.138.699.139	Rp 34.138.699.139
Socialization Ziswaf Cost	Rp 20.548.454.297	Rp 20.548.454.297
Accepted Ziswaf fund	Rp 239.156.597.433	Rp 239.156.597.433
Distributed Ziswaf fund	Rp 168.903.634.530	Rp 168.903.634.530

Dompot Dhuafa in term of the calculation oriented in input and output with VRS and CRS model has an efficient performance without any changed variables. In general Dompot Dhuafa as an intermediary institution has had an efficient performance and therefore doesn't need improvement in the available input and output, since the actual number and projection number are on the same level as shown in table 5.

In general, Lazis NU's performance has reached the efficiency for point 1 in the score and benchmark which refers to Lazis NU itself. Lazis NU in term of the calculation oriented in input and output with VRS and CRS model has an efficient performance without any changed variables. Since in general Lazis NU as an intermediary institution has had an efficient performance and therefore doesn't need improvement in the available input and output, since the actual number and projection number are on the same level as shown in table 6.

Table 6 The Lazis NU's Actual and Projection Number with Intermediation Approach

Variables	Actual	Projection
Personnel cost	Rp 195.700.000	Rp 195.700.000
Operational cost	Rp 490.366.777	Rp 490.366.777
Socialization Ziswaf Cost	Rp 184.934.000	Rp 184.934.000
Accepted Ziswaf fund	Rp 8.500.000	Rp 8.500.000

PKPU has reached the efficiency for point 1 in the score and benchmark which refers to PKPU itself. In term of the calculation oriented in input and output with VRS and CRS model, it has an efficient performance without any changed variables. In general PKPU as an intermediary institution has had an efficient performance and therefore doesn't need improvement in the available input and output, since the actual number and projection number are on the same level as shown in table 7.

Table 7 The PKPU's Actual and Projection Number with Intermediation Approach

Variables	Actual	Projection
Personnel cost	Rp 14.665.679.827	Rp 14.665.679.827
Operational cost	Rp 17.384.023.466	Rp 17.384.023.466
Socialization Ziswaf Cost	Rp 1.942.689.002	Rp 1.942.689.002
Accepted Ziswaf fund	Rp 111.667.894.961	Rp 111.667.894.961
Distributed Ziswaf fund	Rp 109.651.553.927	Rp 109.651.553.927

Efficiency Analysis with Production Approach

The measurement of efficiency with intermediation approach show that all Organizations of Zakat Management studied have efficient performance. This is shown in table 8.

Table 8 National Zakat Management Organization Efficiency with Production Approach

DMU	Baznas	Domet Dhuafa	Lazis NU	PKPU
Technical Efficiency Score (CRS)	0.84018	0.51061	1	1
Pure Technical Efficiency Score (VRS)	0.84018	0.51061	1	1
Scale Efficiency Score	0.84018	0.51061	1	1
RTS	Constant	constant	constant	constant
Benchmark	Lazis NU (3.24374); PKPU(0.31953)	Lazis NU (35.54776)	Lazis NU (1.00000)	PKPU (1.00000)

Table 8 explain the efficiency measurement with Constant Return to Scale, Variable Return to Scale, and Scale Efficiency Score assumptions and also the position of Return to scale. The technical efficiency score shows efficiency score is 1. It means that Lazis NU and PKPU have an efficient performance, but in Baznas DMU, there is 0.84 % inefficiency and 0.51 % in Domet Dhuafa. The measurement of Variable Return to Scale which is shown in the Technical Efficiency Score resulted in point 1 in each DMU studied. It means that DMU has an efficiency performance.

Inefficiency in Baznas happened because there is different variables between the actual and projection number. Table 9 shows the explanation about Baznas's performance which has score 0.84 or inefficiencies. This table shows cause variables for Baznas inefficiencies. In personnel cost, Baznas could decrease the cost from Rp 10.406.220.818. to Rp 6.826.064.608. the operational cost should be stressed on the Rp 6.724.597.872 but the realization was at Rp 8.504.613.472.

Table 9 The Baznas's Actual and Projection Number with Production Approach

Variables	Actual	Projection
Personnel Cost	Rp. 10.406.220.818	Rp. 6.826.064.608
Operational Cost	Rp. 8.504.613.472	Rp. 6.724.597.872
Socialization Ziswaf Cost	Rp. 1.452.825.059	Rp. 1.366.527.250
Accepted Ziswaf fund	Rp. 57.504.554.015	Rp. 43.677.584.002
Distributed Ziswaf fund	Rp. 50.615.218.917	Rp. 65.903.039.639

In Socialization Ziswaf Cost, Baznas has the actual output reached Rp. 1.452.825.059 above the projection issued by DEA which should be pressed at the level of Rp 1.366.527.250. In the Distributed Ziswaf fund calculation, Baznaz should distribute Rp. 65.903.039.639 Zakat fund as projected by DEA, but the fact is Baznas only could distribute Rp. 50.615.218.917 in 2013.

It can be conclude that the Baznas's performance as an institution which provide service for donator and fund ziswaf benefit recipients is efficient yet. To reach efficiency Baznas could refer to Lazis Nu performance and stress the used input especially in operational cost, personnel cost, and ziswaf socialization cost. Furthermore Baznas is encouraged to increase the distributed ziswaf fund in order to help increasing its efficiency.

Meanwhile inefficiency in Domet Dhuafa was caused by actual number variables which were different from the projected number as shown in table 10. In the table it is shown that Domet Dhuafa got score 0.51 or inefficient. This table indicate the variables which caused inefficiency in Domet Dhuafa. In the personnel cost, Domet Dhuafa should spend Rp 8.509.413.732 but in fact it spent Rp 15.466.037.317. In the meantime the allocation for operational cost which should be stress at Rp 16.707.137.972 only could be realized at Rp 34.138.699.139.

Table 10 The Domet Dhufa's Actual and Projection Number with Production Approach

Variables	Actual	Projection
Personnel cost	Rp. 15.466.037.317	Rp. 8.509.413.732
Operational cost	Rp. 34.138.699.139	Rp. 16.707.137.972

Socialization Ziswaf fund	Rp. 20.548.454.297	Rp. 13.974.387.314
Accepted Ziswaf fund	Rp. 239.156.597.433	Rp. 239.156.597.433
Distributed Ziswaf fund	Rp. 168.903.634.530	Rp. 175.104.086.954

Socialization Ziswaf cost had actual output at Rp. 20.548.454.297 which should be stress at Rp. 13.974.387.314. In the Distributed Ziswaf fund variable, Dompot Dhuafa should distribute Rp. 175.104.086.954 but in fact it only distributed Rp. 168.903.634.530 in 2013.

This finding indicate that Dompot Dhuafa's performance as an institution which provide service for donator and fund ziswaf benefit recipients is efficient yet. To reach efficiency Dompot Dhuafa could refer to Lazis Nu performance and stress the used input especially in operational cost, personnel cost, and ziswaf socialization cost. Furthermore Baznas is encouraged to increase the distributed ziswaf fund in order to help increasing its efficiency.

Lazis Nu had efficient score. The efficiency can be seen from the table 11 which is shown the same level between actual and projection number. The table 11 also explain about Lazis NU's efficiency which got score 1 or efficient. All variables in actual and projection number were relatively on the same level. There was significant increase or decrease both in input and output of available variables. Then it could be concluded that Lazis NU's performance was efficient.

Table 11 The Lazis NU's Actual and Projection Number with Production Approach

Variables	Actual	Projection
Personnel cost	Rp. 195.700.000	Rp. 193.224.395
Operational cost	Rp. 490.366.777	Rp. 483.325.110
Socialization Ziswaf fund	Rp.184.934.000	Rp. 183.269.594
Accepted Ziswaf fund	Rp. 8.500.000	Rp. 6.538.502.563
Distributed Ziswaf fund	Rp. 6.727.754.291	Rp. 5.069.501.107

PKPU had efficient score. The efficiency can be seen from the table 12 which is shown the trend to be the same level between actual and projection number. The table 12 also explain about Lazis NU's efficiency which got score 1 or efficient. All variables in actual and projection number were relatively on the same level. There was significant increase or decrease both in input and output of available variables. Then it could be concluded that PKPU's performance was efficient.

Discussion

The efficiency measurement on the Organization of Zakat Management with intermediation approach indicate an efficiency for the four samples studied. Badan Amil Zakat Nasional as the state institution, Dompot Dhuafa as the biggest fund mangement, PKPU as zakat and humanity institution, and Lazis Nu as an organization formed by the biggest mass base in Indonesia have an efficient performance as the intermediary institution.

Nevertheless, based on the measurement of Zakat Management Organization with production approach, efficient score only shown by Lazis NU and PKPU for all variables. In this measurement, Baznas got score 0.84 and Dompot Dhuafa got inefficient score 0.51. Its explanation can be referred in the managerial problems found in the Bazda level study (Kadir, 2010). Furthermore, the BAZ standard quality which fall under the LAZ standard also become another problems as stated in other study (Hamidi & Suwardi, 2013). Having predicate as the governmental institution, some managerial problems could pop up, included the supervision and accountability issues.

Moreover, other case study stated that Organization of Zakat Management have financial accountability and human resources issues (Kholis, Sobaya, Andriansyah, & Iqbal, 2013; Muhammad, 2006). This need to be noted that since it happened in the province level, the same pattern could happen in the higher level which involved many stakeholders. Therefore, both the Organization of Zakat Management state and private, having homework to increase their human resources capacities which at the end impacted in the efficiency as a whole.

Conclusion

The efficiency measurement on the Organization of Zakat Management with intermediation approach indicate an efficiency for the four samples studied. Badan Amil Zakat Nasional as the state institution, Dompot Dhuafa as the biggest fund mangement, PKPU as zakat and humanity institution, and Lazis Nu as an organization formed by the biggest mass base in Indonesia have an efficient performance as the intermediary institution.

In the measurement with the production approach, the efficient score was obtained by Lazis NU and PKPU for all variables. But, slightly different result was obtained by Baznas, 0.84. The Baznas inefficiency could be increased by optimizing input variables such as operational cost, personnel cost, and ziswaf socialization cost. Furthermore Baznas also could increase the distributed in order to increase the performance efficiency.

OPZ Dompot Dhuafa obtained score 0.51 with the benchmark refers to Lazis NU, in advance Dompot dhuafa should optimize input variables used such as operational cost, personnel cost, and ziswaf socialization cost. Furthermore Baznas also could increase the distributed in order to increase the performance efficiency.

Based on the findings, Dompot Dhuafa is expected to increase its efficiency by minimalizing operational cost, personnel cost, and ziswaf socialization cost and increase the distributed ziswaf fund. On the other hand PKPU and Lazis NU are expected to keep their performance and increase their transparency by issuing the latest financial report on time.

There are some recommendation for further research for scholars and researchers. This study are lacking information in financial report due to before and after 2013, therefor it is difficult to decide the annual trend. This study also didn't investigate the factors that influence the National Organization of Zakat Management's variable efficiency. It is expected that the future researcher would measure data from the previous years and analyze the factors that influence the National Organization of Zakat Management's efficiency.

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