

Effectiveness and Efficiency of Baznas with ACR and ISZM Method

Mushlihatud Dina, Vima Tista Putriana

Accounting Department, Faculty of Economics and Business
Andalas University, Indonesia
dinamushlihatud@gmail.com, vimaputriana@eb.unand.ac.id

ABSTRACT

This study aims to compare the analysis of effectiveness and efficiency of BAZNAS Solok Regency and BAZNAS Solok City for the period 2018 - 2021 using the Allocation to Collection Ratio (ACR) and the International Standard of Zakat Management (ISZM) method. The analysis technique is carried out using ACR ratio analysis which consists of Gross Allocation to Collection Ratio, Gross Allocation to Collection Ratio Non-Amil, Net Allocation Ratio, and Net Allocation Ratio Non-Amil while ISZM ratio consists of program expense ratio, operational expense ratio, collection expense ratio, and collection efficiency. The result found that (1) Both BAZNAS received an effective title in calculating effectiveness using four ratios through the ACR method. However BAZNAS Solok Regency is better than BAZNAS Solok City for effectiveness because it has obtained a score of 100% for four consecutive years for the calculation of Net Allocation to Collection Ratio and Net Allocation to Collection Ratio Non Amil (2) For the efficiency ratio BAZNAS Solok Regency and BAZNAS Solok City received the efficient title for the program expense ratio, collection expense ratio and collection efficiency, but it was not efficient for the operational expense ratio because it obtained a value of more than 12.5%.

Keywords: ACR, BAZNAS, Effectiveness, Efficiency

INTRODUCTION

Zakat is one of the pillars in the principles of Islam as a form of social action that must be carried out by every Muslim. The obligation is mentioned in the Qur'an repeatedly alongside the obligation to pray (Muhammad, Saad, 2016). Zakat is a form of social and economic worship that can minimize economic disparities in society. With the proper management of zakat, it is hoped that an equitable distribution of wealth can be realized. Indonesia with the largest Muslim population in the world reaching 237.53 million people as of December 31, 2021 (Kemendagri, 2021) has great potential in paying zakat. Based on research from the Center for Strategic Studies of the National Amil Zakat Agency (Puskas BAZNAS), the potential for zakat in Indonesia reached IDR 327.6 trillion in 2020. This figure can have a tremendous impact in overcoming poverty in Indonesia. However, the BAZNAS report reveals that of this potential zakat that can be absorbed and managed by BAZNAS institutions has only reached IDR 12.7 trillion, increasing to IDR 14 trillion in 2021 or only about 0.38%.

When zakat institutions have not been able to collect and manage the amount of zakat potential, it can be caused by the low performance of zakat institutions. The ability of a zakat institution in managing resources can be reflected

in the financial statements it publishes. Financial performance is needed to measure whether the management of funds carried out by zakat institutions is efficient and to what extent the funds are used in running programs in order to distribute them (World Zakat Forum and Indonesia Magnificence of Zakat, 2017).

Based on the published audit financial report, BAZNAS has quite a lot of zakat funds that have not been distributed. From 2018 - 2021 the amount of BAZNAS zakat fund balance continues to increase every year. This is because the growth in the amount of zakat revenue is not followed by the growth in the amount of zakat distribution. So that the difference between the receipt and distribution of zakat continues to accumulate until 2021 which reaches IDR 116 billion.

Table 1. Comparison of Receiving and Distributing Zakat Funds

Year	Receiving of Zakat	Distributing of Zakat	Zakat Fund Balance
2018	Rp 248.378.462.413	Rp 191.966.485.358	Rp 56.411.977.055
2019	Rp 304.754.428.117	Rp 225.702.309.429	Rp 79.052.118.688
2020	Rp 383.832.635.130	Rp 290.141.453.285	Rp 93.691.181.845
2021	Rp 541.732.439.846	Rp 425.613.391.858	Rp 116.119.047.9889

Source: BAZNAS financial statements 2018 – 2021

In general, the balance of zakat funds reflects the efficiency of the distribution and receiving of zakat, so that the smaller the balance of funds owned by a zakat institution, the more efficient the zakat institution is. This indicates that the zakat funds received are well distributed and utilized, through programs and non-programs (Harto, et al 2018). The increase in the balance of zakat funds is also caused by the increasing participation of institutions or companies to give zakat. Optimal zakat management will have an impact on reducing the amount of poverty.

In a study conducted by Beik and Arsyianti (2016) zakat can be used as an instrument to alleviate poverty and improve the welfare conditions of the poor. The government can utilize zakat and integrate it with poverty reduction policies. The positive effect of zakat implementation can also be seen from areas that have a high gini ratio because it is able to bridge between the rich and the poor (Azizah, 2018).

Based on data from the Central Statistics Agency (BPS) in March 2021, the level of inequality in the expenditure of West Sumatra residents as measured by the gini ratio was 0.306. The gini ratio in urban areas was recorded at 0.329, and the gini ratio in rural areas was 0.254. There is a gap between the lower and upper classes in West Sumatra Province, reflected in the urban gini ratio which is much greater than the rural gini ratio. Solok Regency is one of the rural areas with the largest number of poor people in West Sumatra reaching 8.01% of the total population, while Solok City which is an urban area with the lowest level of poor people in West Sumatra has a percentage of poor people at 3.12%. There is a difference between the value of the gini ratio and the number of poor people in West Sumatra, where regions with a low gini ratio have a large number of poor people.

According to Law Number 23 Year 2011, the objectives of zakat management are to: (1) increase the effectiveness and efficiency of services in the management of zakat, and (2) increase the benefits of zakat to realize community welfare and poverty reduction. To determine the extent to which zakat institutions are able to collect and distribute Zakat, Infaq and Sadaqah (ZIS), good governance standards are needed, where one of the indicators is efficiency and effectiveness (Kadry, 2014).

Based on the Zakat Core Principles document (2016), the quality of zakat distribution can be seen in terms of the financial ratio of zakat managed by official zakat institutions. The ZCP document introduces the concept of ACR (Allocation to Collection Ratio). ACR is the ratio between the proportion of zakat funds distributed and zakat funds collected. The document revealed five categories of ACR value, namely highly effective (>90%), effective (70%-89%), fairly effective (50%-69%), below expectation (20%-49%), and ineffective (<20%).

International Standard of Zakat Management (ISZM) is the latest method to measure the financial performance of zakat management institutions internationally. ISZM was first published in 2017 to measure the efficiency of zakat institutions. The efficiency measurement component consists of program expense ratio, operational expense ratio, fundraising expense ratio, and fundraising efficiency.

LITERATURE STUDY

There are three points will be discussed in literature review, the basic theory, previous study and hypothesis from previous study.

RESEARCH METHODOLOGY

The research design used in this research is a case study with the research object is the level of effectiveness and efficiency at BAZNAS Solok Regency and BAZNAS Solok City for the 2018-2021 period. The types of data used in this study consist of primary data and secondary data. Primary data is obtained from direct interviews with BAZNAS Kab. Solok and BAZNAS Kota Solok officers and zakat mustahik. Secondary data is obtained through documents and financial reports from BAZNAS Kab. Solok and BAZNAS Kota Solok, books, journals and other sources that can help the availability of data. This research was conducted at BAZNAS Kab. Solok and BAZNAS Kota Solok based on Solok Regency is one of the areas with the largest level of poor people in West Sumatra, while Solok City is the area with the smallest number of poor people, Solok Regency is an area consisting of many villages, while in West Sumatra there is a fairly large gini ratio gap between cities and villages, where the gini ratio of cities is greater than villages.

The data analysis technique used in this research is the analysis of the level of effectiveness and efficiency of BAZNAS Solok Regency and BAZNAS Solok City using the ACR and ISZM methods. This analysis is based on quantitative data, namely

data in the form of numbers contained in the institution's financial statements and notes to financial statements. In the ACR approach the author uses all ratio variables in the form of Gross Allocation to Collection Ratio, Gross Allocation to Collection Ratio Non-Mil, Net Allocation to Collection Ratio, Net Allocation to Collection Ratios Non-Mil, while for the ISZM approach the author only uses efficiency ratio variables in the form of program expense ratios, operational expense ratios, collection expense ratios, and collection efficiency ratios, while the capacity ratio variable is not used in this study.

Table 2. Definition of Factors for Assessing the Level of Effectiveness and Efficiency of BAZNAS

No	Ratio	Formula	Ratio Value
<i>Allocation to Collection Ratio (ACR)</i>			
1.	Gross Allocation to Collection Ratio	$\frac{\text{(Distribution of Zakat Funds + Infaq Sadaqah Fund)}}{\text{(Zakat Fund Raising + Infaq Sadaqah Fund) + Ending Balance of Zakat Fund}_{t-1} + \text{Ending Balance of Infaq Fund}_{t-1}}$	R < 45 % = Not Effective 45% ≤ R < 60% = Less Effective 60% ≤ R < 75% = Quite Effective
2.	Gross Allocation to Collection Ratio Non Amil	$\frac{\text{(Distribution of Zakat Funds + Infaq Sadaqah Fund) - (Amil's share of Zakat funds + Amil's share of Infaq funds)}}{\text{(Zakat Fund Raising + Infaq Sadaqah Fund) + (Ending Balance of Zakat Fund}_{t-1} + \text{Ending Balance of Infaq Fund}_{t-1}) - \text{(Amil's share of Zakat funds + Amil's share of Infaq funds)}}$	75% ≤ R ≤ 90% = Effective R > 90% = Highly Effective
3.	Net Allocation to Collection Ratio	$\frac{\text{Distribution of Zakat Funds + Infaq Sadaqah Fund}}{\text{Zakat Fund Raising + Infaq Sadaqah Fund}}$	
4.	Net Allocation to Collection Ratio Non Amil	$\frac{\text{(Distribution of Zakat Funds + Infaq Sadaqah Fund) - (Ending Balance of Zakat Fund + Ending Balance of Infaq Fund)}}{\text{(Zakat Fund Raising + Infaq Sadaqah Fund) - (Amil's share of Zakat funds + Amil's share of Infaq funds)}}$	

funds)

International Standard of Zakat Management (ISZM)

1.	Program Expense Ratio	$\frac{PE}{TE}$	PE = <i>Program Expense</i> i.e. the expenditure of zakat institutions for the program. TE = <i>Total Expense</i> i.e. total expenditure
2.	Operation Expense Ratio	$\frac{OE}{TE}$	OE = <i>Operational Expense</i> i.e. the expenditure of zakat institutions to finance their operational activities.
3.	Collection Expense Ratio	$\frac{FE}{TE}$	FE = <i>Fundraising Expense</i> i.e. the expenditure of zakat institutions in order to raise funds.
4.	Collection Efficiency	$\frac{FE}{TC}$	TC = <i>Total Contribution</i> i.e. the total contribution funds from muzakki and donors

Source: Puskas BAZNAS (2019)

RESULT AND DISCUSSION

Case I : BAZNAS Solok Regency

BAZNAS Solok Regency was formed in accordance with the regional regulation of Solok Regency No. 13 of 2003 concerning the management of zakat infaq and sadaqah. In distributing zakat to mustahik / ashnaf BAZNAS Solok Regency has several programs, namely: productive zakat assistance, consumptive zakat assistance, consumptive zakat assistance, scholarship assistance for economically weak students, medical assistance for poor mustahik, assistance for

mustahik who get fire accidents, and assistance for muallaf. To carry out these programs, BAZNAS Solok Regency obtains funds in the form of zakat from muzakki and also infaq sadaqah. During the period 2018 - 2021 there were fluctuations in zakat revenue at BAZNAS Solok Regency. The following is a figure of the receiving of zakat funds at BAZNAS Solok Regency.

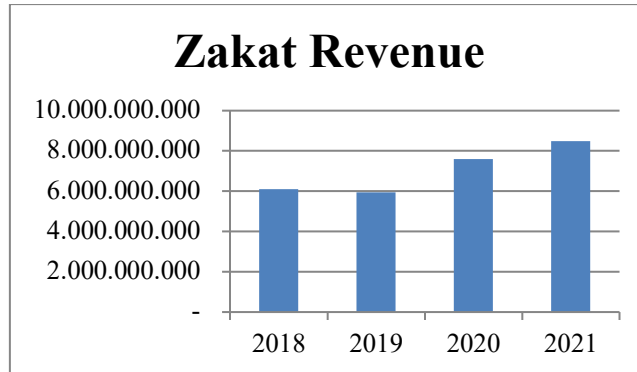


Figure 1. Zakat revenue of BAZNAS Solok Regency from the period of 2018 - 2021.

According to the Financial Report of BAZNAS Solok Regency in 2018 the total collection of zakat funds was Rp. 6,105,642,221. While in 2019 it was around Rp. 5,957,642,221. Here there was a decrease in receiving of zakat by 2%. According to the author's interview with Fahmi Nurita, this decline was caused by the 2019 elections in Indonesia. The people of Solok Regency, who mostly work as farmers, support their relatives to become legislative members. This has little impact on the receiving of zakat at BAZNAS Regency Solok. Meanwhile, in 2020 the zakat revenue amounted to Rp. 7,607,304,561, and continued to increase in 2021 to Rp. 8,497,196,033.

Furthermore, in terms of the distribution of zakat funds, BAZNAS Solok Regency has distributed zakat funds in the amount of Rp. 6,193,547,409 in 2018, Rp. 6,226,884,000 in 2019, and continues to increase every year. The following is a graph of the distribution of zakat funds at BAZNAS Solok Regency Period 2018 - 2021.

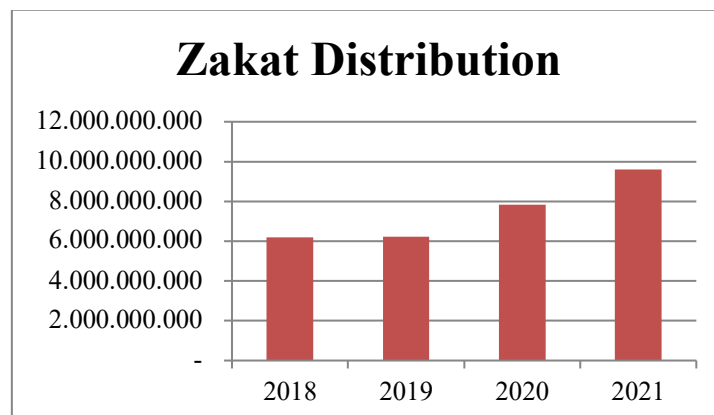


Figure 2. Zakat distribution of BAZNAS Solok Regency from the period of 2018 - 2021.

Based on the graph above, it can be seen that every year there is an increase in the distribution of zakat in BAZNAS Regency Solok. Although there was a decrease in the receiving of zakat funds in 2019, the distribution of zakat funds still increased from the previous year. In addition, the graph of the receipt of zakat funds is almost the same as the graph of the distribution of zakat funds. This means that the funds received from muzakki are almost all distributed to mustahik within the scope of BAZNAS Solok Regency. This can be seen from the measurement of the effectiveness of BAZNAS performance through the ACR method and efficiency assessment using the ISZM method.

Table 3. Effectiveness and Efficiency of BAZNAS Solok Regency

ACR Method	2018	2019	2020	2021
Gross Allocation to Collection Ratio	74,76%	77,37%	82,96%	94,82%
Gross Allocation to Collection Ratio Non Amil	72,19%	74,7%	80,73%	94,09%
Net Allocation to Collection Ratio	100%	100%	100%	100%
Net Allocation to Collection Ratio Non Amil	100%	100%	100%	100%
ISZM Method	2018	2019	2020	2021
Program Expense Ratio	87,69%	83,21%	86,4%	83,88%
Operation Expense Ratio	12,31%	16,79%	13,6%	16,12%
Collection Expense Ratio	1,98%	2,02%	1,25%	1,14%
Collection Efficiency	2%	1,38%	1,29%	1,69%

Source: Data of BAZNAS Solok Regency's Financial Statement processed

Based on the table above, it can be seen that the effectiveness ratio value of BAZNAS Solok Regency is more than 70% in 2018 - 2019 for Gross Allocation to Collection Ratio and Gross Allocation to Collection Ratio Non Amil and also increases every year, even BAZNAS Solok Regency is able to get perfect scores during 2018 - 2021 for Net Allocation to Collection Ratio and Net Allocation to Collection Ratio Non Amil. This means that the management of BAZNAS Solok Regency is very good in managing the distribution of zakat. Meanwhile, the efficiency ratio of BAZNAS Solok Regency fluctuates from 2018 - 2021. For the program expense ratio, the greater the result, the better, because more expenses are aimed at empowering mustahik. In 2021 there was a decrease in the program expense ratio to 83.88%, because a lot of funds were used for socialization and amil official travel with a total of Rp. 1,267,522,634. This also has an impact on the operating expense ratio which increases in 2021 because the amil funds used are also large. Meanwhile, for the

collection expense ratio and collection efficiency, BAZNAS Kab. Solok only needs to spend an average of less than Rp. 0.02 to generate fundraising of Rp 1.

Case II : BAZNAS Solok City

BAZNAS Solok City is a zakat management institution established by the Director General of Islamic Guidance of the Ministry of Religion, which is authorized to carry out zakat management tasks at the Solok City level. Based on Law Number 23 of 2011 concerning zakat management, BAZNAS Solok City has established a zakat collection program, namely: (1) Short-term program in the form of intensification of zakat collection through income / salary from civil servants of local government and vertical agencies within the scope of the Solok City Government, (2) medium-term program through zakat collection by expanding the subject and object of zakat: The subject of zakat, which was originally civil servants, was increased to private employees, professionals and entrepreneurs in Solok City, (3) a long-term program by collecting zakat to all groups of civil servants / private sector, professionals and entrepreneurs, farmers, breeders, fisheries and mining and so on. Then the Zakat Management Unit network was expanded to the village level, mosques and Islamic organizations.

To carry out these programs, BAZNAS Solok City obtains funds in the form of zakat from muzakki and also infaq sadaqah. During the period 2018 - 2021, BAZNAS Solok City's zakat revenue continued to increase, as can be seen in the figure below.

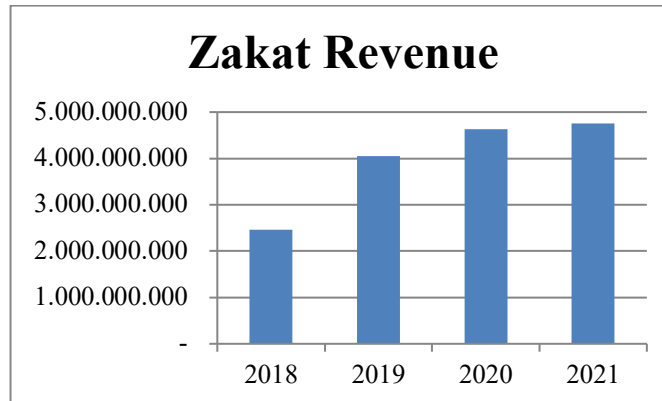


Figure 3. Zakat revenue of BAZNAS Solok City from the period of 2018 - 2021.

Based on the graph above, it is obtained that in 2018 the total collection of zakat funds was Rp. 2,456,561,509. Meanwhile, in 2019 it amounted to Rp. 4,046,556,207. In 2020 it was Rp. 4,630,289,266. In 2021 it amounted to Rp. 4,754,929,588. It can be seen that from 2018 to 2019 there was a very significant increase in zakat collection, namely 65%. According to the author's interview with KH Rusli, this increase was due to BAZNAS Solok City being very aggressive in socializing to the public through the village and also the formation of the Zakat Management Unit (UPZ) in government institutions. Then in 2020 there was also an increase in zakat revenue, which amounted to 14%. However, in 2021 the increase in zakat revenue was only 3% because the covid 19 pandemic caused many

entrepreneurs to experience a decrease in income and people who lost their livelihoods.

In terms of the distribution of zakat funds, BAZNAS Solok City has distributed zakat funds to the amount of Rp. 2,207,344,600 in 2018, Rp. 3,215,034,066 in 2019, and continues to increase every year. The following is a graph of the distribution of zakat funds at BAZNAS Solok City for the 2018-2021 period.

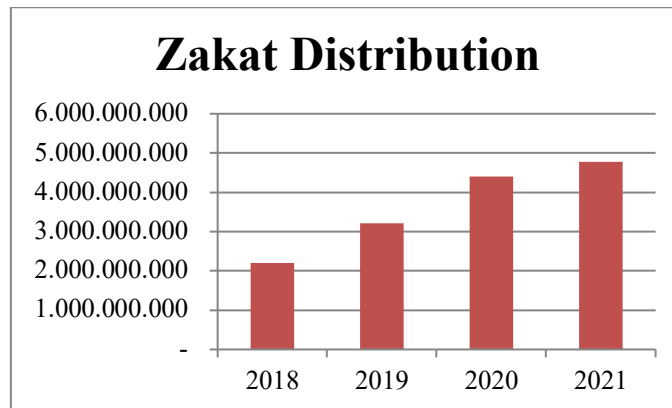


Figure 4. Zakat distribution of BAZNAS Solok City from the period of 2018 - 2021

Based on the graph above, it can be seen that every year there is an increase in zakat distribution at BAZNAS Solok City. This is in line with the mission of BAZNAS Solok City to help mustahiq (the poor) through providing compensation, services, and empowerment.

Table 4. Effectiveness and Efficiency of BAZNAS Solok City

Metode ACR	2018	2019	2020	2021
Gross Allocation to Collection Ratio	74,75%	73,38%	87,49%	93,11%
Gross Allocation to Collection Ratio Non Amil	71,35%	70,72%	85,85%	92%
Net Allocation to Collection Ratio	90,22%	79,64%	95,21%	100%
Net Allocation to Collection Ratio Non Amil	88,59%	77,41%	94,52%	100%
Metode ISZM	2018	2019	2020	2021
Program Expense Ratio	85,82%	88,95%	79,98%	77,19%
Operational Expense Ratio	14,18%	11,05%	20,02%	22,81%
Collection Expense Ratio	1,91%	1,54%	1,47%	2,08%

Collection Efficiency	1,94%	1,84%	1,11%	1,09%
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Source: Data of BAZNAS Solok City's Financial Statement processed

Based on the table above, the value of each effectiveness ratio of BAZNAS Solok City from 2018 - 2021 is more than 70%, even in 2021 it is more than 90%, meaning that the performance of BAZNAS Solok City has also increased so that the predicate obtained is very effective. The increase in the acquisition of this ratio value is also inseparable from the programs that have been planned by BAZNAS Solok City. Meanwhile, the efficiency ratio fluctuated from 2018 - 2021. For the program expense ratio, the greater the result, the better. In 2021 there was a decrease in the program expense ratio to 77.19%, when viewed from the financial statements, the use of amil funds in 2021 was Rp. 1,090,587,751, an increase compared to 2020, namely Rp. 827,217,095. This causes the operating expense ratio to increase in 2021 because the amil funds used are also large. Meanwhile, the collection expense ratio and collection efficiency of BAZNAS Solok City can be said to be efficient because according to Puskasbaznas (2020) the collection expense of zakat institutions is said to be efficient if it has a ratio of less than 2%.

Case Comparison

The following is a comparison of the value of the effectiveness level of BAZNAS Solok Regency and BAZNAS Solok City using the ACR method and the ISZM method.

Table 5. Gross Allocation to Collection Ratio

Lembaga Zakat	2018	2019	2020	2021
BAZNAS Kab. Solok	74,76%	77,37%	82,96%	94,82%
BAZNAS Kota Solok	74,75%	73,38%	87,49%	93,11%

Source: Data of BAZNAS Financial Statement processed

Gross Allocation to Collection Ratio BAZNAS Solok Regency continues to increase from 2018 - 2021. Meanwhile, BAZNAS Solok City experienced a not too significant decline in 2019 but continued to increase until 2021. According to the Head of BAZNAS Kab. Solok Secretariat Fahmi Nurita (interview on November 29, 2022) said that BAZNAS Kab. Solok continues to strengthen friendship with fellow government and private institutions and recommends the formation of UPZ (Zakat Collection Unit) in these institutions. Currently, there are 226 UPZ Units that continue to collect zakat in the community. Meanwhile, the decline in the ratio of BAZNAS Solok City in 2019 was partly due to the collection of ZIS funds which fell, because that year was an election year so that many of the residents of Solok City participated in running for office as candidates for regional officials, said the second vice chairman of BAZNAS H.M. Rusli (interview on December 02, 2022).

Table 6. Gross Allocation to Collection Ratio Non Amil

Lembaga Zakat	2018	2019	2020	2021
BAZNAS Kab. Solok	72,19%	74,7%	80,73%	94,09%
BAZNAS Kota Solok	71,35%	70,72%	85,85%	92%

Source: Data of BAZNAS Financial Statement processed

Gross Allocation to Collection Ratio of Non Amil BAZNAS Solok Regency and BAZNAS Solok City continued to increase from 2018 - 2021, while BAZNAS Solok City experienced a decline in 2019. In general, BAZNAS Solok Regency is better than BAZNAS Solok City because there is no decrease in the ratio during these 4 years. Based on the results of these calculations, it is found that both BAZNAS Kab. Solok and BAZNAS Solok City obtained less effective results in 2018 and 2019. When viewed from the BAZNAS financial statements, in 2018 and 2019 a lot of funds were used for socialization and amil official travel in that year. This can be seen from the impact produced by BAZNAS in the form of additional UPZ and programs created by BAZNAS. Meanwhile, in 2021, both BAZNAS received a very effective predicate with a value of 94.09% and 92%, which means that only 5.91% and 8% of funds were used for amil. According to the author's interview with one of the mustahik on December 09, 2022, namely Mrs. Suma (65 years old) a permanent beneficiary of BAZNAS Solok City, she has received assistance for approximately one year from BAZNAS in the form of rice, oil, eggs for Rp. 150,000 and cash in the amount of Rp. 250,0000 every month. Mrs. Suma admitted that the assistance had slightly reduced the burden on her life who lived with her husband all this time.

Table 7. Net Allocation to Collection Ratio

Lembaga Zakat	2018	2019	2020	2021
BAZNAS Kab. Solok	100%	100%	100%	100%
BAZNAS Kota Solok	90,22%	79,64%	95,21%	100%

Source: Data of BAZNAS Financial Statement processed

BAZNAS Solok Regency received a very effective predicate throughout the 2018-2021 period. While BAZNAS Solok City experienced a decrease in the ratio in 2019 due to a decrease in zakat revenue, but it is still in the predicate of effective performance. Apart from the lack of ZIS funds obtained in 2019, the distribution of zakat funds was only 79.64% of the receipt of zakat funds obtained. However, in 2020 and 2021 BAZNAS Solok City obtained a very effective predicate with a value of 100% in 2021. Thus, it can be concluded that BAZNAS Solok Regency has distributed zakat very well.

Table 8. Net Allocation to Collection Ratio Non Amil

Lembaga Zakat	2018	2019	2020	2021
BAZNAS Kab. Solok	100%	100%	100%	100%
BAZNAS Kota Solok	88,59%	77,41%	94,52%	100%

Source: Data of BAZNAS Financial Statement processed

BAZNAS Solok Regency is better than BAZNAS Solok City by obtaining a very effective predicate from the period 2018 - 2021. Meanwhile, BAZNAS Solok City decreased in 2019 and increased in the following year and even obtained a perfect score in 2021, namely 100% with a very effective predicate. Meanwhile, BAZNAS Solok City only received an effective predicate in 2018 and 2019. This means that the proportion of amil still has an impact of 11.41% and 22.59% in that year. BAZNAS Solok City provides a lot of socialization for the collection of zakat funds.

Table 9. Program Expense Ratio

Lembaga Zakat	2018	2019	2020	2021
BAZNAS Kab. Solok	87,69%	83,21%	86,4%	83,88%
BAZNAS Kota Solok	85,82%	88,95%	79,98%	77,19%

Source: Data of BAZNAS Financial Statement processed

According to Harto (2018) zakat institutions are said to be efficient if they have a program expense ratio value of more than 70%. Based on table 4.7 above, both BAZNAS Solok Regency and BAZNAS Solok City have ratios that fluctuate during the period 2018 - 2019. BAZNAS Solok Regency is better than BAZNAS Solok City because it has an efficiency ratio of more than 80% each year.

Table 10. Operational Expense Ratio

Lembaga Zakat	2018	2019	2020	2021
BAZNAS Kab. Solok	12,31%	16,79%	13,6%	16,12%
BAZNAS Kota Solok	14,18%	11,05%	20,02%	22,81%

Source: Data of BAZNAS Financial Statement processed

Based on the fatwa of the Indonesian Ulama Mejlis (MUI) No.8 of 2011 that according to the opinion of Imam Al-Nawawi in the book Al-Majmu' Syarah Al-Muhadzab (6/168) regarding people who can be categorized as Amil are: collectors of compulsory zakat, people who record, record, collect, distribute and protect zakat assets because they are part of Amil Zakat. Strictly speaking, they get a share of the Amil share which is 1/8 of the zakat treasure or around 12.5%. The results of the operational expense ratio measurement reflect that both BAZNAS Solok Regency and BAZNAS Solok City have not been efficient in managing the proportion of expenses in carrying out their operational activities, where the operational costs of each zakat institution are still greater than 12.5%.

Table 11. Collection Expense Ratio

Lembaga Zakat	2018	2019	2020	2021
BAZNAS Kab. Solok	1,98%	2,02%	1,25%	1,14%
BAZNAS Kota Solok	1,91%	1,54%	1,47%	2,08%

Source: Data of BAZNAS Financial Statement processed

According to Puskasbaznas (2020) the cost of collecting zakat institutions is said to be efficient if it has a ratio of less than 2%. Based on the calculation results in table above, both BAZNAS Solok Regency and BAZNAS Solok City have an efficient

fund collection expense ratio, because they have an average ratio of less than 2% per year. From the measured zakat institutions, BAZNAS Solok Regency has the most efficient fund collection expense ratio, which is an average of 1.6% for four years.

Table 12. Collection Efficiency

Lembaga Zakat	2018	2019	2020	2021
BAZNAS Kab. Solok	2%	1,38%	1,29%	1,69%
BAZNAS Kota Solok	1,94%	1,84%	1,11%	1,09%

Source: Data of BAZNAS Financial Statement processed

BAZNAS Solok City is more efficient in raising funds than BAZNAS Solok Regency, which has an average collection efficiency ratio of 1.5% or for four years, meaning that BAZNAS Solok City only needs to spend Rp. 0.15 to generate fundraising of Rp. 1.

CONCLUSION

In the ratio used to measure effectiveness using the ACR method, BAZNAS Solok Regency has a ratio that continues to increase from 2018 - 2021 for all four types of calculation analysis. Meanwhile, the effectiveness ratio of BAZNAS Solok City decreased in 2019 but increased in the following years. The value of Net Allocation to Collection Ratio and Net Allocation to Collection Ratio of Non Amil BAZNAS Solok Regency obtained a value of 100% for four years. This proves that BAZNAS Solok Regency is very effective in collecting and distributing zakat funds. Both BAZNAS Solok Regency and BAZNAS Solok City both obtained effective predicate on effectiveness calculation using four ratios through ACR method. However, BAZNAS Solok Regency is better than BAZNAS Solok City for effectiveness because it obtained perfect scores for four consecutive years for two ratio calculations and the ratio graph continues to increase.

In the calculation of the program expense ratio, both BAZNAS Solok Regency and BAZNAS Solok City both received an efficient predicate because the average ratio of the two zakat institutions was more than 80% for four years. Meanwhile, for the calculation of the operational expense ratio, BAZNAS Solok Regency and BAZNAS Solok City received an inefficient score, because they had an average ratio of more than 12.5% from 2018 - 2021. Both BAZNAS Solok Regency and BAZNAS Solok City both received efficient predicates in the collection expense ratio and collection efficiency.

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