

Critical assessment on zakat management: Zakat scorecard model

by Imron Mawardi

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Critical assessment on zakat management: Zakat scorecard model

T. Widiastuti, S. Herianingrum & I. Mawardi
Universitas Airlangga, Surabaya, Indonesia

ABSTRACT: Poverty still remains a global problem. Previous studies have been widely conducted into this issue, and these have used various perspectives related to aspects of poverty, such as fundamental and macroeconomic aspects. However, research that focuses on methods to manage zakat institutions still does not exist, despite zakat's role as a tool to alleviate poverty in Islam. This study used a qualitative approach through multiple cases study, and aims to determine the zakat fund management strategies at the National Zakat Agency (*BAZNAS*) and the Institute of National Zakat Al-Azhar (*LAZNAS* Al-Azhar) in East Java. In this research, the most fundamental aspects in *Lembaga Amil Zakat (LAZ)* and *Badan Amil Zakat (BAZ)* in the internal management and control development category of a Zakat Scorecard Model were addressed. The stage of development and optimal control, if implemented, will affect the performance of *LAZ* and *BAZ*, directly related to *muzakki* trust. *Muzakki* confidence on the performance of *LAZ* and *BAZ* determines the size of the funds that can be collected. Then, in the next stage will affect the financial control of the funds collected. *LAZ* and *BAZ* have support, so that they can carry out the operations of the institution or enter the operational phase control, which is the stage of the distribution of funds to *mustahik*.

1 INTRODUCTION

Poverty is a classic problem faced by every country the world. If measured using the World Bank poverty standard of US\$1.25 per day per person, then as of 2014, there was 29% of the world population living in poverty, or as many as 1.6 billion people. Problems of poverty also occur in Indonesia. However, poverty in Indonesia from 2002 to 2016 was steadily declining, which means that there is positive progress in poverty alleviation. This amounted to 18.20% in 2002 to 10.86% in 2016, and Indonesia experienced a significant decline in poverty of 7.34% for the 14 years from 2002 to 2016 (*Badan Pusat Statistik*, 2016).

Since the second half of 2014 to 2016, East Java has been in the first rank of provinces with the highest number of people suffering from poverty. BPS data show that, as of 2016, the number of poor in East Java reached 11.85%, which amounted to 4,638,530 inhabitants (*Badan Pusat Statistik Provinsi Jawa Timur*, 2017). Islam, as a religion, has a poverty alleviation concept. It is mentioned in the Holy *Quran* in chapter *At-Taubah*, verse 103, which discusses the obligation of zakat as a means of allocating certain wealth from the rich to the poor as a religious duty, and as being the religious right of the poor.

Various researches demonstrate zakat's role in the economy. Ahmed (2002) and Kahf (1999) describe the implementation of zakat, which is also capable

of providing microfinance to the poor. Both of these are in line with research results from Kusuma and Sukmana (2010) which states that charity is able to provide a positive impact for the consumption and investment variables in the economy.

1.1 Zakat scorecard model

Zakat management organizations in Indonesia are generally divided into two types, namely *Badan Amil Zakat (BAZ)* and *Lembaga Amil Zakat (LAZ)*. *BAZ* is a zakat management organization established under the government's consent, while *LAZ* is a zakat management organization established by the community and is equivalent to a Non-Governmental Organization (NGO). Both institutions share the same spirit, namely to reduce poverty by channeling zakat (obligatory charity), infak (alms) and shadaqah (donation), both for consumptive and productive purposes.

This study uses a balanced scorecard framework approach that is divided into several perspectives (Kaplan & Norton, 2004). Firstly, the related learning and growth perspective, which are respectively the organizational strategy that manages a managerial system to continue to reform, and the growth towards a vision and mission. Secondly, the internal perspective that focuses on the management processes of an organization to operationalize the company. Third, the operational results of a customer-oriented perspective.

The third perspective focuses on how to provide satisfaction to customers through a variety of aspects, including the price, quality, and services. The final result of the balanced scorecard is a financial perspective. Therefore, this research focuses on methods to manage zakat as a tool to alleviate poverty in Islam. This research led to the concept in managing zakat institutions using four perspectives of a balanced scorecard, which provide a variety of comprehensive managerial processes.

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1.2 Research method

This research uses a qualitative approach with the case study of Robert K. Yin, and aims to determine the zakat fund management strategies at the National Zakat Agency (*BAZNAS*) and the Institute of National Zakat Al-Ahzar (*LAZNAS* Al-Azhar) in East Java. Data was collected through individual depth interviews.

2 RESULT AND DISCUSSION

2.1 Result

There are some themes constructed for the Zakat Scorecard Model, which are derived from interviews with zakat managers in *BAZ* and *LAZ* Al-Azhar in East Java as well as some previous studies. The themes are as follows.

Theme 1. Organization

1. External Teamwork

Previous research states the necessary alternative cross-agency cooperation, namely *Takaful* with *BAZ* and *LAZ*, as an example of external cooperation. The alternative could be developed as an Islamic insurance company cooperating with the *BAZ* and *LAZ* that is of great help in the development of MSEs (Micro and Small Enterprises) from poor families or *mustahik*. Zakat institutions allocating part of zakat, pay a premium *tabarru mustahik* to protect from risk of loss (IZDR, 2009). It shows the cooperation between institutions or units outside zakat institutions. In *LAZ*, it has cooperation with units of volunteers in the implementation of disaster management. Meanwhile, *BAZ* uses a partner in conducting its programs.

2. Inter-Agency Cooperation

Given the importance of monitoring the integrity of its zakat institution, it should ensure that the direct supervision teams have the highest leadership level coordination. If needed, a team of supervisors could be coordinating with the founder and the zakat institution (Khofsah, 2011). *LAZ* tends

to use a centralized system in the collection of zakat funds. Meanwhile, *BAZ* uses a decentralized style of fundraiser. It depends on each agency's procedure.

Theme 2. Information

1. Effective Transaction Process

Each zakat management institution that can effectively reduce poverty should have an effective method of information system that effectively manages the transaction process. Each *BAZ* and *LAZ* uses technological innovation to improve their operation.

2. Management Oversight

Some matters in professional management involve a system of supervision, and control the distribution of zakat (outstanding *Zakat Infaq Shadaqah* funds), the Internal Control System (SPI), Accounting Information Systems (AIS), Systems and Mechanisms Inspection (auditing), as well as accountability mechanisms (accountability) (Nikmatuniayah, 2014). *LAZ* and *BAZ* conduct surveillance through the flow of funds from *muzakki* income.

Theme 3. Human

1. Periodic Training

Zakat institutions have to initiate various programs, such as those which offer training, as well as giving business and marketing guidance, so the recipients of zakat can become self-reliant and own a formal business (Hassan & Kabir, 2015). *BAZ* holds regular training in financial management, while *LAZ* gives training to *da'i*, who will be deployed to become Islamic preachers to the public.

2. *Amil's* Values

The results of field research provide an understanding of administrative control mechanisms, rules, and normative prominence in charity governance practices (collection, distribution and utilization), and the most dominant controls the incentive compensation practices. In terms of incentives, agents perceive relatively minor economic incentives, whereby agents see that optimizing the performance of institutions of *BAZNAS* into organizational change for *mustahik* is regarded as the highest value of the core mission of *BAZNAS* (Syawaluddin et al., 2016). Values that must be owned by zakat collectors, both in *BAZ* and *LAZ*, include the character development of the attitudes required to collect zakat. Among them are honesty and trust.

Theme 4. Financial

1. Improve Cash Flow

The development of financial performance, customer perspective performance, internal busi-

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ness process, and learning and growth of zakat institutions will upgrade the performance of zakat institutions (Lestari, 2010). Each institution is involved in developing the financial aspects of utilizing the branding strategy. *LAZ* Al-Azhar uses Egypt's Al-Azhar greatness in Indonesia, while the *BAZ* has a branding as a government agency of zakat.

2. Customer Value Initiative

Zakat institution activities try to increased satisfaction and confidence in *muzakki* against *BAZ/ LAZ* (IZDR, 2009). Customer (*muzakki*) Initiative in giving value to *muzakki* is very important for increasing the acquisition of zakat funds. *LAZ* provides customer benefit as an invitation to a zakat funded village that is empowered from *muzakki's* zakat funds. Meanwhile, *BAZ* exploits the potential zakat fund through tax deduction.

Theme 5. Operation

1. Real-Sector Orientation

Zakat is able to reduce poverty and grow the real sector. First, it can relieve budget categories targeted for poverty alleviation for other budgetary needs. Second, it can increase the taxation potential through improvement of productivity, employment, and output (Hassan & Kabir, 2015). The process of reducing poverty in *LAZ* Al-Azhar is conducted via the production house *Gemilang* Indonesia. Meanwhile, *BAZNAS* of East Java creates empowerment through scholarships and capital assistance for the micro society, as well as by conducting social programs, such as those involved with disaster recovery and routine donations to the poor.

2. Equal 'in-out' Distribution

Similarly, trust in zakat institutions is predicted to be an important element that will boost zakat collection and mediate the relationship between zakat service quality and intention to pay zakat. In line with the literature discussed above, provision of excellent service quality may enhance the activity of zakat organizations (Lestari, 2010), (Firdaus & Muhammad, 2012). Zakat institutions should be able to distribute above the acquisition of *muzakki* after deducting operating expenses. Each *LAZ* and *BAZ* performs effective operation and coordination between agencies.

3. Risk Management

Internal controls are in the *BAZDA* (Regional Zakat Agency) form of control by supervisory elements, in this case the commission supervisor (internal auditor) in charge of monitoring and controlling the performance of the executing agency (*BAZ*). This includes the implementation of administrative and technical collection, distribution, utilization, and development (Khofsah,

2011). Strategies to manage risks are carried out through maintaining the stability of institutions, and periodic audits of all managerial sectors in *BAZ* and *LAZ*.

4. Voting System

Zakat institutions are responsible for collecting, managing and distributing zakat, and being a public organization. Zakat institutions are subjected to intense public scrutiny on their efficiency and effectiveness in managing zakat affairs (Wahab et al., 2011). The scheme of community funds becomes crucial. *LAZ* facilitates the personal touch by telephone. On the other hand, *BAZ* exploits the potential that is already available in the social culture of society.

Theme 6. Customer

1. Specific Selection

With regards to these implementations, the concept of localization could be considered as the best concept of zakat distribution; however, today's implementation cannot set aside the importance of government role while the rapid development in technology that supports any human activity can also be adopted to optimize the effectiveness and efficiency in collection and distribution of zakat (Lubis et al., 2011). Then the selection of *mustahik muzakki* must be specific to be effective and efficient. *LAZ* Al-Azhar uses a Standard Operating Procedure (SOP) in selecting *mustahik*. Meanwhile, *BAZNAS* of East Java has special models for *muzakki* which pledge to provide funds infaq.

2. Growth

This objective will be achieved through accelerated economic growth during the plan period to bring about a noticeable improvement in the standard of living (Hassan et al., 2012). The growth process can be conducted in three ways. First, increase the amount of funding through education (*LAZ*) and take advantage of the momentum (*BAZ*). Second, increase the number of employees targeted as *muzakki* through government agencies (*BAZ*). Third, distribute ZIS funds effectively through RGI (*LAZ*) and cooperation with partners through the monitoring mechanism (*BAZ*).

Theme 7. Innovation

1. Initiative Acceleration

Zakat management requires initiative in improving acquisition, including determining the target *muzakki*, and the presence of zakat in a macro model leads to higher growth rate, higher return on capital, and more equitable distribution of wealth (Kahf, 1999). In addition to determining the *muzakki* initiatives, strategies to help *mustahik* can be done through the formation of self-help groups.

2. Public Education

Success in educating people through the mosque, especially in aspects of religion, will not only increase the level of religious understanding of zakat recipients, but also will increase the awareness and changes the attitudes having more positive gradually (Wahid et al., 2011). One other important part is the process of dissemination to the public. *LAZ* do personal *amil*, while *BAZ* programs go through the facility.

3. Tax Principle

The principle of appropriation of certain revenues to specific objectives is yet another principle that can benefit our tax systems (Kahf, 1999). Each institution has to facilitate the administration of the tax reduction system.

Theme 8. Social

1. Islamic Community Building

One example occurring in *BAZ* and *LAZ* is formed to *muzakki* coaching, and building a community for *mustahik*, giving ongoing training and religious knowledge.

2. Communication

Zakat payment to zakat institutions, in many Muslim countries is the choice of the zakat payer to either pay to the zakat institution or not. Based on this reason, the survival of the zakat institution has a direct relationship with the level of trust vested in zakat institutions by contributors of zakat fund (Firdaus & Muhammad, 2012). Communication takes place routinely with *muzakki* and *mustahik* to maintain intense interaction, which will have an impact on improving public confidence.

Theme 9. *Mustahik*

1. Evaluation

In other words, the optimization of zakat is affected by the management of zakat, in this case an effective internal control system, which may contribute to the realization of good governance zakat (alms good governance) (Zulfayani, 2011). Evaluations are conducted by *dalat* to assess the needs of zakat funds. This can be done through cross zakat to the needy areas. Evaluation on *BAZ* is done once a year for the entire national management.

2. Maintaining Relationship

The advantages of the *amil* include: payment discipline, keep the feeling *mustahik*, efficiency and effectiveness of the mobilization, and allocation of zakat funds (Qardawi, 2011). Keeping feelings *mustahik* is an important part in the distribution of zakat.

Theme 10. *Muzakki*

1. Service Innovation

With the changing times, many *amil* in Indonesia even provide service facilities that can be pro-

vided for the convenience of paying zakat, such as zakat distribution services via ATM, or credit card. Some even provide a shuttle service to the *Muzakki* charity, and there are others which seek to ease the *amil*, which means that many people are willing to pay zakat. In *amil* zakat today, many have a personal website that can provide information about the *amil* institutions, and even provide application functions such as a zakat calculator (Siska & Siswanto, 2012). Innovation through ease of service is done through bank deposits, and takes advantage of the zakat counter and the event.

2. Supporting Partner

The focus will be on how the zakat fund is used to finance economic activities or projects, run by poor and needy people as part of a long-term rehabilitation program (Abdullah, 2012). Supporting partner *muzakki* is achieved through mentoring and collaboration partners.

3. Reporting

Based on the analysis above, it can be stated that the internal control system and *amil* competence prove to have significant influence on financial reporting quality, both partially and simultaneously. To increase public trust, *amil* zakat should focus on increasing financial reporting quality, by increasing the effectiveness of internal control systems and *amil* competence (Naz'aina, 2015). Each uses a bulletin publishing strategy to provide financial reporting. In addition, the *LAZ* also displays the report through the website.

2.2 Discussion

The aforementioned sub-themes are the first-order data categories in the Zakat Scorecard Model. There are 30 categories of first-order data from information obtained in the field. Results of the first-order data categories are then classified into ten second-order data categories. Some categories will form a dimension. The first dimension formed is the development and growth control which consists of three themes, namely organization, information and human. The information theme describes how to use the information that is used to collect funds from *muzakki*. Meanwhile, the human theme is a method to do the training and development of human capital in the organization.

The second dimension is the financial control dimension. The financial aspects are a constituent of the Zakat Model Scorecard. However, social organizations, such as the *BAZ* and *LAZ*, do not use the financial as the destination. The aim of *LAZ* and *BAZ* is to bring welfare to *mustahik* through economic empowerment and other social programs. The fourth dimension is *muzakki* and

mustahik control, which explains that the final orientation is to provide value to both parties.

LAZ and *BAZ* give value to *muzakki*, which may include services such as zakat calculation, recitals, and other Islamic services relating to zakat. The ability of fulfilling this orientation is conducted through the third dimension, namely aggregate operational control. In operational control, *LAZ* and *BAZ* must be able to effectively manage operations, providing value to customers in the form of zakat services in a transparent and effective way. Innovation in obtaining funding from zakat, donation and alms is necessary, as well as innovation in utilizing funds from *muzakki* to *mustahik*. The fourth theme is operational control, and the social value means that *BAZ* and *LAZ* should also become a bridge to reduce the social gap between *muzakki* and *mustahik* through their programs.

3 CONCLUSIONS

In this study, data is processed through categorical analysis to produce representative essential quotes from management of zakat in *LAZ* and *BAZ*. The main points are arranged in several categories and form the first phase and the most fundamental aspects in *LAZ* and *BAZ* in the internal management and control development category of the Zakat Scorecard Model. The stage of development and optimal control, if implemented, will affect the performance of *LAZ* and *BAZ* directly related to trust in *muzakki*. *Muzakki* confidence on the performance of *LAZ* and *BAZ* determines the size of the funds that can be collected. The next stage will then affect the financial control in the financial aspect of the funds collected in this financial aspect. *LAZ* and *BAZ* get support so that they can carry out the operations of the institution or enter the operational phase control, which is the stage of the distribution of funds to *mustahik*. Further operational control will affect the *muzakki* and *mustahik* control stage, which becomes the final stage and the main purpose of the existence of *LAZ* and *BAZ*—*mustahik LAZ* and *BAZ*—to provide funding and empowerment. As for *muzakki*, they can receive additional value on participation in paying zakat in the *LAZ* and *BAZ*.

4 IMPLICATIONS

4.1 Academic implication

This concept is the academic implications of the balanced scorecard created by Kaplan and Norton (2004). The critical point in the findings of this research is the change in orientation of the organization.

4.2 Managerial implication

This study is expected to be a recommendation for *LAZ* and *BAZ* in devising strategy in the management of zakat, donation, and alms. It is also a recommendation to improve the efficient, effective and competitive advantages in the sustainability of the organization.

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