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## **THE EFFICIENCY AND EFFECTIVENESS OF THE DISTRIBUTION OF ZAKAT FUNDS IN YOGYAKARTA'S BAZNAS**

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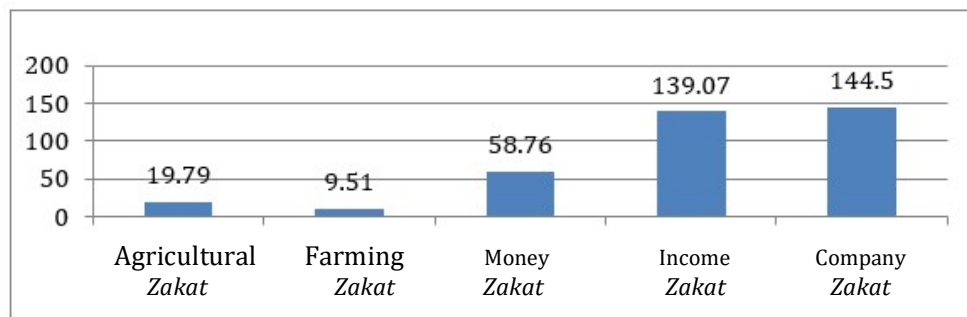
Information	Abstract:
<b>Article History:</b>  Received : 12.07.2021 Revised : 18.09.2021 Accepted : 09.10.2021  <b>Keywords:</b> Efficiency, Effectiveness, Zakat Distribution	<i>Zakat is one of the instruments of economic development that is still minimal in maximizing its potential. Although the collection and distribution continue to increase every year, in fact there are still many problems in the zakat management organization. These problems include inefficiency in operational costs and HR costs in the Zakat Management Organization and the ineffective distribution of zakat to be able to convert mustahik into muzakki. This study aims to analyze the level of efficiency and effectiveness of the distribution of zakat funds in Yogyakarta's Baznas. The research method uses a descriptive qualitative approach with secondary data from the publication of the Yogyakarta's Baznas financial statements in 2017 – 2019 using an efficiency ratio with the Zakat Core Principle and Allocation to Collection Ratio. The results showed that the level of efficiency by using the total operating costs for the total amil rights, the total operational costs for the total collection and the total HR costs for the total collection for three years of operation was running efficiently. At the level of effectiveness using Gross ACR, Gross ACR Non-Amil, Zakat Allocation Ratio and Zakat Allocation Ratio Non-Amil has been effective for three years of operation. Recommendations from researchers are to always improve the collection and distribution of zakat funds so that they remain in the efficient and effective category.</i>

## A. INTRODUCTION

*Zakat* is worship that must be carried out by Muslims, especially for the *aghniya'* (the wealthy) whose wealth has entered the minimum limit (*nishab*) and within a year (*haul*). *Zakat* has an essential purpose in the economic activity of society, namely ensuring the circulation of wealth to those who expect the flow of wealth to be essential for nurturing the human soul. With *zakat*, Indonesia can ensure the poor are protected from social inequality and bring equitable economic justice.

As one of the countries with the highest Muslim population in the world, Indonesia can maximize the potential of *zakat* to a more ideal level. Based on the *Zakat* Potential Mapping Indicator (IPPZ), in 2019, Indonesia's *zakat* potential was recorded at IDR 233.8 trillion or equivalent to 1.72% of GDP in 2018, which was IDR 13,588.8 trillion. In 2020, corporate zakat had a potential of IDR 144.5 trillion. Thus, the total potential for zakat in 2020 is IDR 327.6 trillion. (Puskas BAZNAS, 2021).

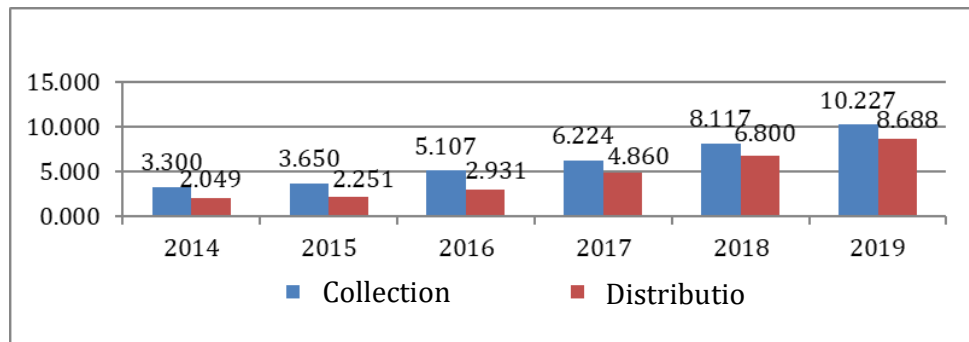
**Picture 1. Potential *Zakat* in Indonesia**



Source: Outlook *Zakat* Indonesia 2021 (processed data)

The *zakat* obtained and recorded by Baznas in 2019 was only IDR. 10.2 trillion, and the funds disbursed were only Rp. 8.6 trillion. (Puskas BAZNAS, 2021). The failure of *zakat* potential according to Andini (2020) is triggered by the lack of understanding by the Indonesian Muslim community. They thought that paying *zakat* was only *zakat al-Fitr*, distributing *zakat* only to those they know, and the lack of institutional performance and human resources (HR) at either the National Baznas, the City Baznas, or the district one. (Andini, 2020).

Picture 2. Trends In National *Zakat* Collection and Distribution 2014 – 2019



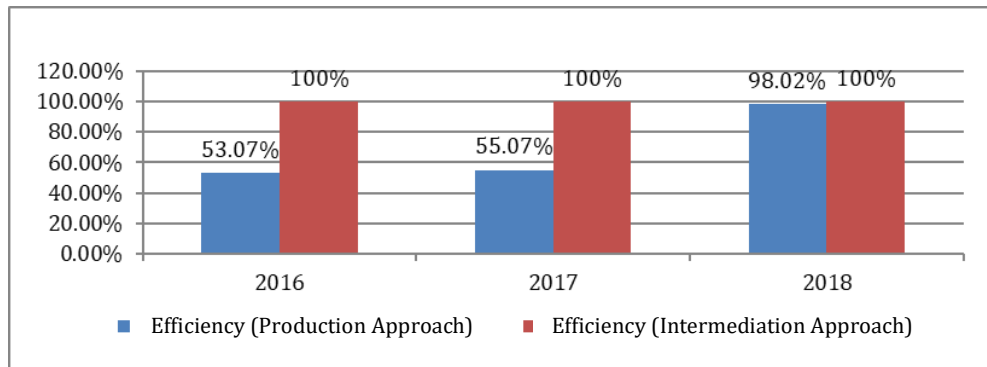
Source: Outlook *Zakat* Indonesia (2021) (processed data)

The collection and distribution of *zakat*, which continues to increase every year, still have various problems for *zakat* management. There is no coordination and synergy between *Amil Zakat Institutions* (LAZ), and they seem to compete with each other and tend to be independent. Moreover, almost every *zakat* management organization establishes relationships with training institutions, educational foundations, mosques, and builds *zakat* collection units that are scattered from existing institutions. (Puskas BAZNAS, 2019).

Therefore, a breakthrough is needed by establishing an integrated institution to manage *zakat*. Specifically, in Indonesia, the management of *zakat* has been regulated by Law Number 23 of 2011 concerning *Zakat* Management. It states that the government has the authority to manage *zakat* nationally thus, the *Zakat* Management Organization (OPZ) was established by the state, namely the National *Amil Zakat Agency*. (Baznas).

While realizing its duties, the aspect of *zakat* distribution has a strategic role in macroeconomic development. According to Beik (2019), the distribution of *zakat* is currently divided into two, namely distribution and utilization, as well as developing eleven program institutions. This distribution is supported by collaboration and synergy between institutions/ministries and the government. (Beik, 2019). However, the lack of transparency in managing *zakat* and the fact that there is no story of a *mustahik* successfully turning into a *muzaki* is a problem for LAZ to realize efficiency and effectiveness in *zakat* management in an area. (Rohim, 2020).

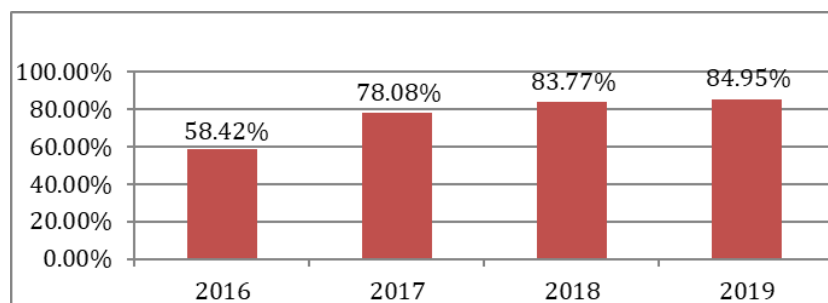
**Picture 3. Level of Efficiency from Baznas 2016 – 2018**



Source: Hikmah dan Shofawati (2020) (processed data)

Hikmah & Shofawati (2020) explained that inefficiency occurs due to the addition of unbalanced input and output capacity. If additional input is increased, it will be inefficient because the resources needed are still not working ideally. (Hikmah & Shofawati, 2020). This idea is supported by Rahmawati's research (2020) which explains that inefficiency exists because of two aspects, namely the input aspect and the output aspect. The input aspect includes employee costs, socialization costs, and personnel costs. Meanwhile, the output aspect consists of collected and channeled funds. (Rahmawati, 2020).

**Picture 4. Level of Effectiveness from Baznas 2016 – 2019**



Source: Puskas Baznas 2021 (processed data)

Puskas Baznas (2017) explained that in 2016 the effectiveness of the distribution of *zakat* funds was categorized as quite effective. This effect happens

because the *zakat* funds distributed to *mustahik* are minimal compared to the funds collected as well as the incomplete data in the reports of the Baznas Management Information System (SIMBA). (Puskas BAZNAS, 2017). Although the Allocation to Collection Ratio (ACR) has increased, the effectiveness of the distribution of *zakat* funds over the last few years has not reached the very effective category, about >90%.

Therefore, it is necessary to have *amil zakat* professionalism and legal regulations that support the distribution of *zakat* funds to suit the purpose of *zakat* itself, namely to improve the welfare of the people. To achieve that cause, there needs to be productive, economic, and educational distribution and utilization targets. There is also a need for education for the *mustahik* so they can turn into *muzaki*, which can ensure efficiency and effectiveness in *amil zakat*. (Saputra, 2019).

Research on the efficiency and effectiveness of *zakat* distribution has been done by several previous studies. One of these is from Burhanudin & Indrarini (2020). Based on Data Envelopment Analysis (DEA), the efficiency level at the Indonesian Zakat Initiative LAZ (LAZ IZI) found inefficiencies in the performance of LAZ IZI. In 2016 it reached a score of 69.29%. In the subsequent two years, it managed to get a perfect efficiency score of 100%. Based on the Allocation to Collection Ratio (ACR), the effectiveness of the distribution was included in the Fairly Effective category in 2016, reaching a score of 51%, while in the next two years it was Highly Effective getting a score of 92% and 96%. (Burhanudin & Indrarini, 2020).

Furthermore, according to research from Amalia (2020), shows that by using the DEA method and the National Zakat Index (IZN), the efficiency level at the Baznas of West Borneo achieves a score of 1 for Constant Return of Scale (CRS), Variable Return of Scale (VRS) and Return to Scale (RTS) which indicates it to be efficient. As for the level of effectiveness, they obtained a score of 0.62. These results show that the level of efficiency is superb. (Amalia, 2020).

From all previous studies, studies on the efficiency and effectiveness of the distribution of *zakat* funds using the efficiency ratio with the *Zakat Core Principle* (ZCP) and ACR are still not widely carried out. This study aims to analyze the level of efficiency and effectiveness of the distribution of *zakat* funds to Baznas. Thus, it is hoped that it can provide input and recommendations on the efficiency and

effectiveness of zakat distribution for OPZ by using the efficiency ratio based on ZCP and the activity ratio (ACR) method. Therefore, this research will be conducted at Baznas Kota Yogyakarta using the efficiency ratio with the principles of ZCP and ACR. The researcher chose this place because the Yogyakarta City Baznas financial reports won the Unqualified Predicate (WTP) by the Ministry of Religion and Financial Audit and Public Accountant Auditor from 2011 to 2019. Winning first at the provincial level, with a transparency index for the management and financial dimensions' score of 0.92 and 0.88, and second at the national level for the management dimension transparency index with a value of 0.92.

## B. LITERATUR REVIEW

According to the terminology, *zakat* is the half (number) of selected assets that reach the threshold (*nisab*) within one year (*haul*) which is given to the *mustahik* with certain conditions. According to Al-Mamun & Haque (2015), *zakat* is part of the property with certain conditions demanded by Allah SWT to the owner of the property so that it could be given to those who are entitled to receive it under certain conditions. (Al-Mamun & Haque, 2015).

Yusanto & Yunus (2011) defines *zakat* as a levy that must be collected from several people who have wealth and have been subject to obligatory *zakat* and distributed to groups in need (eight *asnaf*). This mechanism can help *mustahik* so that every need can be met. (Yusanto & Yunus, 2011).

From the ideas that have been outlined, the researcher concludes that *zakat* is issuing a certain portion of property within one year to *mustahik* in accordance with Islamic law in order to realize equitable distribution of justice in the economy and the benefit of mankind.

The command to pay *zakat* is based on Islamic law, namely Al-Qur'an and the the words of the Prophet Muhammad (Mardani, 2016). *Zakat* can purify the sins of those who issue them, develop their rewards and wealth. As the word of Allah SWT. in QS At-Taubah: 103.

حُذِّ مِنْ أَمْوَالِهِمْ صَدَقَةٌ تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلَّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ

وَاللَّهُ سَمِيعٌ عَلِيمٌ

*"Take, [O, Muhammad], from their wealth a charity by which you purify them and cause them increase, and invoke [Allah 's blessings] upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing". (QS At-Taubah: 103).*

In addition to the pledge of monotheism (shahada) and prayer, someone who has paid *zakat* will be included in the ranks of Muslims and recognized as Islam. as the word of Allah SWT. in QS Al-Baqarah: 43.

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ

*"And establish prayer and give zakat and bow with those who bow [in worship and obedience]". (QS Al-Baqarah: 43).*

*Zakat* is built on five things and is one of the great main pillars as explained by the Prophet. in a hadith:

*"From Ibn Umar ra, he said: The Messenger of Allah sallallaahu 'alaihi wa sallam said: Islam is built on five (pillars): Testifying that there is no god but Allah and Muhammad the Messenger of Allah, establishing prayer, paying zakat, going to Hajj, and fasting in the month of Ramadan". (HR. Bukhari No. 8 and Muslim No. 16).*

Islam views that *zakat* is very concerned about every problem that develops in society, especially the fate of the group that lacks property.

*"From Ibn Abbas, the Messenger of Allah. said, Zakat is taken from their rich people and then given to their poor people." (HR. Bukhari).*

In Islam, there were various kinds of *zakat* which include the following:

First, *Zakat Al-Fitr*; *Zakat Al-Fitr* is a *zakat* that must be paid by every free and independent Muslim who has basic needs that exceed his own and his family's needs for a day and night and is also required to pay *Zakat Al-Fitr* for several people who are his dependents, such as his wife, children and assistants. if they are a Muslim. (Ismail et al., 2018). If a Muslim has something to pay *Zakat Al-Fitr*, but he has a debt

equal to it, then he must continue to pay *Zakat Al-Fitr*. Unless the debt must be paid on the same day, then the debt must take precedence and *zakat* is not obligatory for him. Because debt payments must come first because debt is a human right that does not fall due to difficult conditions.

Secondly, *Zakat Al-Maal*; *Zakat Al-Maal* is *zakat* that must be issued by a Muslim on all types of property, which in substance or substance the acquisition does not conflict with religious provisions. As stated in Law No. 23 of 2011, the types of *Zakat Al-Maal* include commercial; livestock and fisheries; precious metals (gold and silver); mining; money & other securities; plantation & forestry; industry; services revenue; Agriculture; and *rikaz*, namely items buried in the ground (treasures) that are found without their owners.

The virtue of the function of *zakat* is to realize a socio-economic justice. *Zakat* is an activity that is very easy to do by a *muzaki* by removing some of his wealth to be allocated to *mustahik*. According to Ghazi 'Inayah in Hakim's book (2020) in general, the functions of *zakat* are as follows: 1) In the moral field, *zakat* reduces the nature of greed and greed in the day of the *muzaki*, 2) In the social field, *zakat* can remove poverty from a group, 3) In the economic field, *zakat* can prevent the accumulation of wealth by irresponsible people and is a contribution that must be made by Muslims for the state treasury. (Hakim, 2020).

The purpose of *zakat* according to Mardani is explained as follows: 1) Controlling the degree of the poor and pulling them from the abyss of suffering, 2) Embracing and knitting the ties of brotherhood, 3) Erase the miserly personality and greed of property owners, 4) Clarifies the personality of envy and envy in the feelings of poor people, 5) Bridging between people who have excess wealth with people who lack wealth. (Mardani, 2016).

The *zakat* that has been collected by OPZ is immediately distributed to the *mustahik*, which is done so by referring to the basic provisions of *fiqh*. Of which includes the following: 1) *Fakir*, someone who does not have the income to meet daily needs such as clothing, food, shelter, or whatever he needs, 2) *Miskin*, A person who has a job and a steady income but is unable to provide a living for himself and his family, 3) *Amil*, A person or a group of people who manage the *zakat*, 4) Convert, Someone who recently became of Muslim. *Zakat* is given so that their Islamic faith is



protected from *shrik*, 5) *Riqab*, A slave who wants to free himself or break the shackles that bind him, 6) *Gharim*, A person who has debt but he is unable to pay it. Zakat is given to him so that he can settle the debt, 7) *Fi Sabilillah*, A person who does not have time to earn a living because he is struggling in the way of Allah SWT, so they cannot make a living, 8) *Ibn Sabil*, A travelling person (*musafir*) whose destination is far from his family and property. (Ismail *et al.*, 2018).

Wahab & Rahman (2015) stated efficiency in economic theory as a term that describes how well a system performs in producing the desired maximum output for a given input with available technology. Efficiency increases if more revenue is gained without changing the income. An economic system is more efficient if it can provide people with more goods and services without using more resources. (Wahab & Rahman, 2015).

In the view of Islam, efficiency is looking for an ideal profit which is carried out with the result of maximum hard work to produce something maximum but still pays attention to balance & sharia ethics. (Ali, 2010). In addition, the view of a Muslim's life is not only on worldly affairs, but must balance his life in this world and the hereafter. (Cholik, 2013).

According to the Center for Strategic Studies of the National Amil Zakat Agency (2019), the efficiency ratio can be measured by the operational costs that have been spent by the LAZ in collecting and distributing funds. There are two ways to measure the efficiency ratio, namely the Operational Cost Ratio and the Human Resources Cost Ratio. (Center of Strategic Studies The National Board of Zakat, 2019).

Operational Expenses Ratio. By measuring operational costs, it can describe the efficiency in managing expenditures made for the activities of an OPZ. The following are the types of operating expense ratios, which are as follows:

Firstly, Ratio of Operating Expenses to Total Amil Allocation. This measurement aims to calculate how much funds are used by amil in the operational activities of an OPZ. This ratio can be formulated as follows:

$$\frac{\text{Total Operating Cost}}{\text{Total Amil Allocation}}$$

The interpretation of the results of this ratio:

$R < 80\%$	: Efficient
$80\% \leq R \leq 90\%$	: Fairly Efficient
$R > 90\%$	: Not Efficient

Secondly, Operational Expenses Ratio to Total Collection. This measurement aims to calculate the composition of operating costs to total collections. This ratio can be formulated as follows:

$$\frac{\text{Total Operational Cost}}{\text{Total Collection}}$$

The interpretation of the results of this ratio:

$R < 12,5\%$	: Efficient
$12,5\% \leq R \leq 17,5\%$	: Fairly Efficient
$R > 17,5\%$	: Not Efficient

For the next, Human Resources Expenses Ratio. This measurement aims to calculate HR performance against total collection. This ratio can be formulated as follows:

$$\frac{\text{Total HR Cost}}{\text{Total Collection}}$$

The interpretation of the results of this ratio:

$R \leq 10\%$	: Efficient
$R > 10\%$	: Not Efficient

According to Ravianto in Masruri & Muazansyah's journal (2017), he suggests that effectiveness is how well a person performs in producing an expected income. This notion shows that if the job can be done with good preparation, such as time, cost, and quality, then the activity is classified to be effective. (Masruri & Muazansyah, 2017). In addition, Sulaiman & Zakari (2015), ensured effectiveness can be measured where there is a clear process to evaluate the success of programs implemented in meeting organizational goals, as well as identifying ways to overcome deficiencies. There are two types of effectiveness, namely administrative and program effectiveness. Administrative or managerial effectiveness relates to doing the right things to realize the vision and mission

that has been set, whereas program effectiveness relates to the extent to which program expenditures are in line with organizational goals. (Sulaiman & Zakari, 2015).

Based on the Center for Strategic Studies of the National Amil Zakat Agency (2019), the efficiency ratio can be measured by operating costs that have been incurred by LAZ in collecting and distributing funds. There are two ways to measure the efficiency ratio, namely the Operational Cost Ratio and the HR Cost Ratio. (Center of Strategic Studies The National Board of Zakat, 2019).

Firstly, Gross Allocation Ratio (Gross ACR). Measurement of Gross ACR is obtained from the balance of the distribution in a given period divided by the balance of the collection in a given period are added together fund balance in the previous period which could not be distributed in the next period. This ratio can be formulated as follows:

$$\frac{\text{Distribution of Zakat Fund}}{(\text{Zakat Fund Collection}) + (\text{Ending Balance of Zakat } t - 1)}$$

Secondly, Gross Allocation Ratio Non Amil (Gross ACR Non Amil). Measurement of Gross ACR Non Amil is obtained from the distribution balance in a certain period divided with the collection balance in a certain period. That is added to the balance of zakat funds from a previous period where it was not distributed to the next period by issuing a symmetrical distribution on amil. This ratio can be formulated as follows:

$$\frac{(\text{Distribution of Zakat Fund}) - (\text{Portion of Amil From Zakat Fund})}{(\text{Zakat Fund Collection}) + (\text{Ending Balance of Zakat } t - 1) - (\text{Portion of Amil From Zakat Fund})}$$

For the third, Zakat Allocation Ratio. This ratio measures how much zakat funds collected by OPZ can be distributed to the mustahik. This ratio can be formulated as follows:

$$\frac{\text{Total Zakat Fund Distribution}}{\text{Total Zakat Fund Collection}}$$

Fourthly, Zakat Allocation Ratio Non Amil. This ratio measures how much

zakat funds collected by OPZ can be distributed to *mustahik* without including the zakat portion of the amil funds. This ratio can be formulated as follows:

$$\frac{\text{Total Zakat Fund Distribution} - \text{Portion of Amil From Zakat Fund}}{\text{Total Zakat Fund Collection} - \text{Portion of Amil From Zakat Fund}}$$

The categorization of the interpretation of the values *Allocation to Collection Ratio* are as follows:

Table 1. Allocation to Collection Ratio Indicator

<b>ACR Ratio</b>	
R < 45%	Ineffective
45% ≤ R ≤ 60%	Less Effective
60% ≤ R ≤ 75%	Fairly Effective
75% ≤ R ≤ 90%	Effective
R > 90%	Very Effective

Source: Center of Strategic Studies the National Board of Zakat 2019

Some previous research conducted by Burhanudin & Indrarini (2020) on the title Efficiency and Effectiveness of the National Amil Zakat Institution explained that its findings revealed that LAZ IZI found inefficiency in performance in 2016 with a score of 69.29% and the following two years experienced perfect efficiency of obtaining 100%. As for the level of effectiveness in 2016 it was 51%, the next two years it increased by getting a score of 92% and 96%. (Burhanudin & Indrarini, 2020).

Furthermore, research conducted by Amalia (2020) with the title Analysis of the Effectiveness and Efficiency of Zakat Management Organizations in West Kalimantan Province stated that the level of effectiveness of the Baznas of West Kalimantan Province was 0.62 (zero point sixty two) and entered into a good level, while by measuring the level of efficiency used an intermediation approach and production obtained a value of 1 (one) which means it is very efficient in carrying out its functions. (Amalia, 2020).

In addition, research conducted by Maizan (2020) entitled Efficiency and Effectiveness of Performance Management of Zakat, Infak, and Alms Funds at Zakat Management Institutions in West Java from 2016 - 2019 explains that only two have

achieved 100% efficiency levels, namely LAZ Rumah Zakat and YPYI. For the assessment of the level of effectiveness, it shows that LAZ *Rumah Zakat* has the highest level of effectiveness in managing ZIS funds with a score of 99.38% (zakat) and 93.40% (*infaq/alms*). (Maizan, 2020).

A study conducted by Azizah (2018) entitled Financial Performance Effectiveness of the National Amil Zakat Agency (Baznas) on the Zakat Fund *Pentasharufan* Program at the Yogyakarta City Baznas stated that the level of effectiveness in distributing zakat funds in 2012 scored 56.77% in the fairly effective category. In 2013 a score of 83.77% was included in the effective category, in 2014 a score of 87.27% was in the effective category, in 2015 a score of 103.22% was included in the highly effective category and in 2016 a score of 60.13% was included in the category fairly effective. (Azizah, 2018).

The results of research conducted by Embuningtiyas & Mashudi (2020) entitled Cost Efficiency at the National Amil Zakat Agency (BAZNAS) in the Islamic Accountability Review shows the ratio of operational costs to the total Amil rights and the ratio of operational costs to total collection gets the efficient category while the ratio of HR to total collection gets inefficient category. Despite getting inefficiency, the percentage is not too high from the specified parameter threshold, which is 1% difference. (Embuningtiyas & Mashudi, 2020).

A study conducted by Nafi' (2020) entitled Analysis of the Effectiveness of Distribution of Zakat Baznas in Kudus Regency found that based on ZCP the level of effectiveness of distribution in 2019 was operating at 70%. This states that the effectiveness of the distribution of zakat Baznas Kudus Regency in 2019 is in the Effective category with an achievement of 70% - 89%. (Nafi', 2020).

Another study conducted by Djaghballou et al. (2018), entitled Efficiency and Productivity Performance of Zakat Funds in Algeria, shows that the level of efficiency in the zakat funds sector is inefficiency with a decrease of -8.7% and scale efficiency contributes negatively to 25.5%. The technical growth and the decline in the efficiency component indicate that the increase in Total Factors of Production (TFP) of zakat funds in Algeria is due to improvements in technical rather than efficiency aspects. In measuring the level of profitability, zakat funds increased by 5.1% during the period 2003 – 2013. The limitation of this study is that the scope is expanded to

determine the factors that affect the productivity and efficiency of zakat funds. (Djaghballou *et al.*, 2018).

Subsequent research conducted by E. Bahri et al. (2020) entitled Analysis of the Effectiveness of Zakat Distribution at the Amil Zakat Institution Initiative Zakat Indonesia (LAZ IZI) stated that the distribution effectiveness level for 4 years running was 92% or included in the High Effective category, where (ACR) 90%. (E. Bahri et al., 2020). And also, subsequent research from Mustafa et al. (2020) entitled Quantitative Economic Evaluation of Zakat-Poverty Nexus in Kano State, Nigeria explained that large zakat receipts affect poverty alleviation. In addition, the management of the Zakat Institution (ZI) is very closely related to poverty alleviation. The zakat management variable recorded a strong statistical significance level of 1% with the highest coefficient of 0.386. So that researchers give confidence in the hypothesis of the effectiveness of zakat (Mustafa *et al.*, 2020).

Another study from Ahmad & Ma'in (2014) entitled The Efficiency of Zakat Collection and Distribution: Evidence from Two Stage Analysis states that both collection and distribution have lagging resources which is referred to as technical efficiency. Furthermore, the distribution efficiency is less than the collection function. Finally, from the overall efficiency, allocative and cost, the efficiency score shows that optimal efficiency is achieved almost every year. (Ahmad & Ma'in, 2014).

Previous research conducted by Wahab & Rahman (2015) entitled Efficiency of Zakat Institutions and Its Determinants showed PTE inefficiency rather than SE inefficiency. This could be due to the inability of institutions to use available technology to collect more zakat collections and distribute them to recipients. Return to scale examination reveals that more than half of zakat institutions in Malaysia are not efficient in the Decreasing Return to Scale (DRS) or Increasing Return to Scale (IRS) scale. Empirical findings show that the zakat payment system, computerized zakat system, board size, audit committee, and decentralization have a significant effect on the efficiency of zakat institutions in Malaysia. (Wahab & Rahman, 2015).

### C. METHODOLOGY

In this study, data collection uses a documentation study (library/literature) which collects written sources from the Yogyakarta City Baznas financial reports for the 2017 – 2019 period. In addition, written data is also collected to support research analysis such as archives, books, documents, writings, and numbers. After that, the data will be analyzed to determine the optimal level of efficiency and effectiveness at the Yogyakarta City Baznas. The data analysis technique used is descriptive statistics relating to the description of the data, for example from calculating the average and variance of the raw data; describe using tables or graphs. The analysis was carried out by describing the statistical analysis's results using two methods of the Zakat Core Principle. Namely; Efficiency Ratio and Allocation to Collection Ratio.

### D. RESULT AND ANALYSIS

The calculation of the operational cost ratio illustrates the level of efficiency when managing expenditures for operational activities. This measurement aims to calculate how much funds are used by amil in the operational activities of an OPZ. Based on the financial statements of the Yogyakarta National Amil Zakat Agency, data is obtained as described in Table 2.

**Table 2. The Efficiency Level of Yogyakarta's Baznas Using Ratio of Operating Expenses to Total Amil Allocation**

Year	Total Operating Cost (Rp)	Total Amil Allocation (Rp)	Efficiency Level (%)	Interpretation
2017	223.415.510	417.473.935	53,52	Efficient
2018	225.300.382	371.173.979	60,7	Efficient
2019	289.465.493	474.845.497	60,96	Efficient
Total	738.181.385	1.263.493.411	58,42	Efficient

Source: Processed Data (2021)

Table 2 indicates that the distribution and utilization of zakat funds on operating costs run efficiently. This efficiency is shown in 2017 at an efficiency level of 53.52%. The efficiency level continued to increase in the next two years, namely in

2018, where the efficiency level was 60.7%, and in 2019 it was 60.96%. Even though it has increased every year, the overall efficiency level of the Yogyakarta City Baznas in 2017 – 2019 by using the ratio of operating costs to total *amil* rights is still efficiently running as indicated by an efficiency level of 58.42%. However, this figure shows that it is still below the indicators determined by the National Development Planning Agency, which is in the inefficient category if the percentage is less than 80%, quite efficient if the percentage is between 80% to 90%, and inefficient if it is more than 90 %. (Center of Strategic Studies The National Board of Zakat, 2019).

Efficient processing of funds will impact the increasing the allocation of the number of zakat funds to *mustahik*. This is confirmed by the view expressed by Rusmini & Aji (2019) who said that if the *amil* zakat institution is still not optimal in using its operational costs, it will result in a reduction in the distribution of zakat funds to the *mustahik* (Rusmini & Aji, 2019). Therefore, it is necessary to improve the *amil zakat* institution in controlling *zakat* management.

As anticipation to avoid waste in controlling funds, Gobel (2013) argues that there are at least three things that must be done to implement cost efficiency, namely (1) making production cost efficiency, (2) increasing efficiency and workforce performance, and (3) set standard costs (Gobel, 2013). The Yogyakarta Baznas has carried out controls carried out by management which are considered necessary to compile financial reports that do not have fraud and irregularities. This is shown by the reduction in official travel costs, which were previously recorded from IDR. 50,287,448 in 2018 to IDR. 21,392,132 in 2019.

A company can be declared efficient if it can realize maximum output carefully and painstakingly. (Mahmudi, 2016). This expression is reinforced by the research results from Rusmini & Aji (2019), which states that *amil* zakat institutions work more efficiently when controlling their funds. The efficiency level of zakat *amil* will be able to have a positive influence on the implementation, collection, governance, and distribution so that it can ultimately increase a high sense of trust in zakat givers and the entire community towards the credibility of the institution in managing zakat funds. (Rusmini & Aji, 2019).

By controlling operational costs, the Yogyakarta City Baznas receives enthusiasm from all the people of Yogyakarta City to create the credibility of zakat



management organizations in managing zakat funds. This is reinforced by its achievement of receiving the WTP (Unqualified) predicate by the Ministry of Religion and Financial Audit and Public Accountant Auditor from 2011 to 2019 and being ranked 2nd in the national level of the management dimension transparency index with a value of (0.92) and a rating of 0.92 and ranked first at provincial-level with a financial dimension transparency index with a value of (0.88) from Puskas Baznas of the Republic of Indonesia. (Khafid, 2021).

The efficiency ratio measurement aims to calculate the composition of operating costs to total collections. Expenses used in operational activities include costs incurred in fundraising activities such as advertising costs, socialization costs, and others. Based on the financial reports of the Yogyakarta National Amil Zakat Agency, the data obtained are presented in Table 3.

**Table 3. The Efficiency Level of Yogyakarta's Baznas Using Operational Expenses Ratio to Total Collection**

Year	Total Operational Cost (IDR)	Total Collection (IDR)	Efficiency Level IDR	Interpretation
2017	223.415.510	4.708.188.632	4,75	Efficient
2018	225.300.382	4.221.744.777	5,34	Efficient
2019	289.465.493	4.748.909.676	6,1	Efficient
Total	738.181.385	13.678.843.085	5,4	Efficient

Source: Processed Data (2021)

Table 3 indicates that the processing of zakat funds on operational costs is running efficiently. This is shown in 2017 the efficiency level was 4.75% and increased in the following two years, namely in 2018 where the efficiency level was 5.34%, and in 2019 the efficiency level was 6.1%. Although it has increased every year, the overall efficiency level of the Yogyakarta City Baznas in 2017 – 2019 by using the ratio of operational costs to the total collection is still considered efficient with an efficiency level of 5.4%. This is because it is still below the indicators determined by the National Development Planning Agency, which is in the efficient category if the percentage is less than 12.5%, quite efficient if the percentage is 12.5% to 17.5%, and inefficient if the percentage is more than 17.5%. (Center of Strategic Studies The National Board of Zakat, 2019).

In cost efficiency, governance is an important issue to discuss. Governance or commonly called Good Governance according to the World Bank in Kharisma (2014), describes it as a strong and responsible management by always avoiding misallocation of funds and preventing corruption in an organization. (Kharisma, 2014). Therefore, every amil zakat institution is required to implement good governance by prioritizing a trustworthy, credible, and professional attitude.

In addition to being trustworthy, credible, and professional, to optimize *Good Governance*, it is also necessary to have an information disclosure (*transparency*) in disclosing relevant material information about the company. (Qolbia, 2017). In realizing access to information disclosure, the Yogyakarta City Baznas, in collaboration with the Indonesian Baznas developed the SiMBA service application (Baznas Management Information System). This application can improve cost efficiency in the governance of the Yogyakarta City Baznas because it can avoid misallocation of funds, which is done through the muzakki acquiring information about zakat transactions and finding out the transparency of zakat funds at the Yogyakarta City Baznas. (Bariyah, 2017). In addition to the SIMBA application, other media such as the Yogyakarta City Baznas website, Instagram, Twitter, and Facebook can also be used as a means of openness in zakat management activities at the Yogyakarta City Baznas.

The quantity of the ratio of HR costs analysis is used to measure how well human resources performance is to the total collection. The ratio of HR costs is obtained by dividing the total cost of human resources by the total collection. Based on the financial reports of the Yogyakarta National Amil Zakat Agency, data were obtained as described in Table 4.

**Table 4. The Efficiency Level of Yogyakarta's Baznas Using Human Resources Expenses Ratio to Total Collection**

Year	Total HR Cost (IDR)	Total Collection (IDR)	Efficiency Level (%)	Interpretation
2017	184.528.800	4.708.188.632	3,92	Efficient
2018	292.995.000	4.221.744.777	6,94	Efficient
2019	336.310.865	4.748.909.676	7,08	Efficient
Total	813.834.665	13.678.843.085	5,95	Efficient

Source: Processed Data (2021)

In the table 4, indicates that the processing of zakat funds at HR costs is running efficiently. This is shown in 2017 at the efficiency level of 3.92%. The efficiency level continued to increase in the next two years, namely in 2018, where the efficiency level was 6.94%, and in 2019 it was 7.08%. In 2018 the efficiency level was 6.94%, and in 2019 the efficiency level was 7.08%. Nevertheless, the overall efficiency level of the Baznas Yogyakarta city in 2017 – 2019 using the ratio of human resources to the total collection is still considered efficient, as indicated by a figure of 5.95%. This can happen since it is still below the indicators that have been determined by Puskas Baznas RI, which is in the efficient category if the percentage is less than 10% and in the inefficient category if it is more than 10%. (Center of Strategic Studies The National Board of Zakat, 2019).

Sudarno (2015) said that the company has succeeded in managing HR costs is due to its trained workforce, and vice versa. The company's failure to manage HR costs is due to its low-quality workforce, which leads to it requiring a lot of money to recruit, select, train, and develop, and other expenses. In addition, it also takes a long time to obtain commensurate human resources (Sudarno, 2015). Furthermore, Anand & Hayling (2014) added that there are a large number of workers who are in an amil zakat institution, yet the total of zakat collection is low, and HR costs will be inefficient because the total collection is not balanced with its costs. (Anand & Hayling, 2014).

Therefore, human resources quality is needed when managing zakat funds per the vision, mission, values , and culture held by a company. In Yogyakarta Baznas, its values and culture are the guidelines in Baznas Yogyakarta city. These values are known as Amanah. By working on the processing of zakat funds which follow the legislation, this illustrates the goals of the Baznas Yogyakarta City, which is to be the best and most trusted manager in the city of Yogyakarta. As well as being professionals, by carrying out each of their activities in a superior and competent manner per Good Governance and having useful specializations. This illustrates the mission of the Yogyakarta city Baznas, which is to run a maximum service scheme for all zakat bearers in Yogyakarta. (Bariyah, 2017).

Human resources at the Baznas Yogyakarta city always held an annual comparative study related to zakat management at the Baznas Yogyakarta city,

regular meetings & evaluation of activities that have been completed twice a week, and also develop programs. So that the expenditure for HR costs can be spent as well as possible. This action is true to Ghazali (2016), who said that costs on human resources that may not be valuable should be reduced or eliminated to achieve cost efficiency. In the process of spending costs on human resources, it needs to be the most essential choice, and it has to be done right; knowing which costs can be reduced and which costs can be eliminated. (Ghazali, 2016).

Allocation to Collection Ratio (ACR) is used to compare the total distribution and total collection. After the comparison, it will be possible to find out whether all the collected funds have been distributed to the *mustahik* or not. This calculation can increase the credibility of the OPZ by showing the *muzaki* that their funds have been received by the OPZ, and have been properly distributed to the *mustahik*. Based on the financial report of the Yogyakarta National Amil Zakat Agency, the data obtained are presented in Table 5.

**Table 5. ACR Value Based on Type ACR**

Year	Gross ACR	Gross ACR Non Amil	Zakat Allocation Ratio	Zakat Allocation Ratio Non Amil	Interpretation
2017	99,49	99,44	100	100	Very Effective
2018	99,89	99,88	100	100	Very Effective
2019	96,46	96,07	96,55	96,17	Very Effective
Total	98,61	98,46	98,85	98,72	Very Effective

Source: Processed Data (2021)

The table 5 indicates that the processing of zakat funds using Gross ACR, Gross ACR of Non-Amil, Zakat Allocation Ratio, and Zakat Allocation Ratio of Non-Amil runs very effectively. This means that the funds received by the Baznas Yogyakarta city have been channeled to *mustahik* very effectively every year. Although in 2019 it has been decreased, yet still above the indicators determined by the Indonesian National Baznas Puskas, which is said to be effective if the percentage is above 90%. (Center of Strategic Studies The National Board of Zakat, 2019).

In optimizing the distribution of *zakat* funds, the *amil zakat institutions* must process their *zakat* funds properly following Law Number 23 of 2011 concerning zakat management which consists of planning, implementing, and coordinating

activities in the collection, distribution, and utilization of *zakat*. This is done for the effectiveness and efficiency of services in the management of *zakat* and increases the benefits of *zakat* as an instrument for the welfare of the people. The more effective the distribution of *zakat* funds, the greater the benefits of *zakat* that will be felt by *mustahik*. (E. S. Bahri & Khumaini, 2020).

Baznas Yogyakarta city has implemented effectiveness in allocating *zakat* funds by compiling an RKAT (*Rancangan Kerja Anggaran Tahunan*), which is used as a guide in managing *zakat* funds during the operating budget. The RKAT contains programs of collection, financial, HR and distribution activities. (Bariyah, 2017). In implementing and coordinating the collection of *zakat* funds, the Baznas Yogyakarta City collects *zakat* funds, dominated by the role of *muzaki* from employees and civil servant (ASN). This is supported by the Yogyakarta Mayor's Instruction Number 1 of 2016 concerning Optimizing *Zakat* Collection in the Yogyakarta City Government Regional Work Units, Schools/Madrasahs, Regional-Owned Enterprises, Private Companies. The result of the instruction is that there is a *zakat* collection unit in each regional task force so that *zakat* collection is more optimal for ASN. (Pranata, 2020). After the *muzaki* distributed their *zakat* to Baznas Yogyakarta City, it distributes the funds to the *mustahik*. This is confirmed in the words of Allah SWT in Q.S. At-Taubah: 60.

إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَرَمِينَ وَفِي سَبِيلِ  
اللَّهِ وَابْنِ السَّبِيلِ فَرِيضَةٌ مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ

*"Zakat expenditures are only for the poor and for the needy and for those employed to collect [zakat] and for bringing hearts together [for Islam] and for freeing captives [or slaves] and for those in debt and for the cause of Allah and for the [stranded] traveler - an obligation [imposed] by Allah. And Allah is Knowing and Wise". (Q.S. At-Taubah:60).*

The verse explains that the distribution of *zakat* funds is prioritized to eight *asnaf* which includes *fakir*, *miskin*, *amil*, *mualaf*, *riqab*, *gharimin*, *fi sabilillah* dan *ibnu sabil*. However, according to the majority of scholars, it is not obligatory to distribute *zakat* evenly to eight *asnaf* and may only be distributed to several *asnaf*. (Hani, 2015). Based on this, the Yogyakarta City Baznas gives *zakat* to four *asnaf* each year, namely

*amil, miskin, mualaf* and *fii sabilillah*. One indicator of economic conditions is the increasing number of poor people in an area. BAPPEDA Yogyakarta noted that the number of poor people in Yogyakarta City in 2017 was 32,200 people, or 13.20% in the Special Region of Yogyakarta (Bappeda Yogyakarta, 2021). This amount is still considered to be high so it is necessary to optimize zakat for the poor to be very relevant, especially with the social and economic conditions that exist in the Yogyakarta City area. (Pranata, 2020).

The distribution of *zakat* carried out by the Yogyakarta City Baznas is channeled through programs such as *Jogja Taqwa*, *Jogja Smart*, *Jogja Sejahtera*, *Jogja Sehat* and *Jogja Peduli*. Based on Baznas Yogyakarta city's financial report in 2017, the *Jogja Cerdas* program has successfully distributed funds around IDR. 1.796.055.000 for those who are in need, IDR. 28,000,000 for the recently converted and IDR. 410,520,000 for *fi sabilillah*. This program aims to improve interpretation in practicing Islamic religious guidance, improve prayer facilities, as well as, strengthen Islamic religious symbols, scholarships for TKA/TPA students, develop teaching and learning places for *Madrasah Diniyah (Madin)*, *Madrasah Al-Qur'an*, and Zakat Community Development.

Based on the 2017 Yogyakarta City Baznas financial report, the *Jogja Smart* program has successfully distributed zakat funds of IDR. 1,796,055,000 for the poor, IDR. 28,000,000 for converts to Islam and IDR. 410,520,000 for *fii sabilillah*. This program intends to improve the quality and quantity of students from kindergarten until senior high school who are underprivileged by giving them foster child scholarship, smart Baznas house, and scholarship for students plus Zakat Community Development.

Based on Baznas Yogyakarta city's financial report in 2017, the *Jogja Sehat* program has successfully distributed funds with around IDR. 62 million for those who are in need. Baznas Yogyakarta does not focus on healthcare, because Yogyakarta's local government had already taken care of it. Henceforth, there will be no program that overlaps with the government, so Baznas Yogyakarta only distributed a small amount of the money on the *Jogja Sehat* program. (Pranata, 2020).

Based on Baznas Yogyakarta city's financial report in 2017, the *Jogja Peduli* program has successfully distributed alms funds around IDR. 739.101.765 for those who are in need. This program's purpose is to lighten the burden of citizens who are victims of natural disasters with *Baznas Tanggap Bencana* (BTB), also they advise on disaster response.

Based on Baznas Yogyakarta city's financial report in 2017, the *Jogja Sejahtera* program has successfully distributed alms funds around IDR. 400 million for those who need help. This program intends to boost the economy of the underprivileged who cannot fulfill their primary needs but have useful occupations, such as *dhuafa*, orphan, *ustadz*, disabled, mosque keeper, and underprivileged converts. Baznas Yogyakarta city also gives capital for *mustahik* for selling such as *Angkringan*, *Warung*, *Gorengan* and *Selular*. (Yudhistira, 2011).

Various programs on Baznas Yogyakarta have been done by helping the people that fulfill the four asnaf which are poor, amil, convert, and *fii sabilillah*. From all the programs above, Baznas Yogyakarta city has spent alms funds from 2017-2019 with a total amount of IDR. 13.576.672.257 from the total collection IDR. 13.678.843.085. Henceforth, funds distribution in 2027-2019 has been rated effectively with Gross ACR details of 98,61%, Gross ACR Non-Amil of 98,46%, Zakat Allocation Ratio of 98,85%, and Zakat Allocation Ratio Non-Amil with the amount of 98,72%. These results show that various programs exist and that they help people who are in need such as converts, *amil*, and *fii sabilillah*, by fulfilling various kinds of needs starting from religion, education, economy, health, and social.

## **E. CONCLUSION**

Based on the result and discussion that has been explained by the researcher, it can be concluded that efficiency level of *zakat* management in ratio of operating expenses to total amil allocation, operational expenses ratio to total collection also human resources expenses ratio towards Baznas Yogyakarta city in 2017, 2018, and 2019 ran efficiently and have been improved. This is shown by Baznas Yogyakarta city with cost control carried out by its management to create credibility in the management of zakat funds, realize good governance by collaborating with the RI Baznas to develop SiMBA and maintain a work culture in accordance with the vision, mission, values and culture. However, it is still

below the indicator that has been set by Puskas Baznas RI. Distribution and utilization of zakat using Gross ACR, Gross ACR non-Amil, Zakat Allocation Ratio, and Zakat Allocation Ratio Non-Amil towards Baznas Yogyakarta city 2017-2019 ran effectively even though in 2019 it decreases. This is shown by the various programs that exist in Baznas Yogyakarta city which effectively target the poor, converts, amil and fi sabilillah by meeting various needs starting from religious, educational, economic, health and social aspects. However, it is still above the indicator that has been set by Puskas Baznas RI. The limitations of this research are there were no interviews and observations directly to Baznas Yogyakarta city because of the growing COVID-19 pandemic, henceforth the research data were collected from archives, books, official documents, numbers writing, detailed pictures, and also descriptions that supported the research analysis. The recommendation is that suggested by the researcher is for the next researcher could develop other ratios from ZCP such as the addition of amil funds ratio, liquidity ratio, and solvency ratio also maintain and increase the efficiency and effectiveness of zakat funds distribution so that use of funds for distributing to *mustahik* remains to the efficient and effective category.

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