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Examining the Efficiency of *Zakat* Management: Indonesian Zakat Institutions Experiences

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ABSTRACT

This study evaluates the efficiency of Indonesian Zakat Institutions (IZI), including technical, pure technical and scale efficiencies using a production approach. This study also examines the sources of inefficiency. By employing the Data Envelopment Analysis (DEA) technique, this study proposes a solution to improving the efficiency of IZI. The input variables of this study are the number of amil, the number of volunteers, the number of offices, socialization costs, personnel costs, and operational costs. The output variables of this study include the amount of zakat collected, the distribution of consumptive zakat, the distribution of productive zakat, the number of muzakki and the number of mustahiq.

The results indicate that between 2010-2013 IZI Mass technical efficiency were higher than IZI Non-Mass on average. In 2014, IZI Non-Mass exceeded IZI Mass technical efficiency. IZI Mass pure technical efficiency had an upward trend during 2011-2013, but then declined during 2014-2016. However, IZI Non-Mass pure technical efficiency experienced an upward trend during 2011-2012, then slightly decreased in 2013. Although the efficiency increased in 2014-2015, there was a subsequent decrease in 2016. After a period of fluctuation during 2011-2013, the scale efficiency of IZI Mass decreased in 2014 and stabilized in 2015-2016. Similarly, IZI Non-Mass fluctuated during 2011-2012, then stabilizing until 2016.

The increasing problems of IZI Mass and IZI Non-Mass are the socialization costs, the number of volunteers, the amount of zakat collected, and the distribution of consumptive zakat, which cumulatively reduces the intermediation function of zakat institutions. IZI must resolve these issues to ameliorate the efficiency of zakat institutions.

Keywords: Indonesian Zakat Institutions, Efficiency, Technical Efficiency
JEL Classification Code: L31, D61

INTRODUCTION

Zakat is one of the five pillars of Islam. It is an obligation of Muslims to donate a specific amount of their wealth to the beneficiaries with the main objective of achieving socioeconomic justice (Wahab dan Rahma, 2011:1).

The *Zakat* collection system in Indonesia is managed voluntarily. Since it is not a liability under Indonesian law,

zakat collection in Indonesia is far beneath its potential (Beik *et al.,* 2014: 10).

According to BAZNAS (2017: 6), *zakat* funds collected by OPZ in 2015 amounted to IDR 3.7 trillion, which is less than 1.3 per cent of its total potential. The gap between the potential and realization of *zakat* funds collection is an on-going issue faced by *zakat institutions. Zakat* regulation in Indonesia is under the 2011 *Zakat* Act No. 23, which brought all major private *zakat* collectors under the supervision of the National Board of *Zakat* (BAZNAS). Yet, the Act does not utterly support the operations of *Zakat* institutions, nor does it live up to expectations. This is evidenced by the incomplete reporting of *zakat* funds collection, which demonstrate a feeble depiction of overall data of Indonesian *zakat* Institutions (IZI) (PUSKAS BAZNAS, 2017: 7).

Jahar (2010:1) maintains that trust and professionalism are vital to supporting the development of *zakat* institutions. Today's organizations are facing challenges that require effective management decisions that will achieve high levels of productivity and efficiency (Wahab, 2013: 1). Likewise, Beik *et al.* (2014: 28-29) state that in their operation, *zakat* institutions are responsible for upholding certain basic principles, such as professionalism, accountability and transparency. Moreover, the management of *zakat* institutions must be effective and efficient.

The gap between the potential and realization of *zakat* funds collection is caused by the lack community trust of *zakat* institutions. A measurement of *zakat* management and efficiency of *zakat* institutions may rectify public mistrust (Lessy, 2009: 106).

This study analyses the technical efficiency and technical issues (including the scale) of Indonesian *Zakat* Institutions (IZI) and examines the efficiency flaws of IZI. By employing the Data Envelopment Analysis (DEA) technique, the study proposes a solution to improve the efficiency of IZI.

LITERATURE REVIEW

A zakat institution is the institution responsible for managing the collection and distribution of zakat funds. The Quran describes the appointment of officials to collect and distribute zakat, which should be in the form of either a state department or a public fund managed entirely by a public body (Wahab, 2013: 2).

Hence, the state is responsible for collecting and distributing *zakat* in a well-organized system as prescribed by Islam. *Zakat* also involves the Muslim society as a whole. Hence, certain ulama', like Imam Syafie, suggests that *zakat* must be paid to the authority (Buang, 2000:90).

Jahar (2010: 689) explains that in social sciences theory, social capital plays a pivotal role in philanthropic activity (*zakat* and *sadaqah*). Social capital, social networking and community involvement are important instruments for philanthropic activity, as they reinforces the idea that philanthropy is not merely an act of giving, but exists within the category of contribution, impelled by trust.

The Netherlands and Indonesia hold a similar position in terms of *zakat and sadaqah* payments. The payment is conducted through bank transfer. Moreover, donors and managers are not explicitly associated, as donations are anonymous. Donors can only acquire knowledge of the *zakat* institution's performance through the report and public information of the *zakat* institution (Jahar, 2010: 689).

Philanthropy management is not only due to the low credibility of public auditing, but it refers to the effectivity and efficiency of funds for programme objectives. It is particularly concerning that while donors are more concerned with the efficiency and objective of the programme, public auditing only provides

finance-related information (Jahar, 2010: 689).

The effectivity and efficiency of *zakat* management is integral to achieving the *zakat* objective of alleviating.

Concept of Efficiency in Islam

Ali and Ascarya (2009: 113) explain the concept of reaching maximum potential from the Islamic perspective, and understand that it can be realised through hard work, whilst still maintaining balance. With this view, this paper will elaborate on the efficiency concept in Islam by presenting previous studies and explaining the input and output approaches of carrying out economic activities according to Islamic teachings. One of the inputs is based on *aqidah* (*amantu billahi thummastaqim*), the principle of having utility (*khairunnasi anfauhum linnasi*), and to be grateful of the achievement (*man lam yashkurinnasa lam yashukurillaha*), and not extravagance (*israf*) and squander (*tabdhir*) with the output.

The authors explain the concept of optimising input and output in accordance with the *Qur'an* and *Hadith.*

a. Optimising Input

Alharitsi (2003: 64) maintains that Muslim producers place a great deal of faith in Allah with respect to business outcomes and profits, as everything is predestined.

Ali and Ascarya (2009: 114) elucidate three main factors required to optimise the production input, as outlined below.

1. Harnessing Natural Resources

The *Qur'an* explains the role of a Muslim as a *khalifah* on earth. By this trusteeship, a Muslim must take care of the usage of natural resources to meet the needs of *ummah*. "And to Thamud [We sent] their brother Salih. He said, "O my people, worship Allah; you have no deity other than Him. He has produced you from the earth and settled you in it, so ask forgiveness of Him and then repent to Him. Indeed, my Lord is near and responsive."" (Huud: 61).

2. Equal and Fair Pay

The Hadith of Rasulullah SAW emphasises that workers are entitled to relevant workers' rights. Abdullah ibn Umar reported: The Messenger of Allah, peace and blessings be upon him, said, "Pay the worker his wages before his sweat has dried." (Source: Ibn Majah 2443, Grade: Authentic (*Shahih*)).

3. Prohibit the Practice of Usury

The prohibition of *riba* is an attempt to improve wealth efficiency and eliminate interest, which would result in a lower production cost, thus improving efficiency (Ali and Ascarya, 2009: 114).

b. Optimising Output

An Islamic perspective of efficient employment practices relates to the following principles:

1. Work Specialization and Division

Specialization will shed light on the uniqueness and results on the professional expertise of the employees [see Alharitsi (2003: 93)]. Having employees perform specialized labor tasks can lead to increased productivity. Hence, division of labor enables increased efficiency, as it maximizes the employee's specific skill. Conversely, if the employee shifts from one task to another, efficiency might decrease.

2. Avoiding Extravagance and Squander Production

Al Mawardi, as cited in Ali and Ascarya (2009: 114), state that *saraf* is the fault of using the right dosage, whereas *tabdzir* is the fault of using the right allocation. Meanwhile, *israf* is concerned about spending, and is therefore related to consumption.

3. Not Expropriating Others' Rights

With respect to the property maintenance obligation, Islam also provides guidance on issues related to contract law or general rules for transactions. Islam prohibits all forms of injustice in economic activity. [Fauzia and Riadi (2014: 436)]

4. The Benefits of Production

In production activity, Islam considers the distribution of production benefits of among the greatest number of people and in the most equitable manner as paramount importance. It also encourages the avoidance of wasting production output, as stated in Surah Al-Mu'minuun: "And they who turn away from ill speech".

5. The Values of Gratitude

As narrated by Ahmad (2001), Abu Dawud and Tirmidzi, Abu Hurairah reports: "The Prophet, peace and blessings be upon him, said, 'He has not thanked Allah who has not thanked people'."

Review on Previous Studies

In 2009, Akbar published a study on the Management efficiency of 9 *Zakat* Organisations (OPZ) in Indonesia from 2005 to 2007 with 23 Decision-Making Unit (UPK). He employed DEA with a production approach. This research uses both output variables (pooled funds and channeled funds) and input variables (personnel costs, socialization costs and other operational costs). In stark contrast to 2006 and 2007, the efficiency of *zakat* institutions was better in 2005, with the technical, scale and overall efficiencies exceeding 71.27%.

Wahab and Rahman (2012) conducted another study that related to Efficiency of Zakat Institutions in Malaysia: An Application of Data Envelopment Analysis (DEA). This research consisted of two input variables (total staff and total cost) and three output variables (total of collection, total of distribution, and amount of muzakki). The results of his research indicate that zakat institutions have achieved an average technical efficiency of 80.6%. It also reveals that pure technical inefficiency dominates the scale of inefficiency effects in determining the technical efficiency of zakat institutions in Malaysia.

Wahab and Rahman (2011) also have researched the Efficiency of Zakat Institutions and its Determinants. The analysists studied zakat institutions in Malaysia during 2003-2007 using a two-stage method and data envelopment analysis. The input variables were number of employees and total cost, while the output variables included the amount of funds collected, the amount of funds who channeled and donors. They concluded that pure technical inefficiency over scale inefficiency is the cause of zakat institutions inefficiency. This could be due to the institutional inability to harness technology available to collect more zakat collection and distribute it to the recipients. Examination of the return to scale revealed that more than half of zakat institutions in Malaysia were scale inefficient (operating at DRS or IRS). The empirical findings suggest that the zakat payment system, the computerized zakat system, board size, audit committee and decentralization significantly affect efficiency of zakat institutions in Malaysia.

In examining the determinant of *zakat* institution efficiency in Indonesia and its productivity level, Parisi (2016) measured the efficiency and productivity

level of Indonesian *Zakat* Institutions (IZI). This study aimed to deduce the factors that affect the efficiency level of IZI (DD, BAZNAS, PKPU, YBM BRI and RZ) with yearly data ranging from 2005 to 2014. This research employed Data Envelopment Analysis (DEA), Malmquist Productivity Index (MPI) and Tobit Regression. This study used two input variables (operational cost (X1) and socialization cost (X2)) and output variables (*zakat* collection funds (Y1) and fund distribution (Y2)) respectively. The findings signify that there were 5DMUs categorized as perfectly efficient (Constant Return to Scale), 10 DMUs categorized as "Increasing Return to Scale" and 12 DMUs categorized as "Decreasing Return to Scale". DD (2010) owned the OPZ with the lowest relative efficiency level (9.63%). Moreover, about 80% of 5 OPZ experienced an increase in productivity level. The researchers believe that the human resources variable negatively correlates with OPZ efficiency, while regulation and type of OPZ positively correlates with OPZ efficiency.

The next study we will review is on Determinants of Efficiency of Zakat Institutions in Malaysia: A Non-parametric Approach. This study consisted of two input variables (total staff and total cost) and three output variables (total aggregation, total distribution and number of muzakki). Wahab and Rahman (2013) found that the Total Factor Productivity (TFP) of zakat institutions in Malaysia increased at an average rate of 2.4 percent during the study period. They attributed this to technical progress rather than efficiency components. The empirical findings based on the Tobit regression suggest that the zakat payment system, the computerized zakat system, board size, audit committee and decentralization significantly affect the efficiency of zakat institutions in Malaysia.

Ahmad and Ma'in (2014) conducted a study titled: The Efficiency of zakat Collection and Distribution: Evidence from Two Stage Analysis. Four input variables were used (number of amils, number of offices, number of bank agents, and cost of collection and distribution); and two output variables (zakat collected and zakat channeled). Their research explains that, firstly, both collection and distribution have lagging resources, or technical efficiency. Secondly, the result shows a lower efficiency of distribution than the collection function. Third, from the overall efficiency, allocative and cost efficiency scores demonstrate that maximum efficiency is achieved almost every year. It reveals that zakat institutions in Selangor are leveraging their input proportionately to ensure minimum cost incurred to produce a given output (amount collected and amount distributed) at a given input prices (cost collection and cost distribution).

METHODOLOGY

Data

Researchers used secondary data from the financial statements of each zakat institution. The object of this study is 15 out of 19 national zakat institutions during the period 2010 to 2016 with a total of 7 periods. Due to data limitations, the authors used a sample of 15 zakat institutions during the observation period. In total, this study used 58 DMU. This research uses DEA method with a production approach.

The input variables for the production approach are: 1) The number of *amil*; 2) The number of volunteers; 3) Personnel Cost; 4) Socialization Cost; 5) Operational Cost; and 6) The Number of ffices. The output variables of this study are: 1) The amount of *zakat* collected; 2) The distribution of consumptive *zakat*; 3) The distribution of productive *zakat*; 4)

The number of *muzakki*; and 5) The number of *mustahiq*.

Table 1. Indonesian *Zakat* Institutions

Indonesian Zakat Institutions		
NO	Indonesian Zakat Institutions with community affiliation	Indonesian Zakat Institutions without any community affiliation
1	Badan Amil Zakat Nasional	Baitul Maal Hidayatullah
2	LAZIS NU	Rumah Zakat
3	LAZISMU	Inisiatif Zakat Indonesia
4	Dompet Peduli Umat Daaruttauhid	Dompet Dhuafa
5	Al-Azhar Peduli Umat	Yayasan Dana Sosial Al-Falah
6	BAMUIS BNI	Nurul Hayat
7	Baitul Maal Muamalat	Yatim Mandiri
8	YBM BRI	

There are 8 IZI *Mass* on the left, and 7 IZI *Non-Mass* on the right.

Operational Definition

Researchers created an operational variable method by using input-output variable of production and intermediation approach. Under the production approach, an institution is a producer. Conversely, the intermediation approach assumes that a DMU acts as an intermediary. For the purpose of this study, the production approach is employed when defining the inputs and outputs, as it is assumed that zakat institutions are primarily producing zakat collection and zakat payers (in a way of dakwah, promotion etc.) and distributing the funds to the asnaf (beneficiaries). The production approach is more suitable for this study (Wahab, 2013: 115; & Rahman, 2012). Table two represents the operational definition of the input and output variables of both the approach and the research:

Table 2. Input and Output Variables

INPUT	
X_1: The Number of Volunteers	**Volunteers:** External Parties that assists in implementing work programs at related *zakat* institutions. The number of central and branch volunteers
X_2: The Number of *Amil*	***Amil*:** *Zakat* managers organized in one agency or institution. The number of *Amil*: Centre and branch offices
X_3: Socialization Cost	**Socialization Cost**: Socialization Cost of *Zakat* Institutions
X_4: Personnel Cost	**Personnel Cost:** Wage and Benefit of *Amil*
X_5: Operational Cost	**Operational Cost:** All distribution of *Amil* funds in addition to personnel costs, socialization, and the purchase of fixed assets
X_6: The Number of Offices	The Number of All Offices (Centre and Branches)
OUTPUT	
Y_1: The Amount of *Zakat* Collected	Total amount of *zakat* collected
Y_2: The Distribution of Consumptive *Zakat*	Program of *zakat* consumptive distribution
Y_3: The Distribution of Productive *Zakat*	Programm of *zakat* productive distribution

METHODOLOGY

The concept of efficiency is rooted in the microeconomic concept, namely, consumer theory and producer theory. Consumer theory tries to maximize utility or satisfaction from individual point of views, while producer theory tries to

maximize profit or minimize costs from the producer's point of views. In the producer theory, the 'S' curved production frontier line describes the relationship between inputs and outputs of production process. This production frontier line represents the maximum output from the use of each input. It also represents the technology used by a business unit or industry. A business unit that operates on the production frontiers is technically efficient (Ascarya, 2017:6).

There are two components of efficiency from production theory (Farell, 1957: 1). Technical efficiency (TE) describes the ability of a business unit to maximize output given a specified input (efficiency in terms of quantity). Allocative efficiency (AE) describes the ability of a business unit to utilize inputs in optimal proportion based on their price (efficiency in terms of price). When combined, these efficiencies produce economic and cost efficiency, that is Overall Efficiency (OE). A company is economically efficient if it can minimize the production costs to produce certain output within common technology level and market price level.

Overall Efficiency (OE) = Allocative Efficiency (AE) x Technical Efficiency (TE). Technical Efficiency can be broken down into Pure Technical Efficiency (PTE) and scale efficiency (SE), so that Technical Efficiency (TE) = Pure Technical Efficiency (PTE) x Scale Efficiency (SE). Therefore, OE = AE x PTE x SE.

Efficiency can be measured using either a parametric approach or non-parametric approach**.** Parametric approaches can include stochastic frontier approach (SFA) and distribution free approach (DFA). Measuring efficiency using a non-stochastic approach, such as data envelopment analysis (DEA), tends to combine disturbance into inefficiency. DEA measures the efficiency of a decision-making unit (DMU) relative to other similar DMUs with the simple restrictions that all DMUs lie on or below the efficiency frontier. DEA can also determine how a DMU can improve its performance to become efficient. Non-stochastic approaches assume that random errors do not exist and that all deviations from the frontier indicate inefficiency. The advantage is that it does not require an a priori assumption about the analytical form of the production function so it imposes very little structure on the shape of the efficient frontier, so that there is no misspecification. The disadvantage is that it is sensitive to extreme observations and measurement error (the basic assumption is that random errors do not exist and that all deviations from the frontier indicate inefficiency), so there is a potential problem of "self-identifier" and "near-self-identifier".

DEA is a method for analyzing the relative efficiency and managerial performance of productive or decision making units (DMUs), that have the same multiple inputs and multiple outputs. DEA allows us to compare the relative efficiency of banks by determining the efficient banks as a benchmark and by measuring the inefficiencies in input combinations (slack variables) in other banks relative to the benchmark. DEA is a non-parametric, deterministic methodology for determining the relative efficient production frontier.

One can approach parametric or non-parametric efficiency measurement, of financial institutions such as banks based on their activities. There are three main approaches to explaining the relationship between input and output of banks. Production (or operational) and intermediation approaches apply the classical microeconomic theory of the firm. The modern (or assets) approach applies modified classical theory of the firm by incorporating some specificities

of banks' activities, namely risk management and information processing, as well as some element of agency problems, which are crucial for explaining the role of financial intermediaries (Freixas and Rochet, 1998).

Production approach describes banking activities as the production of services to depositors and borrowers using all available factors of production, such as labor and physical capital. This approach views financial institutions as the producer of savings accounts and credit loans. Therefore, this approach defines input as workforce numbers, capital expenses on fixed assets and other materials, and defines output as the sum of all deposit accounts or other related transactions. This approach is appropriate for local branch level banks (Freixas and Rochet, 1998).

Intermediation approach describes banking activities as intermediaries charged with transforming the money borrowed from depositors (surplus spending units) into the money lent to borrowers (deficit spending units). In other words, deposits that are typically divisible, liquid, short-term, and low-risk are transformed into loans that are typically indivisible, illiquid, long-term, and risky. This approach views financial institutions as intermediaries. These financial institutions transform and transfer financial assets from units with excess funds to units with lack of funds. Therefore, this approach defines input as financial capital (the deposits collected and the funds borrowed), and defines output as the volume of loans and investment outstanding. This approach is appropriate for main branch level banks (Freixas and Rochet, 1998).

RESULTS AND ANALYSIS

Results

Based on the analysis of 15 Indonesian Zakat Institutions (IZI), the study uncovered annual variations among IZI. However, efficiency measurements were still undertaken to examine the efficiency of IZI in terms of technical, pure technical and scale. The output approach was better suited for addressing the gap between the potential and realization of *zakat* collection.

Zakat management in Indonesia is efficient if its value reaches 100%. If the number exceeds 100% or is close to 0%, the management is assumed to be inefficient. The DEA methodology measures the relative efficiency. The subsequent paragraph presents the results of analysis with Banxia Frontier Analyst 3.2.2 and MAxDEA 6.1.

According to data analysis regarding the efficiency of IZI 38 zakat institutions of 58 DMU (65.51%) are efficient in terms of technical, pure technical and scale. 10 IZI scored below 60%, while the remaining 10 IZI have values above 60%. Thus, one-third of IZI still need to improve their efficiency.

The DEA method can also measure and ensure a DMU is optimizing the level of production, that is, how the optimal use of inputs generates output. DMU has three states: Return to Scale (RTS), Increasing Return to Scale (IRS), Constant Return to Scale (CRS) and Decreasing Return to Scale (DRS).

The result shows that 10 of IZI are in the IRS condition, stated with 1, and there are 10 IZI experiencing DRS condition, stated with -1 (see attachment 1). Overall, the IRS condition shows that zakat management is likely to continue to increase its output capacity by maintaining the available inputs. Addition of input is not effective in the above

circumstances, because the resources used are still not functioning optimally. The condition of the DRS exhibits a lack of ideality in its input, which is required to hold input reductions.

Efficiency of Indonesian Zakat Institutions: A Comparison

To analyze the 15 IZI with different annual variations, DMU is divided into two groups: IZI *Mass* (BAZNAS, LAZISMU, LAZIS NU, Al-Azhar, DPU, BAMUIS BNI, YBM BRI, BMM) and IZI *Non-Mass* (BMH, RZ, IZI, DD, YDSF, NH, Yatim Mandiri). In the initial year of the study period, the technical efficiency of IZI *Mass* was relatively low (85.4%). During 2013-2015, technical efficiency increased to 88.2%, and reached 88.4% by 2016 (see Figure 3, left). IZI *Non-Mass* technical efficiency almost mirrored IZI *Mass,* where the initial technical efficiency during 2010-2012 was 86.3%. IZI *Mass* then experienced a significant increase between 2013 and 2015 (91.7%) and decreased to 88.1% in 2016 (see Figure 3, right).

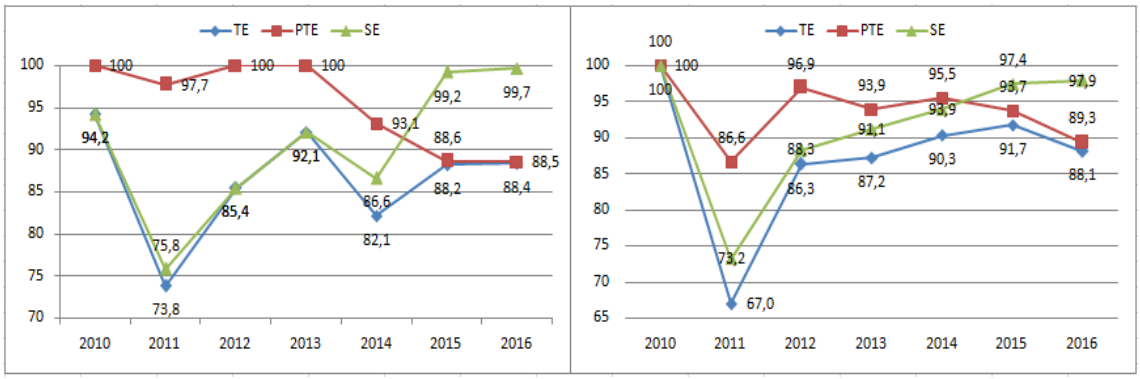

Figure 3. Efficiency of Indonesian *Zakat* Institutions *Mass* (Left) and Indonesian *Zakat* Institutions *Non-Mass* (Right)

The technical efficiency calculation of 8 IZI *Mass* witnessed a downward trend during the period of 2010-2016 (94.2% to 88.4%). With respect to the technical subject of analysis, the most efficient IZI *Mass* is BAZNAS (2012-2016) and LAZISMU (2012-2016).The most inefficient zakat institution is LAZIS NU, with 4 years of inefficiency. However, LAZIS NU experienced an increase in 2016 with its efficiency level reaching 100%. Another zakat institution that was proven inefficient is Al-Azhar, with 3 years of inefficiency (see Table 6, left). The technical efficiency calculation of 7 IZI *Non-Mass* shows an increase of efficiency from 67.0% in 2011 to 88.1% in 2016. In 2010, due to data limitation, only one *zakat* institution was suitable for analysis. The most efficient *zakat* institutions are YDSF, with 4 years of efficiency (2011-2014, 2015-2016) and BMH with 3 years of efficiency, excluding the year of 2014-2015. The most inefficient *zakat* institutions are Yatim Mandiri (2015-2016) and RZ, with 4 years of efficiency. However, RZ was efficient in 2010 and 2016 (see Table 6, right).

Table 6. Technical Efficiency of Indonesian *Zakat* Institutions *Mass* (Left) and Indonesian *Zakat* Institutions *Non-Mass* (Right)

TE	2010	2011	2012	2013	2014	2015	2016	TE	2010	2011	2012	2013	2014	2015	2016
BAZNAS	88,5	81,7	100	100	100	100	100	BMH		100	100	100	89,8	95,1	
LAZIS NU		39,9	41,8	62,1	65,5		100	RZ	100	34,0	59,1	49,0	61,9	100	
LAZISMU	100	100	100	100	100			IZI							100
DPU DT			100	90,9	72,8	100	100	DD				100	100	100	
AL-AZHAR					36,3	41,4	30,7	YDSF			100	100	100	98,8	100
BAMUIS BNI				100	100	100	100	NH					100	100	100
BMM						100	100	Yatim Mandiri						56,4	52,7
YBM BRI				100	100										
TE	94,2	73,8	85,4	92,1	82,1	88,2	88,4	TE	100	67,0	86,3	87,2	90,3	91,7	88,1

The pure technical efficiency level of 8 IZI *Mass* exhibited a downward trend. They declined considerably from 100% in 2010 to 88.5% in 2016. According to this measurement, the most efficient IZI *Masses are* BAZNAS, with 6 years of efficiency (except in 2011), followed by LAZISMU with 5 years of efficiency. The most inefficient IZI *Mass* is Al-Azhar, which maintained its inefficiency streak for 3 consecutive years (see Table 7, left). Seve IZI *Non-Mass* experienced an upward trend for pure technical efficiency, with an efficiency level increase from 86.6% in 2011 to 89.3% in 2016. Due to data limitation, only one *zakat* institution from 2010 was suitable for analysis. The most efficient *zakat* institutions are YDSF and BMH, as both experienced 5 years of efficiency. The most inefficient *zakat* institution is Yatim Mandiri (2015-2016) and RZ, with 4 years of efficiency. However, RZ was efficient in 2010 and 2016 (see Table 7, right).

Table 7. Pure Technical Efficiency of IZI *Mass* (Left) and IZI *Non-Mass* (Right)

PTE	2010	2011	2012	2013	2014	2015	2016	PTE	2010	2011	2012	2013	2014	2015	2016
BAZNAS	100	93,2	100	100	100	100	100	BMH		100	100	100	100	100	
LAZIS NU		100	100	100	100		100	RZ	100	73,24	90,85	75,8	77,5	100	
LAZISMU	100	100	100	100	100			IZI							100
DPU DT				100	81,65	100	100	DD				100	100	100	
AL-AZHAR					70,5	43,0	31,2	YDSF			100	100	100	100	100
BAMUIS BNI				100	100	100	100	NH					100	100	100
BMM						100	100	Yatim Mandiri						62,2	57,6
YBM BRI				100	100	100									
PTE	100	97,7	100	100	93,1	88,6	88,5	PTE	100	86,6	96,9	93,9	95,5	93,7	89,3

A similar pattern is also noted on the scale efficiency level of 8 IZI *Non-Mass*, whereby the efficiency level from 2010 to 2016 increased substantially by 5.5%. The most efficient *zakat* institution is BAZNAS, with 5 years of efficiency (except in 2010-2011), followed by LAZISMU with 5 years efficiency. The most inefficient *zakat* institution is Al-Azhar, with 3 years of inefficiency (see Table 8, left). There is a clear positive trend of scale efficiency level of 7 IZI *Non-Mass* during 2011-2016, where the efficiency level increased from 73.2% in 2011 to 97.9% in 2016. In 2010, due to data limitation, only one *zakat* institution was suitable for analysis. The most efficient *zakat* institution is YDSF, with 4 years of efficiency (except in 2015) and BMH with 3 years of efficiency, excluding the year of 2014-2015. The most inefficient *zakat* institution is Yatim Mandiri (2015-2016) and RZ, with 4 years of efficiency. However, RZ was efficient in 2010 and 2016 (see Table 8, right).

Table 8. Scale Efficiency of IZI *Mass* (Left) and IZI *Non-Mass* (Right).

SE	2010	2011	2012	2013	2014	2015	2016	SE	2010	2011	2012	2013	2014	2015	2016
BAZNAS	88,5	87,8	100	100	100	100	100	BMH		100	100	100	89,86	95,16	
LAZIS NU		39,9	41,8	62,2	65,5		100	RZ	100	46,5	65,1	64,7	79,9	100	
LAZISMU	100	100	100	100	100			IZI							100
DPU DT				91,0	89,2	100	100	DD				100	100	100	
AL-AZHAR					51,6	96,3	98,4	YDSF			100	100	100	98,89	100
BAMUIS BNI				100	100	100	100	NH					100	100	100
BMM						100	100	Yatim Mandiri						90,67	91,68
YBM BRI				100	100	100									
SE	94,2	75,8	85,4	92,1	86,6	99,2	99,7	SE	100	73,2	88,3	91,1	93,9	97,4	97,9

Return to Scale value has three conditions that describe the condition of each DMU, including:

i. Increasing Return to Scale (IRS): The addition of 1 unit of input will result in the production of more than 1 unit of output. Therefore, the best strategy for the DMU is to continue to increase its production capacity;
ii. Constant Return to Scale (CRS): The addition of 1 unit of input will result in the addition of 1 unit of output. Thus, DMU must decrease its input;
iii. Decreasing Return to Scale (DRS): The addition of 1unit of input will reduce 1 unit of output.

It is clear from the results that 8 IZI *Mass* CRS improved during 2010-2014, indicating that all IZI *Mass* have maximized their potential. On the other hand, 7 IZI *Non-Mass* CRS improved during 2010-2012, but appeared to stagnate during 2013-2015. In 2016, however, 5 IZI reached CRS and 1 IZI achieved DRS.

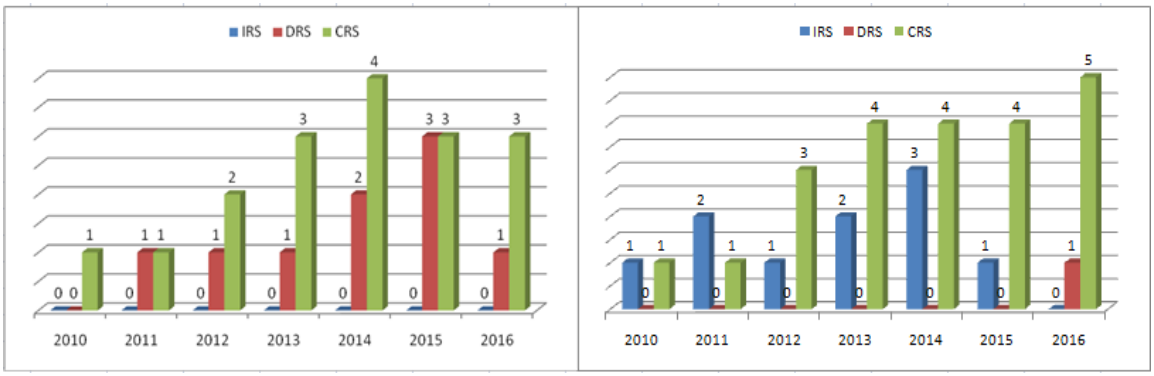

Figure 4. RTS of IZIs *Mass* (Left) and IZI *Non-Mass* (Right)

DMU is divided into two groups: Indonesian Zakat Institutions with community affiliations (IZI *Mass*), including BAZNAS, LAZISMU, LAZIS NU, Al-Azhar, DPU, BNUIS BNI, YBM BRI, and BMM; and Indonesian Zakat Institutions without any community affiliation (IZI *Non-Mass*), including BMH, RZ, IZI, DD, YDSF, NH, and Yatim Mandiri. The number of *amil*, the number of volunteers and socialization costs are the main sources of IZI *Mass* inefficiency. For instance, during 2010-2012, IZI *Mass* had limited efficiency potential for several aspects: i) the number of amil, ii) the number of volunteers and operational costs, iii)

socialization costs, iv) the amount of *zakat* collected, v) the distribution of productive *zakat,* and vi) the number of *muzakki* and *mustahiq*. However, in 2013-2016, the number of amil, the number of volunteers, socialization costs, operational costs and the distribution of consumptive *zakat* decreased (*see* Table 10).

Meanwhile, during 2010-2012, IZI *Non- Mass* experienced inefficiency in i) the number of *muzakki,* ii) the distribution of consumptive *zakat* and iii) personnel costs. In 2013-2016, i) the number of volunteers, ii) socialization costs, iii) personnel costs, iv) the amount of *zakat* collected and v) the distribution of consumptive *zakat* added to the inefficiency of IZI *Non-Mass* (*see* Table 10). Thus, IZI *Non-Mass* needs to reduce i) the number of *amil,* ii) the number of volunteers, iii) socialization costs, and iv) personnel cost and increase both the amount of *zakat* collected and the distribution of consumptive *zakat*.

Table 6. IZI *Mass*-min and IZI *Mass* max

IZI Mass-min	**2010**	**2011**	**2012**	**2013**	**2014**	**2015**	**2016**
Number of Amil (X1)	-73	-58	-69	-43	-65	-86	-87
Number of Volunteers (X2)	-72	-58	-65	-27	-55	-97	-98
Socialization Cost (X3)	-75	-60	-58	-52	-60	-89	-93
Personnel Cost (X4)	-47	-18	-58	-41	-49	-58	-69
Operational Costs (X5)	-11	-32	-75	-23	-54	-58	-76
Number of Offices (X6)	17	-18	-90	-48	-59	-58	-69
Amount of Zakat Collected (Y1)	0.0	14	149	30	128	10	0.0
Distribution of Consumptive Zakat (Y2)	0.0	0.0	516	1226	110	0.0	13
Distribution of Productive Zakat (Y3)	169	82	0.0	0.0	18	5	0.0
Number of Muzakki (Y4)	677	963	0.0	40	273105	21	0.0
Number of Mustahik (Y5)	19	75	0.0	0.0	10,0	0.0	0.0
IZI mass-max	**2010**	**2011**	**2012**	**2013**	**2014**	**2015**	**2016**
Number of Amil (X1)	-70	-49	-26	-34	-46	-67	-60
Number of Volunteers (X2)	-69	-48	-18	-12	-52	-94	-93
Socialization Cost (X3)	-72	-52	0.0	-43,5	-26	-75	-78
Personnel Cost (X4)	0.0	0.0	0.0	-39	-33	0.0	0.0
Operational Costs (X5)	-40	-17	-41	0.0	-33	0.0	-22
Number of Offices (X6)	0.0	0.0	-77	-78	-79	0.0	0.0
Amount of Zakat Collected (Y1)	32	40	496	82,5	224	167	225
Distribution of Consumptive Zakat (Y2)	12	22	1373	709	195	141	268
Distribution of Productive Zakat (Y3)	203	123	139	34,5	96	153	225
Number of Muzakki (Y4)	778	1200	139	57	500666	193	225
Number of Mustahik (Y5)	35	114	139	34,5	101	141	225

Table 7. IZI *Non Mass* -Min and IZI *Non Mass* –max

IZI Non-Mass min	**2010**	**2011**	**2012**	**2013**	**2014**	**2015**	**2016**
Number of Amil (X1)	0.0	-75	-40	-51	-24	-29	-76
Number of Volunteers (X2)	0.0	-74	-40	-51	-31	-30	-80
Socialization Cost (X3)	0.0	-65	-64	-66	-25	-43	-80
Personnel Cost (X4)	0.0	-67	-48	-50	-38	-32	-68
Operational Costs (X5)	0.0	-65	-40	-50	-54	-33	-47
Number of Offices (X6)	0.0	-65	-40	-50	-24	-21	-47
Amount of Zakat Collected (Y1)	0.0	7	0.0	0.0	-2	80	88
Distribution of Consumptive Zakat (Y2)	0.0	940	2289	474	101	455	493

Distribution of Productive Zakat (Y3)	0.0	0.0	1036	651	0.0	0.0	0.0
Number of Muzakki (Y4)	0.0	31	104	1	23	0.0	0.0
Number of Mustahik (Y5)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IZI Non-Mass max	**2010**	**2011**	**2012**	**2013**	**2014**	**2015**	**2016**
Number of Amil (X1)	0.0	-27	0.0	0.0	0.0	-32	-55
Number of Volunteers (X2)	0.0	-25	0.0	0.0	-21	-74	-63
Socialization Cost (X3)	0.0	0.0	-40	-32	-1	-37,7	-62
Personnel Cost (X4)	0.0	-4	-13	0.0	-45	-29	-40
Operational Costs (X5)	0.0	0.0	0.0	0.0	-35	-52	0.0
Number of Offices (X6)	0.0	0.0	0.0	0.0	0.0	-16	0.0
Amount of Zakat Collected (Y1)	0.0	214	69	104	38	142,3	257
Distribution of Consumptive Zakat (Y2)	0.0	2957	3941	1072	195	440	1023
Distribution of Productive Zakat (Y3)	0.0	193	1822	1433	36	27,7	89
Number of Muzakki (Y4)	0.0	285	245	106	55	27,7	89
Number of Mustahik (Y5)	0.0	193	69	104	36	27,7	89

ANALYSIS

From 2010 to 2013, the average technical efficiency of IZI *Mass* tended to be higher than IZI *Non-Mass*. Whereas in 2014, IZI *Non-Mass* efficiency increased from 87.2% to 90.3% and IZI *Non-Mass* efficiency decreased from 92.1% to 82.1%. Regarding pure technical efficiency during 2011-2013, IZI *Mass* efficiency increased from 97.7% to 100% and experienced a downward trend in 2014-2016 (88.5%). In contrast, IZI *Non-Mass* pure technical efficiency fluctuated during 2011-2016. In 2012, it increased by 10.3% from the previous year. It then began fluctuating until 2016.

IZI *Mass* scale efficiency fluctuated during 2010-2013, decreasing in 2014 (86.6%) and subsequently reaching its highest level during 2015-2016 (99.7%). IZI *Non-Mass* scale efficiency fluctuated during 2010-2012, and then stabilized until 2016.

IZI *Mass* was consistently inefficient in The Number of *Amil* (X1), The Number of Volunteers (X2) and Socialization Costs (X3) during the research period, except in 2012. This impelled high operational costs in every year except in 2013 and 2015. The amount of *zakat* collected (Y1) was inefficient in every year except 2010 and 2016, indicating the need for an increase in the amount of *zakat* collected.

IZI *Non-Mass* were consistently inefficient in the number of volunteers (X2), socialization costs (X3) and the distribution of consumptive *zakat* (Y3). The number of *mustahiq* (Y5) showed promising results, indicating that IZI *Non-Mass* fulfilled their intermediate function.

In 2010-2011, of 8 IZI *Non-Mass,* 12.5% reached the Return to Scale (CRS) level. The positive trend continued by reaching 37.5% in 2012, 50% during 2013-2015, and 62.5% in 2016. IZI *Non-Mass* CRS levels increased from 14.3% in 2011 to 28.6% in 2012 and reached 42.8% in 2016.

The 2016 efficiency rate of IZI *Mass* and IZI *Non-Mass* reflect that both *zakat institutions* have achieved technical efficiency. Meanwhile, improvement of IZI *Non-Mass* efficiency could occur by reducing the number of *amil* (X1), the number of volunteers (X2) and the socialization costs (X3), as well as increasing the amount of *zakat* collected (Y1). On the other hand, IZI *Non-Mass* inefficiency could be lowered by reducing the

socialization costs (X3), personnel costs (X4), as well as increasing the distribution of consumptive *zakat* (Y2).

The comparative analysis of IZI *Mass* and IZI *Non-Mass* reveal that the main issues that explain the inefficiency of zakat institutions are i) socialization costs, ii) the number of volunteers, iii) the amount of *zakat* collected, and iv) the distribution of consumptive *zakat*, reducing the intermediation function of zakat institutions.

Zakat institutions that developed and expanded in the corporate environment (banking) tend to be more efficient than zakat institutions such as BAMUIS BNI, BMM, and YBM BRI. The rationale underlying this phenomenon may be the salary deduction system, which reduces the pressure to collect ZIS funds.

The list below shows Indonesian Zakat institutions (IZI) that steadily improve their level of efficiency from year to year:

a. Baitul Maal Ummah Islam BNI (BAMUIS BNI) [2013-2016]
b. Nurul Hayat [2014-2016]
c. Dompet Dhuafa (DD) [2013-2015]
d. LAZISMU[2010-2014]
e. Yayasan Baitul Maal BRI (YBM BRI)[2012-2014]
f. Baitul Maal Muamalat (BMM) [2015-2016]

CONCLUSIONS AND RECOMENDATIONS

Conclusions

Zakat institutions (IZI *Mass* and IZI *Non-Mass*) play a pivotal role in *zakat* collection in Indonesia by maximizing particular inputs and outputs. Therefore, *zakat* institutions must be effective, efficient, socialized, and produce enormous impacts on alleviating poverty and improving the prosperity of *zakat* recipients. The subsequent paragraph presents the research findings.

The technical calculation demonstrates that 65.51% of IZI (38 of 58 DMUs) are efficient, with 100% score. While 24.13% scored between 50-99% and 6.89% scored below 50%. The pure technical calculation reveals that 81.03% of IZI (47 of 58 DMUs) are efficient, with 100% score. 15.51% scored between 50-99% and 3.44% scored below 50%, while calculations on a scale basis show that 65.51% of IZI (38 of 58 DMU) are at an efficient point with a score of 100%. 29.31% of IZI scored between 50-99% and 5.17% scored below 50%.

Recommendations

Based on the research findings, the authors propose several recommendations:

1. Indonesian Zakat Institutions:

1) Both government and private IZI should issue annual reports in an effort to improve transparency and accountability in the management of ZIS funds. The financial statements of IZI will be useful for academics, students and researchers to improve the development of *zakat* in Indonesia.
2) IZI must optimize the distribution of *zakat* fund to *asnaf* to meet the objectives of decreasing the poverty rate.
3) To increase the number of *muzakki,* amount of *zakat* collected, the distribution of consumptive *zakat,* and to reduce the cost of socialization and the number of

volunteers to improve the efficiency of the management of IZI.

2. Government:

To make accounting standards for zakat institutions and legalize it to make it easier for academics, communities, and related zakat institutions to obtain information that would meliorate the accountability and transparency of zakat management in Indonesia.

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Appendix

Appendix 1. Level of Efficiency in Zakat Management

NO	Unit Name	TE	PTE	SE	RTS
1	2010-LAZISMU	100	100	100	0
2	2010-Rumah Zakat	100	100	100	0
3	2011-Baitul Maal Hidayatullah	100	100	100	0
4	2011-LAZISMU	100	100	100	0
5	2012-BAZNAS	100	100	100	0
6	2012-Baitul Maal Hidayatullah	100	100	100	0
7	2012-LAZISMU	100	100	100	0
8	2012-Yayasan Baitul Maal BRI	100	100	100	0
9	2012-Yayasan Dana Sosial Al-Falah	100	100	100	0
10	2013-Baitul Maal Umat Islam BNI	100	100	100	0
11	2013-BAZNAS	100	100	100	0
12	2013-Baitul Maal Hidayatullah	100	100	100	0
13	2013-Dompet Dhuafa	100	100	100	0
14	2013-LAZISMU	100	100	100	0
15	2013-Yayasan Baitul Maal BRI	100	100	100	0
16	2013-Yayasan Dana Sosial Al-Falah	100	100	100	0
17	2014-Baitul Maal Umat Islam BNI	100	100	100	0
18	2014-BAZNAS	100	100	100	0
19	2014-Dompet Dhuafa	100	100	100	0
20	2014-Nurul Hayat	100	100	100	0
21	2014-LAZISMU	100	100	100	0
22	2014-Yayasan Baitul Maal BRI	100	100	100	0
23	2014-Yayasan Dana Sosial Al-Falah	100	100	100	0
24	2015-Baitul Maal Umat Islam BNI	100	100	100	0
25	2015-BAZNAS	100	100	100	0
26	2015-Baitul Maal Muamalat	100	100	100	0
27	2015-Dompet Dhuafa	100	100	100	0
28	2015-Dompet Peduli Umat	100	100	100	0
29	2015-Nurul Hayat	100	100	100	0
30	2015-Rumah Zakat	100	100	100	0
31	2016-Baitul Maal Umat Islam BNI	100	100	100	0
32	2016-BAZNAS	100	100	100	0
33	2016-Baitul Maal Muamalat	100	100	100	0
34	2016-Dompet Peduli Umat	100	100	100	0
35	2016-LAZ IZI	100	100	100	0
36	2016-Nurul Hayat	100	100	100	0
37	2016-LAZIS NU	100	100	100	0
38	2016-Yayasan Dana Sosial Al-Falah	100	100	100	0

39	2015-Yayasan Dana Sosial Al-Falah	98,89	100	98,89	-1
40	2015-Baitul Maal Hidayatullah	95,16	100	95,16	-1
41	2013-Dompet Peduli Umat	90,98	100	90,98	1
42	2014-Baitul Maal Hidayatullah	89,86	100	89,86	-1
43	2010-BAZNAS	88,53	100	88,53	1
44	2011-BAZNAS	81,76	93,16	87,76	1
45	2014-Dompet Peduli Umat	72,85	81,65	89,22	1
46	2014-LAZIS NU	65,51	100	65,51	1
47	2013-LAZIS NU	62,19	100	62,19	1
48	2014-Rumah Zakat	61,98	77,53	79,93	-1
49	2012-Rumah Zakat	59,12	90,85	65,07	-1
50	2015-Yatim Mandiri	56,40	62,20	90,67	-1
51	2016-Yatim Mandiri	52,78	57,57	91,68	-1
52	2013-Rumah Zakat	49,00	75,78	64,66	-1
53	2012-LAZIS NU	41,82	100	41,82	1
54	2015 Al-Azhar	41,46	43,04	96,33	1
55	2011-LAZIS NU	39,91	100	39,91	1
56	2014 Al-Azhar	36,36	70,52	51,56	1
57	2011-Rumah Zakat	34,04	73,24	46,47	-1
58	2016 Al-Azhar	30,72	31,21	98,43	-1
Average		**87,06**	**94,08**	**91,98**	

Source: Processed from Software Banxia Frontier Analyst 3