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## The Impact of The Management of Zakat, Infaq, and Shadaqah on the Social-Based Program of the Sumedang Sehat based on Social Return on Investment (SROI) (Case Study of BAZNAS Sumedang Regency)

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**Abstract:** Various programs have been presented for the distribution of zakat, donations, and shadaqah that have been collected. The purpose of zakat, infaq and shadaqah is not only to help the poor related to consumptive things, but it also has a permanent goal, that is to alleviate poverty. One goal of the Sustainable Development Goals (SDGs) in the first of the 17 goals and 169 targets, specifically ending poverty in any form and anywhere. In addition, there are still benefits from zakat, donations, and alms for mustahics, including the health sector. The Sumedang Sehat program is a BAZNAS program in the Sumedang Regency in the health sector. As one program established and funded by BAZNAS Sumedang District, the Sumedang Sehat program requires evidence of the impact and how much impact it has on the program in order to be transparent about the zakat, infaq, and alms funds that have been distributed. This study aims to calculate the impact of a BAZNAS program, namely the Sumedang Sehat program, using social return on investment (SROI). The results of this study showed an SROI ratio of 51.22:1. Every IDR 1 invested resulted in IDR 51.22, which benefits both economically, socially, and environmentally. This means that the Sumedang Sehat program has provided benefits 51.22 times greater than the value of the invested input.

**Keywords:** ZIS, Social Impact; Economic Impact, Environmental Impact, Social Return On Investment.

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Received: April 04, 2021; Accepted: June 06, 2021; Published: September 30, 2021

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**Abstrak:** Berbagai program disuguhkan dalam melakukan penyaluran zakat, infak dan sedekah yang telah terkumpul. Tujuan zakat, infak dan sedekah bukan hanya sekedar menyantuni orang miskin secara konsumtif tetapi memiliki tujuan yang permanen yaitu mengentaskan kemiskinan. Sebagaimana salah satu tujuan Sustainable Development Goals (SDGs) pada tujuan pertama dari 17 Tujuan dan 169 Target yaitu mengakhiri kemiskinan dalam bentuk dan dimanapun. Selain itu masih ada manfaat dari zakat, infak dan sedekah bagi para mustahik termasuk di bidang kesehatan. Program sumedang Sehat merupakan salah satu program BAZNAS Kabupaten Sumedang pada bidang kesehatan. Sebagaimana salah satu program yang dibentuk dan didanai oleh BAZNAS Kabupaten Sumedang program Sumedang Sehat membutuhkan bukti adanya dampak dan seberapa besar dampak yang terjadi pada program tersebut guna menjadi transparansi dari dana zakat, infak dan sedekah yang telah disalurkan. Penelitian ini bertujuan untuk menghitung dampak yang dihasilkan dari salah satu program BAZNAS yaitu program Sumedang Sehat menggunakan Social Return on Investment (SROI). Hasil penelitian ini didapatkan rasio SROI 51,22:1. Dengan kata lain setiap Rp 1 yang di investasikan telah menghasilkan Rp 51,22 manfaat baik secara ekonomi, sosial maupun lingkungan. Artinya program Sumdang Sehat

telah mampu memberikan manfaat 51,22 kali lipat lebih besar dari nilai input yang telah di investasikan.

**Kata kunci:** ZIS, Dampak Sosial; Dampak Ekonomi; Dampak Lingkungan; Social Return On Investment.

## INTRODUCTION

The role of zakat is very broad in achieving the goals of the Sustainable Development Goals (SDGs), which provides an opportunity for zakat management organizations to support the achievement of the SDGs. Therefore, the parties see each other's potential resources, including funding for the achievement of SDGs from many sectors, including zakat. Inevitably, zakat programs have a clear slice for achieving the SDGs. For example, poverty alleviation, hunger, education, health, water, and sanitation. Therefore, zakat is said to be an instrument that has a strategic role and contributes to the achievement of the SDGs (BAZNAS 2017).

The total national obtain in 2017 reached over 6.2 trillion rupiah. This number is an increase of 1.2 trillion from the total collection in the previous year. National collection is the total funds raised by various Zakat Management Organizations (OPZs) throughout Indonesia for a year. BAZNAS, provincial BAZNAS, district/city BAZNAS, national LAZ, provincial LAZ, district/city LAZ, which officially reports the collection to BAZNAS under the mandate of Law 23/2011.

The zakat funds got include zakat funds (maal & fitrah), infaq and alms funds, funds for the Partnership and Community Development Program (PKBL), and other religious social funds. The following is the total national collection (BAZNAS 2019):

**Table 1: National Fund Based Collection**

| No           | Type of Funds                    |                    | 2016                     | %          | 2017                     | %          |
|--------------|----------------------------------|--------------------|--------------------------|------------|--------------------------|------------|
| 1            | Zakat                            | Maal               | 2.843.695.144.686        | 56,68      | 2.785.208.957.779        | 44,75      |
|              | Individual income                |                    |                          |            |                          |            |
|              | Zakat                            | Maal               | 620.546.547.627          | 12,37      | 307.007.314.242          | 4,93       |
|              | Company/ Corporate               |                    |                          |            |                          |            |
|              | Zakat                            | Fitrah of Ramadhan | 273.975.100.183          | 5,46       | 1.101.926.162.357        | 17,70      |
| 2            | Infak/Shadaqah individual        |                    | 858.631.089.706          | 17,11      | 1.651.254.048.632        | 26,53      |
|              | Infak/Shadaqah/ CSR/PKBL Company |                    | 142.867.215.300          | 2,85       | 113.629.148.360          | 1,83       |
| 3            | Other Religious                  |                    | 277.336.514.452          | 5,53       | 265.345.638.101          | 4,26       |
| 4            | Social Funds (DSKL)              |                    |                          |            |                          |            |
|              | Other Funds                      |                    | 241.514.997              | 0,00       | 0                        | 0,00       |
| <b>TOTAL</b> |                                  |                    | <b>5.017.293.126.950</b> | <b>100</b> | <b>6.224.371.269.471</b> | <b>100</b> |

Source : Outlook Zakat Indonesia 2019

Fund distribution in 2017, seen as zakat fund distribution based on the distribution sector, the distribution sector based on the largest proportion is social humanity, preaching, education, economy, and health. This sequence differs from the previous year, where education was the field with the largest proportion of distribution (BAZNAS 2019).

**Table 2: Fund distribution is based on distribution sector**

| No | Sector       | Total Distribution<br>2016 | %          | Total Distribution<br>2017 | %          |
|----|--------------|----------------------------|------------|----------------------------|------------|
| 1  | Economi      | 493.075.489.398            | 18,30      | 882.515.274.729            | 20,33      |
| 2  | Education    | 842.980.341.134            | 31,28      | 941.865.099.137            | 21,69      |
| 3  | Da'wah       | 418.454.281.897            | 15,53      | 979.468.717.694            | 22,56      |
| 4  | Health       | 226.004.399.823            | 8,39       | 413.507.938.849            | 9,52       |
| 5  | Social       | 714.267.956.361            | 26,51      | 1.124.150.826.782          | 25,89      |
|    | <b>TOTAL</b> | <b>2.694.782.468.613</b>   | <b>100</b> | <b>4.341.507.857.190</b>   | <b>100</b> |

Source: *Outlook Zakat Indonesia 2019*

In 2017-2018, the BAZNAS Sumedang District received and distributed funds in various programs. In 2017-2018, the receipt and distribution of ZIS funds increased, while the distribution decreased (BAZNAS 2018).

**Table 3: Receipt & Distribution of ZIS BAZNAS Funds in Sumedang Regency**

| <b>Receipt</b>      | <b>2017</b>          | <b>2018</b>           |
|---------------------|----------------------|-----------------------|
| <b>ZIS Funds</b>    | 9.280.555.403        | <b>17.034.490.903</b> |
| <b>Distribution</b> | <b>2017</b>          | <b>2018</b>           |
| <b>ZIS Funds</b>    | <b>6.600.875.900</b> | <b>2.707.973.000</b>  |

Source : *Annual Report BAZNAS Sumedang Regency 2018*

In addition, attainment funding ZIS at BAZNAS Sumedang Regency from year to year showed a significant enhancement, even though the distribution showed a decrease.

Public trust in amil zakat institutions, as seen in the growth of zakat funds got by the National Amil Zakat Agency. The enormous potential of the zakat must be balanced with an effective distribution. One indicator shows that the zakat management organization is running effectively by reviewing the absorption rate based on the total collection funds that have been channeled effectively (Shofia et al., 2019).

The basic purpose of zakat, infaq and shadaqah is not only to support consumptive poor people, but it has a permanent goal, *specifically* to alleviate poverty (Khairina 2019). Zakat has a strategic role in poverty alleviation and economic development. In contrast to other sources of finance for development, zakat does not have any consequences except for being pleased and expecting rewards from Allah SWT alone. However, this does not mean that the zakat mechanism does not have a control system. The strategic value of zakat can be expressed: First, the zakat is a religious calling. This reflects a person's faith. Second, the financial resources of zakat will never run out, and those who have paid each year or another period will continue to pay. Third, zakat can empirically erase social discrimination, and on the contrary, it can create asset redistribution and fair development (Jumadin 2012).

The noble purpose of zakat worship will be realized if zakat is channeled properly, *specifically* through legal amil and appointed by the local government. The secret behind amil assignment is to the creation of guarantees for the poor of their rights, to maintain their honor, allows for a more precise distribution of zakat and is not concentrated on only a few people. In this modern era, the amil group will be more optimal if it is played by an intermediary system or amil zakat bodies and institutions. One fatwa resulting from the international zakat symposium held in Bahrain in 1994 states that zakat bodies and institutions that are formed today are modern

forms that enrich the treasures of the zakat management system in the Islamic legal system (Fahlefi 2014). Sumedang Sehat, a program from BAZNAS Sumedang Regency, has been running for about 5 (five years, where its operations are funded by zakat, infaq, and alms (ZIS) funds. Of course, it has an obligation to report the results of ZIS fund management to donors in particular and to stakeholders.

From year to year, it has been seen that the collection and distribution of ZIS funds is increasing. Besides the absorption of ZIS funds in the distribution program, it is also necessary to pay attention to assess the effectiveness of ZIS funds, specifically how much impact the management of zakat, infaq, and shadaqah funds on both beneficiaries and other stakeholders who contribute to the Zakat Management Organization (OPZ) ?

The utilization of zakat funds must have a positive impact on mustahik from both economic and social perspectives. From an economic point of view, mustahiks are required to live properly and independently, while from a social perspective, mustahiks are motivated to live on an equal footing with other communities. This shows that zakat is not only a practice that is distributed only for consumptive purposes but also for the benefit of mustahiq, which is productive and creative (Utami and Lubis 2014).

The results of his research show that there is a significant influence between the funds distributed and the increase in mustahik income. This means that zakat funds distributed have actually affected the mustahik's income. The higher the distribution of zakat funds, the higher is the mustahik income level. From the variable amount of zakat funds distributed to mustahik income, the yield was 10.2%. This means that the mustahik income level of 10.2% is influenced by zakat funds distributed and 89.8% from other income sources. In addition, from the results of the partial test that have been carried out, it can be seen that the constant coefficient (b) and the coefficient of variable X (distributed funds) both influence mustahik income (Sartika 2008). The research results above show that zakat can have an effect or impact on the income side (economy). The impact of zakat distribution is not only due to an increase in income but also from a social and environmental perspective, zakat can have a broader effect. Zakat is an economic instrument that has complex economic, social, and environmental affects. The research above counts the impact of the presentation of its effects, and aims to examine the resulting impact that can be measured in nominal value or monetary value so that later it will be seen that every one rupiah distributed from zakat funds will have an impact as rupiah; thus, the calculation of the impact of zakat appears more accountable.

One of the analytical methods that can research social programs such as zakat management is the social return on investment (SROI). SROI is a technique based on a cost-benefit analysis that assigns monetary values for social and environmental take-up and provides wider value creation opportunities. According to Porwohedi, social return on investment (SROI) is a technique for measuring the benefits and impacts of a program or project in terms of three aspects: economic, social, and environmental benefits. Companies can use the SROI technique to measure the extent of the impact of corporate social responsibility (CSR) programs. Likewise, international donor agencies, social entrepreneurship, foundations, and amil zakat institutions, who want a measurement technique for the benefits that have been created from the programs that have been implemented. SROI involves stakeholders from a program or project that will be analyzed to explore the various impacts felt after the program or project is running. Through this stakeholder engagement, SROI provides a much more comprehensive and implementative analysis than other measuring tools, such as the cost-benefit ratio and the incremental ratio (Purwohedi 2016).

The application of SROI analysis is workable and requires lower costs if an organization already has data on costs, revenues, and the desired results. Thus, it can be concluded that the

SROI method is very suitable for application to social institutions, which in fact has fewer resources than commercial companies (Budiono 2012).

## RESEARCH METHODS

### Population And Sampling Framework

Population is the whole object that is used as a source of data in a study or generalization area comprising objects and subjects that have certain qualities and characteristics that are determined by the researcher to study and draw conclusions (Darmadi 2014). The population in this study was 101 beneficiaries of the Sumedang Sehat program through clinics, which amounted to 101 beneficiaries from 2016-2018. The sample is a part of the research population used to estimate the results of a study (Darmadi, 2014).

101 people were taken from the beneficiaries of the BAZNAS program in Sumedang Regency, namely Sumedang Sehat, which comprises various villages/wards.

The sampling technique used to get the number of samples is probabilistic simple random sampling, a sampling technique that provides equal opportunities for each element (member) of the population to be selected as a member of the sample that is carried out randomly regardless of the strata in the population (Darmawan 2014).

The sampling technique used the Slovin formula.

$$n = \frac{N}{1+Ne^2}$$

Information:

$n$  = minimum sample size  
 $N$  = Population  
 $e$  = margin error value

$$n = \frac{101}{1+(101 \times 0,05^2)} = \frac{101}{1,2525} = 80,6387225549 \text{ (81 Respondents)}$$

So, the total sample used was 81 respondents.

### Research Instruments

The impact of the program has three variables: economic, social, and environmental.

**Table 4: Research Instruments**

| No | Variable | Indicatos  | Impacs                             |
|----|----------|--|------------------------------------|
| 1  | Economi  | Direct effect (Stynes, 2013)                     | Increased Revenue                  |
|    |          | Indirect effect (Stynes, 2013)                   | Provision of Property or Amenities |
|    |          | Induced effect (Stynes, 2013)                    | Home Expenses Stairs               |
| 2  | Social   | Lifestyle and Fashion Expression (Douglas, 2013) | Healthy Lifestyle                  |

|   |             |  |                    |
|---|-------------|--|--------------------|
|   |             | Social relations behavior (Douglas, 2013)    | Mutual Cooperation |
| 3 | Environment | Physical and Chemical Impact (Suratmo, 1990) | Food Quality       |
|   |             |  | Water Quality      |
|   |             |  | Number Of WC       |

Source: Agustina & Oktaviani, 2016; Rabuhadi, 2006

## RESULTS AND DISCUSSION

### Activities and Financing

The activity of the Sumedang Sehat program is the empowerment of ZIS, which is manifested in the health sector, especially for underprivileged people who have not received freed medical help, BPJS contribution help, basic health services, and further medical referrals.

The source of funds to support this health program comes from zakat, infaq and shadaqah (ZIS) funds from the community which are collected and managed by BAZNAS Sumedang Regency. The following is a breakdown of the fund's award/channeled to the Sumedang Sehat program:

**Table 5: Recapitulation of ZIS Funds Disbursed**

| No           | Input   | Score                    |
|--------------|---|--------------------------|
| 1            | Medical Cost Assistance                                   | Rp. 358.520.500          |
| 2            | Community Social Facilities and Infrastructure Assistance | Rp. 524.550.000          |
| 3            | Socialization and Development of the Zakat Program        | Rp. 35.200.000           |
| 4            | Home Aid Unfit for Living Gebyar                          | Rp. 150.000.000          |
| 5            | Dhuafa Medical Clinic                                     | Rp. 85.300.000           |
| <b>Total</b> |   | <b>Rp. 1.153.570.500</b> |

Source : data processed

### Identifying Scope

During the research, two stakeholder groups were identified: those who were directly affected, and those who were not. Key stakeholders are those who are affected by implementing a program, while the excluded stakeholders are those who are not affected or benefit from implementing a program.

**Table 6: Stakeholders Entered**

| Stakeholder  | Entered<br>Analysis | SROI | Reason to be Entered   |
|--|---------------------|------|--|
| Patients / beneficiaries of the Sumedang Sehat program | Yes                 |      | This is because the patients / beneficiaries are the ones who directly feel the impact of the Sumedang Sehat program |

*Source : data processed*

**Table 7: Stakeholders Not Entered**

| Stakeholder                       | Not<br>Entered<br>SROI Analysis | Reason to be Not Entered  |
|-----------------------------------|---------------------------------|---|
| Program administrators / officers | No                              | Because program administrators / officers have a very significant role in the sustainability of the Sumedang Sehat program but do not directly feel the impact of the program |
| Local Government                  | No                              | Because they don't have a significant war and don't feel the immediate impact   |
| BAZNAS<br>Regency                 | Sumedang<br>No                  | Has a role as a provider of funds, but does not feel the impact directly  |

*Source : data processed*

### Evidencing Outcomes And Giving Them a Value

The third stage in the SROI analysis is to find evidence that an impact has actually occurred and is felt by the beneficiaries. There are two stages: indicators and financial measures (financial proxies).

An indicator is a situation or fact in the field that can be used as a basis for SROI users that the change has actually occurred.

The indicators at this stage of analysis were tabulated in the questionnaire. The questionnaire tab is attached to the appendix, and below is a table of outcome indicators for the Sumedang Sehat health program.

**Table 8: Indicator Outcomes**

| No                 | Outcome  | Indicators |       | Enhancement |
|--------------------|--|------------|-------|-------------|
|                    |  | Before     | After |             |
| <b>Economi</b>     |  |            |       |             |
| 1                  | Increased Revenue  | 30%        | 98%   | 68%         |
| 2                  | Provision of Proverti and Fasilities                           | 96%        | 98%   | 2%          |
| 3                  | Household expense (no funds come out of the private community) | 100%       | 14%   | 86%         |
| <b>Social</b>      |  |            |       |             |
| 4                  | Healthy Lifestyle  | 98%        | 100%  | 2%          |
| 5                  | Mutual Cooperation   | 0%         | 100%  | 100%        |
| <b>Environment</b> |  |            |       |             |
| 6                  | Food Quality   | 0%         | 80%   | 80%         |
| 7                  | Water Quality  | 40%        | 100%  | 60%         |
| 8                  | The Existence of WC  | 10%        | 100%  | 90%         |

Source: Data Processed

From the table above, it can be seen that each indicator increased after the program was implemented. The high percentage increase shows that the Sumedang Sehat program has provided a good (positive) impact on society, as seen from three aspects: economic, social, and environmental.

After determining the outcome to be analyzed and supporting indicators, the SROI analysis must then determine the outcome value. Each outcome will have a financial proxy that will calculate the total outcome (benefit) of a program/project.



**Table 9: Impacts and Financial Proxy**

| <b>No</b> | <b>Impacts</b>                       | <b>Financial Proxy</b>  | <b>Amount of Cost</b>    |
|-----------|--------------------------------------|---|--------------------------|
| <b>1</b>  | Increased Revenue                    | Medical expenses / capital  | <b>Rp 812.970,-.</b>     |
| <b>2</b>  | Provision of Proverti and Fasilities | Community Facilities Infrastructure health housing / Ambulance<br>Social and Costs / sanitation costs / | <b>Rp 18.398.474,-.</b>  |
| <b>3</b>  | Household expense                    | Medical expenses / capital.   | <b>Rp 6.112.230,-.</b>   |
| <b>4</b>  | Healthy Lifestyle                    | Socialization and coaching costs  | <b>Rp 3.122.321,-.</b>   |
| <b>5</b>  | Mutual Cooperation                   | Community Facilities Infrastructure Costs<br>Social and   | <b>Rp 69.600.000,-.</b>  |
| <b>6</b>  | Food Quality                         | Socialization and Development Costs for the Zakat Program   | <b>Rp 105.000.000,-.</b> |
| <b>7</b>  | Water Quality                        | Community Facilities Infrastructure Costs<br>Social and   | <b>Rp 2.250.000,-.</b>   |
| <b>8</b>  | <b>The Existence of WC</b>           | <b>Community Facilities Infrastructure Costs</b><br><b>Social and</b>                                   | <b>Rp. 2.508.982,-.</b>  |

*Source: Data Processed*

In the SROI guidebook, time maximum duration applied in analysis is five years and the minimum is one year (Nicholls, Eilis, Eva, & Tim, 2012). The impact in this study lasted five years and was calculated over a five-year period.



**Determining Impacts****Table 10: Determining Impacts**

| <b>No</b> | <b>Impacts</b>                      | <b>Deadweight</b> | <b>Attribution</b> | <b>Displacement</b> | <b>Drop-off</b> |
|-----------|-------------------------------------|-------------------|--------------------|---------------------|-----------------|
| <b>1</b>  | Encreased Revenue                   | 30%               | 49%                | 0%                  | <b>0%</b>       |
| <b>2</b>  | Provision of Prverti and Facilities | 2%                | 2%                 | 0%                  | <b>0%</b>       |
| <b>3</b>  | Household expense                   | 0%                | 0%                 | 0%                  | <b>14%</b>      |
| <b>4</b>  | Healthy Lifestyle                   | 0%                | 0%                 | 0%                  | <b>0%</b>       |
| <b>5</b>  | Mutual Cooperation                  | 0%                | 0%                 | 0%                  | <b>0%</b>       |
| <b>6</b>  | Food Quality                        | 20%               | 0%                 | 0%                  | <b>0%</b>       |
| <b>7</b>  | Water Quality                       | 40%               | 40%                | 0%                  | <b>0%</b>       |
| <b>8</b>  | <b>The Existence of WC</b>          | <b>0%</b>         | <b>0%</b>          | <b>0%</b>           | <b>0%</b>       |

**SROI RESULT**

By using the total value each year, then the net present value can be calculated using the NPV formula with the interest rate per January 2020 being 5% of the total outcome resulting in an NPV of benefit of IDR 59,091,640,049, - then the total number is divided by the total amount. Input is Rp. 1,153,570,500, resulting in an SROI ratio of 51.22. This means that every IDR 1 invested in the Sumedang Sehat program generates the benefit of IDR 51.22.

| <b>Year</b>  | <b>Total Impact Value Per Year</b> | <b>NPV Per Year</b> |
|--------------|------------------------------------|---------------------|
| <b>1</b>     | 13.734.201.642                     | 13.080.192.040      |
| <b>2</b>     | 13.682.687.767                     | 12.410.601.150      |
| <b>3</b>     | 13.638.385.835                     | 11.781.350.468      |
| <b>4</b>     | 13.600.286.174                     | 11.188.989.093      |
| <b>5</b>     | 13.567.520.465                     | 10.630.507.298      |
| <b>Total</b> | 59.091.640.049                     | 57.938.069.549      |

$$\begin{aligned}
 \text{SROI Ratio} &= \frac{\text{Net Present Value of Benefits}}{\text{Value of Inputs}} \\
 \text{NPV} &= \frac{13.080.192.040}{1,05} + \frac{12.410.601.150}{1,10} + \frac{11.781.350.468}{1,15} + \frac{11.188.989.093}{1,21} \\
 &+ \frac{10.630.507.298}{1,27} \\
 &= 59.091.640.049 \\
 \text{SROI Ratio} &= \frac{59.091.640.049}{1.153.570.500} = 51,22
 \end{aligned}$$

## CONCLUSION

The eventual result of this study was that the SROI ratio was 51.22: 1. Thus, every investment in IDR 1 resulted in IDR 51.22 economic, social, and environmental benefits. This means that the health program of BAZNAS Sumedang Regency, Sumedang Sehat, has provided a benefit value of  $51.22 \times$  greater than the value of the invested input.

The programs implemented had eight impacts covering economic, social, and environmental impacts, including the impact of increasing income, property-facility provision, household expenses, healthy lifestyle, mutual cooperation, food quality, water quality, and the existence of toilets. Each of these impacts also had a positive value after the Sumedang Sehat program existed.

With the conclusion that the SROI ratio is 51.22: 1 and a positive value for each impact indicator, it shows that the Sumedang BAZNAS health program, Sumedang Sehat is successful or the ratio and value are good and have been able to have an impact that brings benefits to the community, especially the beneficiaries. The program can pay attention to health and develop a healthy lifestyle to create a better health standard in the community. This is reinforced by Stephanie Robertson's statement in an e-book publication entitled "Measuring Social Impact: The Foundation Of Social Return On Investment (SROI) " which states that investment in a social activity is workable to continue or be maintained if every unit of currency invested in activities produces social value equal to one currency unit.

The results of the SROI ratio show a result of over 1: 1, where the value of the benefit must be greater than the value of the investment.

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