

## Potency Analysis, Economic Impact, and Board Model Development on Leading of the Obligatory Alms (Zakat), Donation (Infaq), and Alms (Shodaqoh) (ZIS) Due to the Increasing of Dhuafa Classes Prosperity (Case Study on the Leading Board on Leading of Obligatory Alms, Donation, and Alms in DKI Jaya, Indonesia)

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### ABSTRACT

Number of moslem population in Indonesia who have the task and ability for paying compulsory offer obligatory alms (zakat) is about 11,210,000 persons with the total of donations alms which have to be paid to Dhuafa classes every Ramadhan month is about Rp. 22.4 Milyard. This amount is a big number and it is only for paying compulsory offer obligatory alms (zakat) and it has not included the paying for Maal obligatory (zakat Maal) alms. donation as well as alms, however, if all of them are united, it will indicate the potency that is come from this religious obligation. In other words, if it is related to the target on the acceptors of obligatory alms (zakat), donation (infaq), and alms (shodaqoh) (Dhuafa Classes), it is on a pity, if the strengthness of the obligatory alms (zakat), donation (infaq), and alms (shodaqoh) (ZIS) can not be successful to increase Dhuafa society. Based on the idea as above, this study is focussed on the understanding on the leading board of obligatory alms (zakat), donation (infaq), and alms (shodaqoh) (ZIS) and the development possibility on board model and management of obligatory alms (zakat), donation (infaq), and alms (shodaqoh) (ZIS) in the scheme for increasing the prosperity of Dhuafa classes in DKI Jaya, Indonesia. This research consisted of 4 stages. Stage-1 is about identification study of potency based on the descriptive analytical approach that will present how far the potency ZIS in DKI Jaya? This research is divided into 4 stages. Stage-1 is as identification study of potency based on the descriptive analytical approach that will describe how far the potency of ZIS in DKI Jaya?. Stage-2 is as the impact study of ZIS leading or the implementation of some programs of ZIS due to the prosperity of Dhuafa classes and it is used analytical approach that uses data panel regression model as the amagnosis tool. Stage-3 is as the study on effectiveness perspective of ZIS boards and it uses multiple constituency approach, and the result is hoped to be going to describe how far the perspective of ZIS boards in DKI Jaya is seen from the effectiveness side of implementation. Stage-4 is based on some informations and there is carried out to make model design of ZIS board management with the approach of Village Earth (VE) Model, Economic Basic Values of Islami and the principal of Ukhuwwah Islamiyah that is based on the Al-Qur'an and As Sunnah.

**KEYWORDS:** ZIS, potency, effectiveness, prosperity, Dhuafa

### INTRODUCTION

Obligatory alms of compulsory offer (zakat "fitrah") has to be paid by every Islamic municipality on Ramadhan month which is collected by obligatory alms of "amil" ("amil zakat"), and then to distribute it to the poverties or "dhuafa". During the time, the activity is more routinely implemented on every Ramadhan month. Related to the aim of obligatory alms of compulsory offer (zakat "fitrah") such as to increase the prosperity of "dhuafa" classes, in reality the activity only gives incidental benefit or has not been able to give continuously economic or social benefit for "dhuafa" society/ In addition, the other spiritual obligation such as "Maal" obligatory alms (zakat "Maal") is also as the task for Islamic municipality which is able to be paid as the charity for "Dhuafa" classes, but it is a pity that collection of the "Maal" obligatory alms (zakat "Maal") has not been well coordinated and not all of Islamic municipality has paid the task so the value that is leaded cannot be confirmed. However, alms ("shodaqoh") are as charity donation.

As to be known that number of moslem population in Indonesia is about 200,280,000 persons (88.2% of total population in Indonesia) and 55,28% or 110,175,000 population of them have the task and ability to pay compulsory offer obligatory alms (zakat "fitrah). If there is carried out the simple analysis such as a person has a "zakat" task and pays the "zakat fitrah" as 2.5 kg of rice or it about Rp. 20,000.-, so total of "zakat fitrah" that is accepted by "Dhuafa" classes every Ramadhan month is about 110,175,000 persons x Rp.20,000.- = Rp. 2,203,500,000.-. That is a big number of money for paying only the "zakat fitrah", it has not been included the payment for "Maal" obligatory alms ("zakat maal") or alms ("shodaqoh") which is if there are overall united, it will show the more potency that is come from the religious obligation. In other words, by concussing the

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potency, then it is related with the acceptor target of ZIS (“Dhuafa classes”). Therefore, it is a pity if the strengthens of ZIS cannot be successful to increase the prosperity of “Dhuafa” society. Related to the poverty in Indonesia, USAID [1] expressed that almost 60% of total number population in Indonesia life under poverty line with the income as USD \$2 per-day or it is named as moderate poverty. In addition, in 2009, based on the statistical data due to the version of Statistical Management Institution (“BPS”), number of poverty population in Indonesia is about 32,530,000 persons (14.15% of total population) which consists of 11,910,000 persons (10.72%) of city population and 32,530,000 persons (17.35%) of village population. It indicates that there is poverty decreasing in Indonesia. Now, the question is “Is there the result of “ZIS” leading?”

Some of Society Powerself Institution has involved itself in managing ZIS (zakat, infaq, and shodaqoh) leading in Indonesia like “BAZIS”, “Rumah Zakat”, “Dompot Dhuafa”, “Dana Peduli Ummat”, etc through many branches which distribute to all of area in Indonesia and it is professionally carried out, so the aim of ZIS leading is accurately targeted and help to increase the prosperity of “Dhuafa” classes. However, there is no comprehensive report about how far the success of the institutions in increasing the prosperity of “Dhuafa” classes. In the scheme to reach the main objective of ZIS leading such as the prosperity increasing of “Dhuafa” classes, there will be researched the overall management practices of ZIS through the institutions or boards that are related to ZIS.

## MATERIALS AND METHODS

Related to some problems on institution and management of ZIS, so this research is focused to find the problem solution of ZIS institution and management through the study of Islamic and conventional theory due to the scientific and empirical approach and using the ZIS institution as the research object. For this analysis demand, there is selected the research location in DKI Jaya. This region is selected as the pilot project because of the reason as limited on human resources, funding, and time. Then, by understanding some problems, so the problem and question is: “How big the potency and economic impact of ZIS programs due to the prosperity increasing of “Dhuafa” classes and how far the effectiveness ZIS institution in implementing the activity?”

Based on the research question as above, it is needed the study and tidying up the practices of ZIS institution activity which is carried out during the time, beginning from the aspect of ZIS institution itself, related stakeholder, aspect on the task of “zakat/ mustahik” (zakat “fitrah” and zakat “Maal”), and aspect of user (“Dhuafa” classes) as the acceptor of ZIS.

This research is important because there has never been comprehensively expressed related to the potency, contribution of ZIS, and the effectiveness of ZIS institution in implementing the mission of “Dhuafa” classes prosperity increasing which is parallel with the government program of poverty handling in Indonesia, and in further it is also proposed by ZIS institution design that is hoped to be able more optimal in implementing the mission. By knowing the potency of ZIS and its contribution in poverty handling, it is hoped to be able to inform to the available ZIS institutions from organization side as well as ZIS management so the objective to increase the prosperity of “dhuafa” society is reached.

Design of the finding ZIS institution and management becomes as the important proposal or technical or implementation guide for tidying up the ZIS institution as well as enriching the other conventional theories which is parallel with Islamic theories (“Syariah”).

### Definition and Important Meaning of ZIS (Obligatory Alms/ “Zakat”, Donation/ “Infaq”, Alms/ “Shodaqoh”)

According to language (“lughat”), obligatory alms (“zakat”) means as grow, develop, fertile or added (HR, Al-Tirmidzi). It can also mean as to purify (*QS, Al-Taubah: 10*). However, according to Islamic Law (“syara”), zakat is as name for an activity of the certain bringing from certain property, based on the certain characters and for gift to the certain classes. The terminology of donation (“infaq”) and alms (“shodaqoh”) is as the understanding union with obligatory alms (“zakat”), so there is often said together for obligatory alms (“zakat”), donation (“infaq”), and alms (“shodaqoh”) (ZIS) [2].

Based on the “aqidah” and Islamic “Syariah”, obligatory alms (“zakat”) are as one of the Islamic Pillar. “Zakat” law is as task (“Fardhu”) of every Muslim that has fulfilled the certain pillar. “Zakat” is included in religious category (as reading the sentence of creed/ “shahadat”, pray/ “shalat”, pilgrim/ “haji”, and lent/ “puasa”) which is detail and patent arranged based on the Al-Qur’an and As Sunnah, even if as society and humanity social deed that can be developed due to human classes. Terminology, essence, and the meaning of “zakat” are as religious with very important economic social dimension [2]. “Zakat” is as one of Islamic Pillar that is as a task with the “fardu ain” characteristic and has to be carried out by every Muslim who has ability and has fulfilled “nisab” limitation. “Zakat” is as religious which the benefit can be felt by the actor and the other person (religious/ “ibadah muta’ addiyah).

In Indonesia, obligatory alms (“zakat”) is generally managed by department, institution or boards of “Amil” obligatory alms (“Amil Zakat”) formally as well as directly handled by Government Department, public or informally has been carried out by and for local society. National Obligatory Alms “Amil” Department (BAZNAS/ “Badan Amil Zakat Nasional”) is as formal department from government which is functioned to manage national obligatory alms (“zakat”). Formally, BAZNAS and LAZ are as the institutions that have task to be able to give lighting, service, even by service of obligatory alms (“zakat”) picking up [3].

Management of obligatory alms (“zakat”) includes design, implementation, coordination, collecting, distribution, and making efficiency of obligatory alms (“zakat”). Based on the available regulation and rule, the aim of management is to increase the effectiveness and efficiency of service in managing obligatory alms (“zakat”), increasing the benefit for society prosperity and poverty controlling [4].

Department of obligatory alms (“zakat”) which is formally managed by government department in Indonesia is BAZNAS on the level of province as well as district or city. In order to manage obligatory alms (“zakat”) effectively, BAZNAS can form collecting unit of obligatory alms (“zakat”) (UPZ) on government department such as Government Business Department (BUMN), Regional Business Department (BUMD), public company, Indonesia representative in abroad there can build UPZ on the level of district, village, and the other places [5]. To discuss the unit of obligatory alms (“zakat”) acceptor (“Mustahiq”), the verse of al-Qur’an has described that there are 8 classes {“asnaf”). There are different idea among canonist (Moslem) on making priority in distributing and making efficiency of obligatory alms (“zakat”) [6]. To be meaning and interpreting the narrow theology due to the Islamic doctrine which is related with the funding usage of ZIS especially 8 classes (“asnaf turan”) and the certain conditions? [7]. In 2003, Directorate of Obligatory alms (“Zakat”) and “Wakaf” Edification (“Wakaf”) Development is allowed to 16 institutions for managing LAZ and makes efficiency [8] which during the time is become as the basic in making efficiency of obligatory alms (“zakat”) and causes the humanity program is not more carried out. Therefore it emphasises to be developed the possibility of obligatory alms (“zakat”) funding usage for long period humanity program and not only focused on cogitative, consumptive, and short period [9].

Concept of obligatory alms (“zakat”) and its efficiency intends to grow and increase the human degree and prestige, so there is reached good life in the world and hereafter. All of the program which is for increasing degree and prestige of human like law helping, empowerment of female and children and being guaranteed the environment is as part of human sin aim. However, they have a right for getting part of distributing and making efficiency obligatory alms (“zakat”) [9]. Productive effort such as in turn business asset that is moaned as “Mustahiq” is given an amount of credit and has to give the responsibility of work asset using, then return it back annually in certain period.

Competent Department of “Amil” that makes efficiency of productive obligatory alms (“zakat”) is as well the institution that has ability to carry out the building and guidance to the “mustahiq” so the business activity can be well implemented. In addition, it has to give the building of spiritual, religious intellectual and instruction in order to increase the faith and Islamic quality. In government and constitution law of Indonesian Republic, obligatory alms (“zakat”) is as a task for the Islamic municipality that has not been as mandatory, but it is only as compulsory because it is as the consciousness of faith due to the Islamic pillar. Generally, the understanding of obligatory alms (“zakat”), donation (“infaq”), and alms (“shodaqoh”) (ZIS) itself, hints due to the Islamic law related to the task for implementing obligatory alms (“zakat”), objective and target of obligatory alms (“zakat”), the function of obligatory alms (“zakat”) in municipality development, the function of obligatory alms (“zakat”) manager institution, and kind of obligatory alms (“zakat”) as in Figure 1 below.

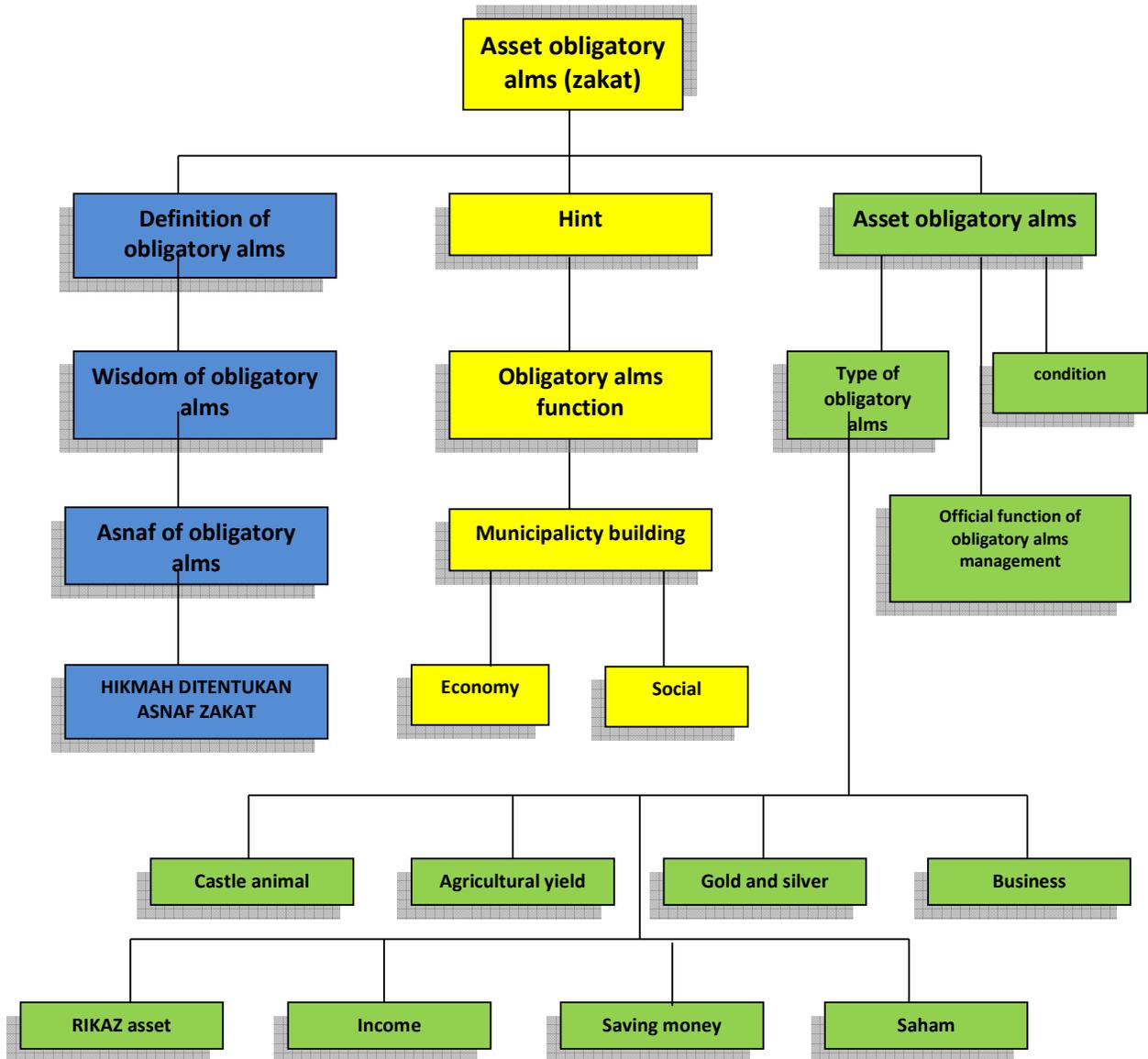


Figure 1 The understanding of hint and kind of obligatory alms (“zakat”)

**Identification of productive obligatory alms (“zakat”) category**

As being regulated in the constitution No 23, 2011 about audit and reporting of obligatory alms (“zakat”) management implementation, principally, the obligatory alms (“zakat”) manager of BAZNAS as well as LAZ institution has carried out the condition as above and has followed as being regulated in Syariah Standard Rule of Financial Accounting (PSAK) or PSAK No 109. In this condition, the management of obligatory alms (“zakat”) has been well implemented. However, based on the observation result, field researcher has to pay attention mainly about the substation of financial reporting which there some suggestions or the willingness of academic group about the new terminology that is seen to be necessary or the old terminology that is necessary to be fitted like for obligatory alms (“zakat”) program which is oriented to the poor society empowerment such as productive obligatory alms (“zakat”) program. Transparent substation on financial reporting of obligatory alms (“zakat”) manager is indicated as good interesting power, branding, and marketing so the “Muzaki” feels sincere to pay obligatory alms (“zakat”). Reality in field, based on the financial reporting data which is published, is identified that the increasing of obligatory alms (“zakat”) value or number of “Muzaki” that is

relatively low due to the obligatory alms (“zakat”) estimation and it is lower than economic growth as one of indirectly the indicators of later acceptability on the “Muzaki”. Generally, the category of productive obligatory alms (“zakat”) can be meant as the leading of obligatory alms (“zakat”) funding to the “Mustahiq” such as goods or services for economic activity. It means that obligatory alms (“zakat”) funding is planned and programmed given for stimulating economic activity Of the “Mustahiq”, so the economic activity will produce an income which is able to increase the “Mustahiq” human life in the end. Most of Moslem municipality has consciousness the good aim in making free from the poverty for the “Mustahiq” although less of them is still to ask question.

#### Basic law of productive obligatory alms (“zakat”)

a. Al Qur’an

The more important of obligatory alms (“zakat”) is basically illustrated as the verse as follow:

إِنَّ الَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ وَأَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ  
لَهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ

*In fact, the person who is pious and to performs a good deed, and to carry out praying, and to give obligatory alms (“zakat”), they get merit in their God side, and there is no doubt (from the no good thing) to them and they will also be sorrow (QS. Al-Baqarah : 277).15*

b. Hadist

As presented by Bukhori Muslim and Ibnu Abbas Bahwatat when Prophet SAW asks the Muadz bin Jabal ra to become as “qadli” in Yaman, he said as follow:

*From Ibnu Abbas r.a., in fact, Prophet SAW ask Muadz r.a. to Yaman, he said: “Invite them to confess that there is no God (“Tuhan”) except God (“Allah”) and to cofess that I am as God’ deputation. If they accept it, say that God (“Allah azzaWa Jalla”) has tasked them to pray for 5 times in a day-night. If it has been followed by them, say to them that God has tasked the obligatory alms (“zakat”) on their goods-property which is collected from the rich persons and has been given to the poverties among them”.*

#### Management of productive obligatory alms (“zakat”)

Productive obligatory alms (“zakat”) which is developed by “Amil” Obligatory Alms (“zakat”) Institution (LAZ) is generally as ad-hoc program. It is planned for certain long time, in a business feasibility evaluation, model of business is accommodated by professional business plan, and it is guided by special instructor staf and the funding has been budgeted itself. If poverty (“dhuafa”) wallet has the program of Cattle Village for the “Mustahiq” take care of productive cattle as well as Fungi Farmer which is focused on little farmers. In the beginning, the involving of LAZ is to supply the beginning asset for the “Mustahiq”, and it has been budgeted in a program package such as cost allocation for the instructor. This program intends not only gives the modal, but there is a learning how the “Mustahiq” carry out the business. The flow funding is not as grant funding but it is assumed as credit or asset credit or corporate fund. After the “Mustahiq” has ability to pay, so they are tasked for paying and then the funding is used by the other “Mustahiq” (turn funding). If the persons who has ability to manage small business have been more, so the beginning funding is become as asset together of “Syariah” cooperate forming or “Baitul Mal-watamwil” (BMT). This program is hoped to become as the motor of economic moving mainly focused for poverty solving.

#### Self-potency and municipality empowerment

Self-potency is as implemented as well as non-implemented ability strengthens which is belonged to someone, but it has not been full to be used. Therefore, self-potency is as the ability, strengthens, power, and energy of someone who has the possibility to be developed. However, society potency is the ability, strengthens, power, and energy of society group that has the possibility to be developed. A society is said to have potency if they have one or more of some variables as follow [9]:

- First, to have ability for fulfilling life basic demand and stable economy
- Second, to have ability to adapt with environmental changing
- Third, to have ability for facing threat and outside attack
- Fourth, to have ability to create and to have innovation in self-actualization and to maintain consistency together with society/ nation or the other country.

According to Mahmudi Nur [9], municipality empowerment is as an effort for building municipality power by stimulating, motivating, and generating the consciousness of their economic potency and making effort to develop it. In dynamic understanding, municipality empowerment means as the effort to increase degree and prestige of society layer/ municipality from inability condition (“Dhuafa” classes) and going out from poverty trap and the economic postponed. In the scheme to strengthen the social orientation of Moslem municipality, Islamic introduces the concept of collection task that takes the individual responsibility. The concept emphasizes the municipalities’ usage and demanding the individual effort to fulfill it. In the other word, every individual has the responsibility to fulfill their demands until all of them are fulfilled. Family principle (“ukhuwwah”) is also emphasized in Al-Qur’an as well as “Sunnah”. This principle in the end will take the consciousness, minding, preparation to serve and to sacrifice when it is needed and very emphasize due to the goodness over all. This description due to the understanding of economic empowerment which is based on the value of Islamic Economic Base that is universal and to be developed due to the five values of Islamic economic base as follow [11]:

1. Faith (*Tauhid*)
2. Wisdom (*Adl*)
3. Example characteristic of Prophet (*Nubuwwah*)
4. Government (*Khilafah*)
5. Result (*Ma’ad*)

Based on the some descriptions as above, it can be concluded that in implementing the social or economic activity, a Moslem has the responsibility by:

- To maintain the natural resources and to do good attitude to the natural resources
- To maintain wise attitude, not allow to compete private profit if there is to harm the other one or to damage the nature
- To carry out the economic activity honestly, to be trusted (“amanah”), to present information (“tabligh”), and smart.
- To have right economic behavior.
- To have motivation for obtaining profit in the world as well as the hereafter.

To be related with municipality empowerment, some assumptions on empowerment concept in the context of Islamic Municipality Development is as follow [12]:

- First, the effort of society empowerment that is seen as a social regulation which human can be wisely and opened carried out his/ her business as the implementation of his/ her ability/ potency.
- Second, society empowerment is not a giving process from the owner to the not owner. This understanding will make bad the business which only give temporary pleasure and has the characteristic of take and give, and it causes the missing of selfness or causes the depending on society.
- Third, society empowerment is a learning process to the municipality in order to be able to carry out the effort to improve life quality by him/ her. Society empowerment is as a collective process which is the family life, neighborhood and countries’ towards on social change and fulfilling the demand together.
- Fourth, society empowerment may not be implemented without full participation from society themselves. Participation has to be understood neither the present nor contribution in every activity stage on work program of society empowerment mainly in the stage of demand formulation.
- Fifth, society empowerment is as an effort of society development. There is impossible to demand the society involving in development program if the society themselves do not have enough demand or supply. Therefore, there must be mechanism and society empowerment system and full participation from society in the scheme of their life quality improvement.

### **Models of Obligatory Alms (“Zakat”) Institution in Indonesia**

In the general regulation based on the Indonesia Government about the last Obligatory Alms (“zakat”) Management, it is identified as follow:

- 1) Law No 23, 2011 about management of obligatory alms (“zakat”)

Based on the law as above as being regulated on chapter 6 and 7 is presented as follow:

*BAZNASia as the institution which has authority to carry out the management task about national obligatory alms (“zakat”)*

**Chapter 7** *In implementing the task as in chapter 6, BAZNAS carry out the function as follow;*

- a. *Plan of collecting, distribution, and making efficiency of obligatory alms (“zakat”)*
- b. *Implementation of collecting, distribution, and making efficiency of obligatory alms (“zakat”)*

- c. Controlling of collecting, distribution, and making efficiency of obligatory alms (“zakat”)
  - d. Reporting and responsibility on management implementation of obligatory alms (“zakat”).
- (2) in implementing the task and function, BAZNAS can cooperate with the related side due to the condition of law regulation
- (3) BAZNAS is reporting the implementation of task to President through Ministry and to Republic Society Representative Council

Description of the law as above is that BAZNAS is as a non-structural country institution that has full authority in management of collecting activity and obligatory alms (“zakat”) distribution in Indonesia.

- 2) Government Rule No14, 2014 about the implementation of Law No 23, 2011 about management of obligatory alms (“zakat”). In operation, structure of the smallest obligatory alms (“zakat”) collector institution is the Unit of Obligatory Alms (“zakat”) Collector (UPZ) as described in chapter 46.

**Chapter 46**

- (1) In implementation of task and function, BAZNAS, BAZNAS of province, and BAZNAS of regency/ city can form UPZ
- (2) UPZ which is presented in verse (1) has a task to help collecting obligatory alms (“zakat”)
- (3) Result of obligatory alms (“zakat”) collecting by UPZ as presented in verse (2) has to be given to BAZNAS, BAZNAS of province, or BAZNAS of regency/ city
- (4) Condition about the forming and performance of UPZ is regulated by the rule of BAZNAS head

Conceptual scheme is based on the model of old ZIS institution model which is modified by the approach of Multiple Constituency Approach and Village Earth Model becomes as New Model of Z.I.S Institution and the hypothesis of research is as follow:

- H<sub>1</sub>: Implementation of ZIS programs have positive influence to municipality prosperity
- H<sub>2</sub>: Strengthen of ZIS institution has positive influence on increasing the municipality prosperity

In the scheme to reach the main objective of ZIS leading such as the prosperity increasing of “Dhuafa” classes, there will be observed the overall management practices of ZIS through the related institution of ZIS. Based on the objective, there are planned four stages studies or researches which are related among them. The stages are presented as in Table 1 below.

**Table 1 Stage of research, special objective and approach**

Stage/ year	Sub title of research	Specific objective of research	Approach
Stage-I / First year	Potency identification and institution profile of ZIS in DKI Jaya	To know: 1. Institution potency of ZIS 2. Institution characteristic of ZIS 3. Institution profile of ZIS	- The principles of ZIS [13] - Descriptive Analysis
Stage-II / First year	Implementation impact of ZIS Programs due to the prosperity of Dhuafa society in DKI Jaya	To know: 1. Some programs of ZIS in ZIS institution 2. Implementation impact of ZIS program due to the “Dhuafa” prosperity	- The principles of ZIS - Multiple Linear Regression Model with Panel Pooled Data [14]
Stage-III / Second year	Perspective of ZIS institution in practice in DKI Jaya	To know the effectiveness ZIS institution by: 1. Individual (short period) 2. Group (medium period) 3. Institutional (long period)	- The principles of ZIS - Multiple Constituency Approach – with Time Dimension [15]
Stage-IV / Third year	Model Design of Effective and Efficient ZIS Institution and Management in DKI Jaya	To make planning: 1. Model of ZIS Institution by Islamic approaching and VE Model 2. Model of ZIS Management by Islamic approaching and modern management	- The principles of ZIS - Village Earth (VE) Model [16]

**RESEARCH METHOD**

**A. Research design**

Research design of this study is begun by exploratory and causality study in the first year such as semester I and II. Data that are obtained from the two studies are as the research base in the second year. The characteristic is as exploratory study due to ZIS institution by multiple constituency approach. Based on the research result, then in third year there is carried out the design setting of ZIS institution model by Village Earth Model Approach which is compiled with Basic Value of Economy and Islamic Family Principle (“Ukhuwwah Islamiyah”). Figure 2 presents the scheme of research design.

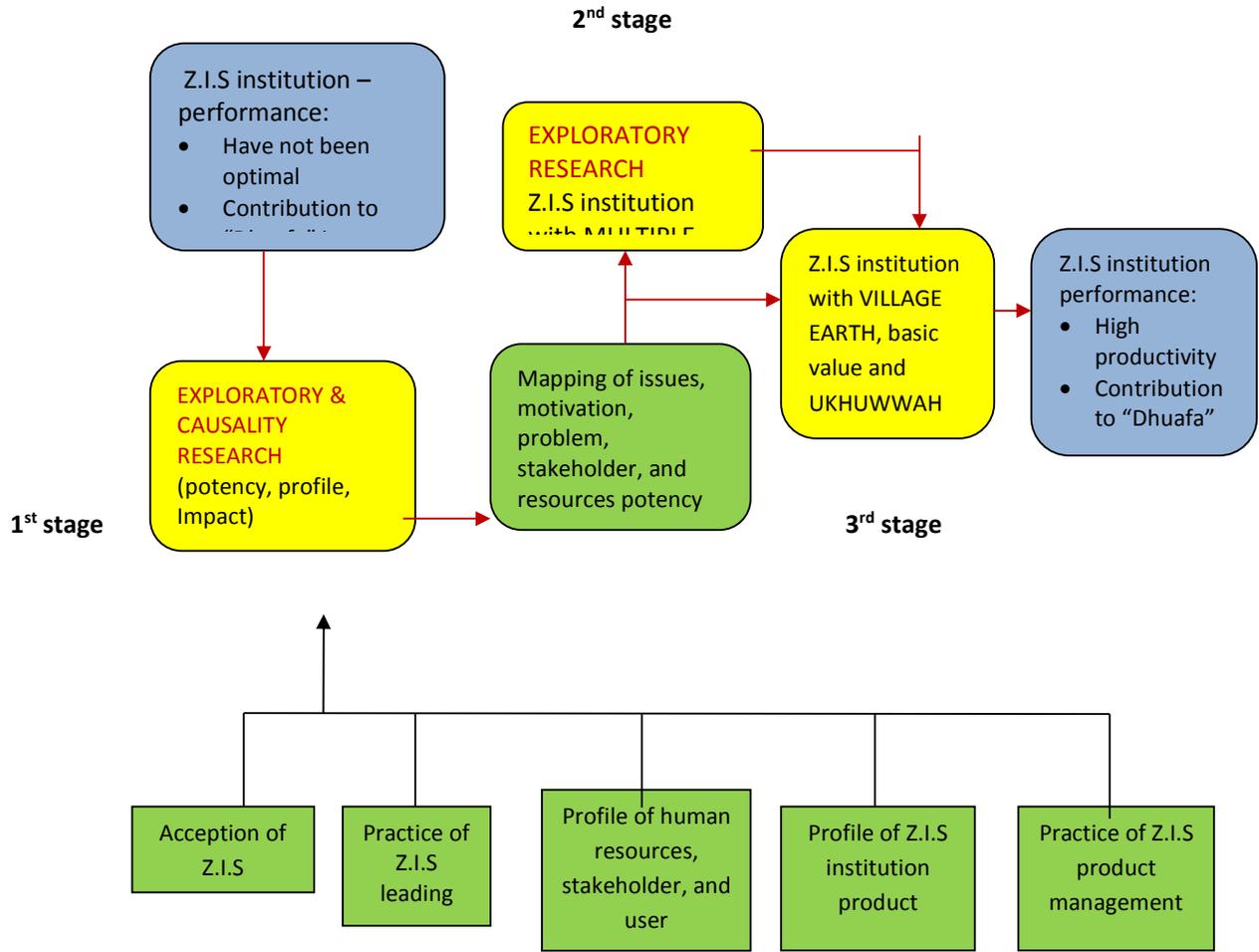


Figure 2 Scheme of research design

**B. Research variable and definition of operational variable**

Variables in this research are determined based on the conceptual scheme and it is differentiated as independent and dependent variables as follow:

**1. Independent Variable**

Variable	Definition of operational	Dimension	Indicator
1. <b>Institution of Z.I.S</b>	is as institution of ZIS which is in research object location (DKI Jaya) in 2013-2014	Business	1. Type and number of Z.I.S institution 2. Type of program that is implemented by ZIS institution
		Supply of "Sarpras"	1. Condition of helping management
		Empowerment	1. Number of human resources of ZIS manager 2. Products of Z.I.S institution
		Corporation	1. Distributed area of leading 2. Status of ZIS institution
2. <b>Stakeholder of Z.I.S: "Muzzaki"</b>	is as the individual/ group as donator/ distributor of ZIS which is in research object location, in 2013-2014	Business	1. Profile of <i>Stakeholder</i> (individual donator) 2. Program ZIS institution
		Supply of "Sarpras"	1. Condition of donation acceptance 2. Condition of help leading
		Empowerment	1. Number of donator and dimension of Z.I.S
		Corporation	1. Profile of obligatory alms ("zakat") leading institution
		Acception of Zakat	1. Hint that is used 2. Number of Z.I.S that is leaded

**2. Dependent Variable**

variable	definition of operational	Dimension/ indicator
1. Prosperity of “Dhuafa” (user of ZIS funding acceptance = “Mustahiq”)	a. Is as the prosperity of “Dhuafa” individual / family, acceptor Z.I.S help, which is in research object location, in 2013-2014	1. Number of user: individual 2. Number of family member 3. Z.I.S usage (consumptive/ productive) 3. Job and income of parent 4. Healthy of parent and family member 5. Education of parent and family member 6. Participation to the religious/ social activity
	b. is as the prosperity of small/ micro business of ZIS help acceptor which is in research object location, in 2013-2014	1. Number of user: UK/M 2. Number of member UK/M 3. Z.I.S usage (consumptive/ productive) 4. Development of UK/M income 5. Healthy of UK/M head and member 6. Education of UK/M head and member 7. Participation to religious/ social activity

**C. Population and sample**

Population in this research consists of “Muzzaki”, “Mustahiq”, and human resources like officials management who are on some institution of formal obligatory alms (“zakat”)/ donation (“infaq”)/ alms (“shodaqoh”) which is confessed by government and coordinated/ registered on BAZNAS (National Obligatory Alms (“zakat”) “Amil” Institution). BAZNAS is as formal institution that is formed by government and has task to coordinate the integrated obligatory alms (“zakat”) from all of national public obligatory alms (:zakat”) “amil” institution. Based on the literature study, there are some obligatory alms (“zakat”) institution that is under coordinated by BAZNAS as follow:

- a) BAZIS (Alms Donation Obligatory Alms “Amil” Institution/ “Amil Zakat Infaq Shodaqoh” Institution) DKI Jakarta Province is as an institution which is as management of formal obligatory alms (“zakat”) that is formed by Province Government of DKI Jakarta No. Cb. 14/8/18/68, 5 December 1968 about the forming of Obligatory Alms (“zakat”) “Amil” Institution based on the Islamic “Syariat” in five regions of DKI Jakarta.
- b) LAZ (Obligatory Alms “Amil” Institution/ “Amil Zakat” Institution) is as an management institution of formal obligatory alms (“zakat”) that is formed by public and is confessed by government based on the Decision Letter of Religion Ministry.
- c) LAZIS (“Amil” Institution of Obligatory Alms, Donation, and Alms/ “Amil Zakat, Infaq dan Shodaqoh”) is as a formal management institution of obligatory alms, donation, alms that is formed by public and is confessed by government based on the Decision Letter of Religion Ministry.

Based on the information as above, determination of sampling is carried out by using stratified random sampling with judgement sampling. On the technique, determination of sub-population number is divided into two strata (groups) randomly such as proportional and non-proportional with the condition of heterogenic population member. The manner of sample selection is described as in Figure 3 below.

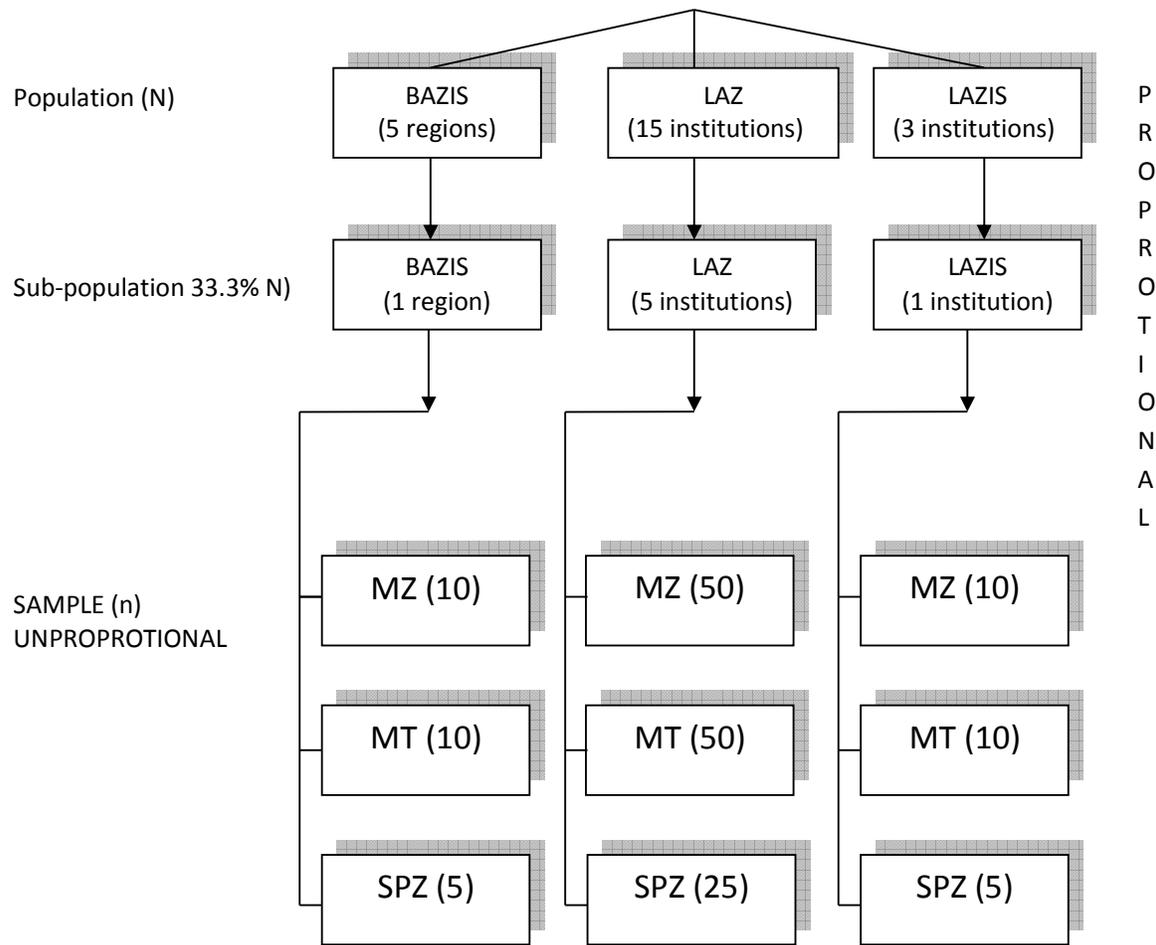


Figure 3 Sample selection manner

**D. Method of Analysis Data**

This research uses some methods of data analysis which is been suitable with the demand for answering the objective of research. On the first stage (first year/ semester I), the research objective is to carry out the study of potency identification based on the descriptive analytical approach for presenting how far the potency of ZIS in DKI Jaya. However, the second objective stage of research (semester II) is to carry out the study of ZIS leading impact or implementation impact of some ZIS program due to the prosperity of “Dhuafa” classes by using the method of causality approach analysis. Based on the description as above, some of methods that are used are as follow:

1. Evaluation of research instrument (Questionnaires for primary data) which is towards to three kinds of ZIS respondents. In this evaluation there is used test of validity and reliability by using Pearson Correlation and Cronbach Alpha.
2. Both of data quality evaluations are as the beginning condition for carrying out the next data analysis by using the method of Multiple Linear Regression. This statistical tool is used for knowing the affect or impact of independent variable to the dependent variable which is in this research is as the effect/ impact from some programs of ZIS leading or distribution as Xi variable due to the prosperity of “Dhuafa” society as the variable of Y.
3. Analysis result of the multiple regressions has not been able to present the whole potency of ZIS because it only uses primary data and based on the perception of user. Therefore, in the scheme to present the whole potency of ZIS, it is needed to be used the analysis technique of Input-Output based on the Table I-O DKI Jakarta Province in 2009 (Available) which is needed to be updating due to the last condition.

## RESULTS AND DISCUSSION

### A. Description of research object

In this part, there is described the research object that includes the description which is related with some institution and available stakeholder that are under the obligatory alms (“zakat”) institution which involves “mustabik”, “muzaki”, and the management human resources.as follow:

1. BAZNAS
2. HOSPITAL
3. LAZ Al Azhar municipality care (LAZ APU)
4. LAZNAS BANK SELF-SYARIAH
5. DHUAFWA WALLET
6. LAZISMU (“Amil” Institution of Obligatory Alms (“Zakat”), Donation (“Infak”), and Alms (“Shodaqoh”) of Muhammadiyah)
7. Pertamina BAZMA
8. DKI Jakarta BAZIS

### B. Description of respondent

#### 1. Respondent of “ MUSTAHIK”

Based on the gender, number of male respondent is 34.7% but number of female respondent is 65% from the total respondent of 101 respondents. From these respondents, it is about 43.6% in the age of 21-26 years old; 12.9% in the age of 27-32 years old; 5.8% in the age of 33-38%; 14.9% in the age of 39-44 years old; 5.9% in the age of 45-50 years old; and 6.9% more than 50 years old.

Education of respondents is as follow: 2.0% is uneducated; 9.0% is elementary; 17.9% is junior high school; 56.4% is senior high school; and 13.0% is diploma or university with the occupation status is 51.5% is work and 47.5% is not work. From worked respondents, there is 68.3% is working less than 1 year; 23.8% is working between 1-5 years; 5.0% is working between 5-10 years; and 3% is working more than 10 years. Some worked respondents accept the monthly income as follow: 86.1% has the salary less than Rp. 1.000.000.-; 9.9% has the salary between Rp. 1.000.000.- - Rp. 5.000.000.-; and 4% has the salary more than Rp. 5.000.000.-.

Number of respondents who have not been married is about 43.6%; 7.5% of them has been married; and 9% is as widow. Number of family responsibility less than 3 members is 61.4%, between 3-5 members is 26.7%; more than 5 members is 9.9%; and no responsibility is 2%.

#### 2. Respondent of “Muzaki”

Based on the gender, number of male respondent is 52.9% but number of female respondent is 47.1% from the total respondent of 34 persons. There is about 20.6% of 21-26 years old respondents; 35.3% of 27-32 years old respondents; 35.3% of 33-38 years old respondents; 20.6% of 39-44 years old respondents; 14.7% of 45-50 years old respondents; and 2.9% of 50 years old respondents

Education of respondents consists of 11.8% of Senior High School; 88.2% of Diploma or under graduate; 17.0% of Civil State Staff; and 9.9% of other. The respondents have their job in average as follow 17.6% has worked less than 1 year; 41.2% has worked between 1-5 years; 14.7% has worked between 5-10 years; and 26.5% has worked more than 10 years. There is about 64.7% of respondent have salary less than Rp. 5.000.000.-; 17.6% have salary between Rp. 5.000.000.- until Rp. 10.000.000.-; 11.8% have salary between Rp. 10.000.000.- until Rp. 15.000.000.-; and 5.9% have salary more than Rp. 15.000.000.-. From the marital status there is about 20.6% has not been married; 79.4% has been married; and there is no widow or widower. Number of family responsibility: less than 3 members are 55.9%; between 3-5 members is 32.4%; and more than 5 members are 11.8%.

#### 3. Management human resources respondents of obligatory alms (“zakat”) institution

Based on the gender, number of male respondents is 75.0%; number of female respondents is 20% from the total of 30 respondents. There is 45.0% of 21-26 years old respondents; 35.0% of 27-32 years old respondents; 10.0% of 33-38 years old respondents; and 10.0% of 39-44 years old respondents.

Education of respondents is 15% of Senior High School; 25.0% of Diploma; 10.0% of undergraduate; 10% of master degree. The job status is 85% of public employee; 5% of director; and 10% of others. The respondents have works in their jobs in average as follow: 25.0% has worked between 1 until 5 years; 55.0% between 5 until 10 years; and 10% have worked more than 10 years.

**C. Result of data quality test**

- Primary data of “Mustahik” is reliable with the value 0.762 of Cronbach’s alpha for 76.2% (> 70%) and it is valid because result of correlation test for X-sub-variable indicates the positive relation and significant on the correlation level of more than 58. It means that the validity level is good enough until good (=0.86) as well as for y-sub-variable which has positive correlation too and significant on the correlation level more than 0.30. It means that the validity level is enough until good (0.80).
- Primary data of “Muzaki” is reliable with the value 0.895 of Cronbach’s alpha for 89.5% (> 70%) and it is valid because result of correlation test for 3 components of expression indicates that all of sub-variable have positive correlation and significant (reliable) on the correlation of 0.36. It means that the validity level is good enough (0.82).
- Primary data of manager human resources is reliable with the value 0.91 of Cronbach’s alpha for 91.0% (> 70%) and valid because result of correlation test indicates that all of management sub-variable has positive correlation and significant (reliable) on the correlation more than 0.42. It means that the validity level is good enough until good (0.82).

**Result of Hypothesis Test****Model of research:**

- $Kes.Mas = f(Business, Sarpras, Empowerment, corporation, Obligatory alms)$
- $Kes.Mas = a + b Business + c Sarpras + d Empowerment + e Corporation + f Obligatory alms + \varepsilon$

**Major hypothesis:**

- **H<sub>a1</sub>**: to be predicted of ZIS implementation ( $X_i$ ) effects society prosperity ( $Y_{tot}$ )

**Minor hypothesis :**

- **H<sub>m1</sub>**: to be predicted of income, education, benefit, and wisdom has positive correlation with society prosperity
- **H<sub>m2</sub>**: to be predicted of business, Sarpras, empowerment, corporation, and obligatory alms has positive correlation with the implementation of ZIS

**Conclusion of Major Hypothesis Test:**

1. Test result on the significant level of 5% proves that some ZIS implementation sub-variables ( $X_i$ ) such as nosiness, “Sarpras”, empowerment, corporation, and obligatory alms together and significant has influence to the society prosperity (“Mustahik”) but the influenced value only 0.29. It means that ZIS implementation related to its usage for business, “Sarpras” availability, empowerment through the program of training and instruction in business and religious filed, corporation line between obligatory alms (“zakat”) institution and “Mustahik”, and volume of obligatory alms (“zakat”) acceptance by the “Mustahik” only influences the society prosperity (“Mustahik”) of 29% while the other influence is 71% such as the other factors in model outside.
2. Test result also proves that on the significant level of 5%, some ZIS implementation sub-variables ( $X_i$ ) such as business, empowerment has positive correlation and significant to the variable of society prosperity. The biggest influence is given by empowerment sub-variable such as 1.033 while the business sub-variable is only 0.720
3. In the other side, “Sarpras” sub-variable, obligatory alms (“Zakat”), and corporation do not have influence to the society prosperity although on the significant level of 10% that can be statistically tolerated.

**Conclusion of Minor Hypothesis Test**

Minor hypothesis test can be carried out by looking the correlation test result which is presented on data quality test. Based on the correlation test of Pearson Product Moment, it is proved as follow:

- H<sub>m1</sub>**: the whole variables of income, education, benefit, wisdom is each has positive correlation and significant with the YTOT variables (society prosperity) in the correlation range between 0.30 until 0.80.
- H<sub>m2</sub>**: the whole variables of business, “Sarpras”, empowerment, corporation, and obligatory alms (“zakat”) is each has positive correlation and significant with the XTOT variables (ZIS implementation) in the correlation range between 0.58 until 0.86.

**Analysis result of input-output**

The impact of ZIS leading due to the prosperity increasing of “Dhuafa” classes based on the user perception (“Mustahik”) has been positive and significant proved which is the ZIS leading program positively influences the prosperity of “Dhuafa” classes in the form of business and empowerment model in the fields of economy and religion.

**Accepting of obligatory alms (“zakat”), donation (“infaq”), and alms (“shodaqoh”) – BAZIS, Province of DKI Jakarta**

Accepting of BAZIS in DKI Jakarta Province is come from 3 members funding such as obligatory alms (“zakat”), donation (“infaq”), and alms (“shodaqoh”); and management funding during 2011-2013. The biggest ZIS accepting is come from obligatory alms (“zakat”) funding such as in average more than 50% of the whole accepting total. Obligatory alms (“zakat”) funding that is collected by BAZIS; DKI Jakarta Province is come from 2 sources such as entity and individual “Muzaki”. If it is seen from the contribution of obligatory alms (“zakat”) sources, individual “Muzaki” is more dominated the accepting total of obligatory alms (“zakat”) funding. In 2011, total of obligatory alms (“zakat”) accepting is about Rp. 37.39 M that is come from individual “Muzaki” and the rest of Rp. 2.13 M is come from entity “Muzaki”. In 2012, total of obligatory alms (“zakat”) is about 52.23 M that is come from individual “Muzaki” and Rp. 2.01 M is come from entity “Muzaki”.

**Leading of obligatory alms (“zakat”), donation (“infaq”), and alms (“shodaqoh”) (ZIS) by BAZIS-DKI Jakarta Province**

Leading of ZIS (obligatory alms/”zakat”, donation/”infaq”. And alms/”shodaqoh”) by BAZIS, DKI Jakarta Province during the periods of 2011 until 2013 can be seen as in Figure 4. It indicates that in 2011 there is budget deficit which is from the ZIS accepting total of Rp. 64.780 M, the funding that is leaded is Rp. 66.517 M so there is deficit of Rp. 1.737 M that is closed from the accepting of management funding. In 2012, there is the leading increasing of ZIS funding becomes as Rp. 76.708 M which is the ZIS funding accepting is Rp. 81.453 M, so there is surplus of Rp. 4.745 M. The increasing of ZIS funding leading is also happened in 2013 that is become as Rp. 83.820 M with the ZIS funding accepting of Rp. 97.795 M so there is budget surplus of Rp. 13.975 M. Component of funding leading that is come from obligatory alms (“zakat”) is leaded for the poverty such as student-grant, life-load help, “santri” help, teacher “PAUD” help, and “Dhuafa” house help; and development of religious activity for “Mualaf”, “Gharimin”, and “Ibnusabil”.

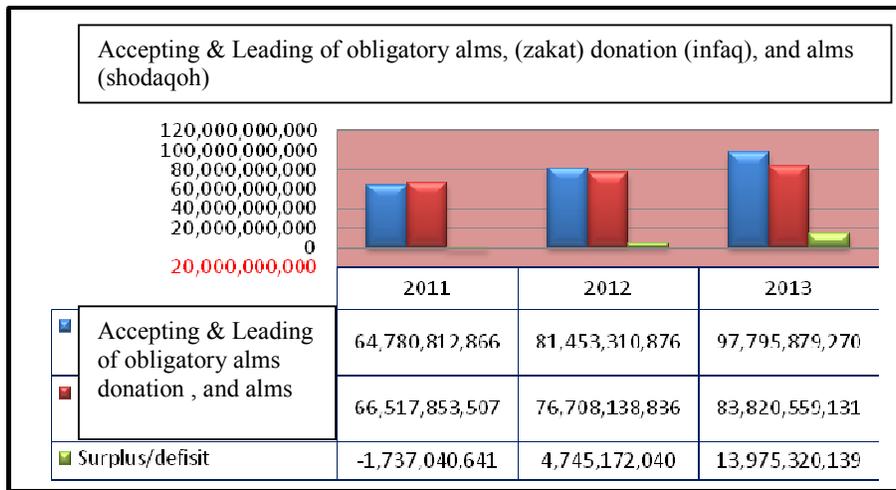


Figure 4 Accepting and leading of ZIS funding by BAZIS, DKI Jakarta Province, 2011-2013

**DISCUSSION**

**Potency and impact of ZIS based on the user perception**

Based on the some studies as above, if there is further attended, some reports that is followed by data of each obligatory alms (“zakat”) management institution – such as presented on the research object description, it indicates that the available progress that is promised for “Dhuafa” classes in the scheme of their prosperity increasing related with the increasing of their income, education, and healthy.

According to the analysis result, although there is only based on the user perception, by the respondents that is obtained based on the sampling especially “Mustahik”, it indicated that most of the respondents is female (65%), the age of 21-26 years old is 43.6%; Senior High School education is 56.4%; is not working is 56.5%; has been married is 47.5%; with member responsibility less than 3 persons is 61.4%. They get the first time of ZIS funding is 50.5%, from the institution non BAZNAZ or LAZ is 38.6%, and to use obligatory alms (“zakat”) funding for the other activity (not for business) is 42.6%.

This dimension of data indicates that with enough education of “Mustahik”, still in productive age and unworked, so the ZIS activity can be more used for their empowerment and in the ZIS giving that is more targeted for productive business. The effort supports the research result ( $H_{a1}$ ) which is based on the “Mustahik” perception, it is proved that the increasing of prosperity is through empowerment (education, training/ workshop on business and religion), and business (obligatory alms/ “zakat” giving which is used for business)

Then, from the “Muzaki” side, most of respondents is 52.9% of males, 35.3% with the age is between 27 until 32 years old; 88.2% has the education of Diploma or undergraduate; 58.8% has worked as public employee; 26.5% has worked more than 10 years; 64.7% has monthly income less than Rp. 5.000.000.-; 64.7% has received ZIS funding more than 2 times; most of respondents have been married (79.4%), with the family responsibility less than 3 members (55.9%).

The data indicates that most of “Muzaki” is come from medium economic classes, productive age, high education, and has consciousness to implement ZIS. This fact indicates the growing of consciousness to implement ZIS from the youth classes which is as the positive illustration of the behavior and character of Indonesian youth society. Based on the fact, it can be said that the development prospect of ZIS is positive.

To manage ZIS, most of respondents are male (75.0%); the age between 21 until 26 years old (45.0%); has diploma education (25.0%); has the status as public employee (85%); and has worked between 1 until 5 years (55.0%); by LAZ work place institution (55.0%); and to express as the active donator of ZIS funding from individual (80.0%).

This illustration indicates that there is consciousness of youth classes with enough education which looks he/ she on nonprofit institution activity. It means that by being available skilled human resources, so the willingness to more progress the institution of obligatory alms (“zakat”) “amil” in coming period becomes as more effective and efficient to reach the optimal objective, is as a thing that is very possible to be carried out. Potency and impact of final demand increasing on ZIS leading to the output forming

Analysis is carried out by simulating the final demand for education and health services, especially public sector. Simulation result of final demand change for public health and education service due to the sectorial output forming in DKI Jakarta Province such as that the increasing of ZIS leading for education field in the form of student-grant for high school and university is about Rp. 12,616 M, and public health field is about Rp. 10, 8923 M causes the sectorial output is increasing about Rp. 43.849 M or has increased almost 2 times from the leading increasing of ZIS leading in sectorial of education and healthy.

In overall, the contribution of output forming based on the sectorial, the biggest output increasing due to the ZIS funding leading is public health service which is increasing about Rp. 12,985 M that is followed by public education service of Rp. 12,689 M. The other sectorial that has strong relation with education and healthy also produces the big enough output such as banking service, real estate, industry and institution region which is increasing about Rp. 2,857 M and then to be followed by transportation and communication which places in Fourth rank with the output addition of Rp. 2,671 M. The fifth rank is the industry of food, drinking, and cigarette which is the output of the sectorial has increased about Rp. 1,885 M and then is followed by basic chemical industry with the output of Rp. 1,788 M.

## CONCLUSION

1. Based on the user perception of ZIS acceptor (“Mustahik”), it is proved that accepted income, family education, obtained benefit, and accepted wisdom (religion science and the other religious activity) have positive and significant correlation with the prosperity of “mustahik”, while in other side, the accepting from ZIS institution which influences the prosperity of “mustahik” is in the form of business asset and empowerment of “mustahik” (training/ workshop of business and religion), but the implementation of ZIS giving in the form of “Sarpras”, corporation effort, and consumptive obligatory alms (“zakat”) do not influence user prosperity.
2. Most of obligatory alms (“zakat”) acceptor (“mustahik”) is still young, senior high school education, and to be going to find work. Most of manager human resources of ZIS institution is as productive aged male, with enough skill, and the education is suitable with diploma, while most of the donator (“muzaki”) is the young person, has high education, and the employer comes from medium economy. This condition indicates growing the consciousness of young person due to the task of paying obligatory alms (“zakat”) which is very useful to increase the prosperity of “mustahik”. This fact indicates the progress on positive development of incoming ZIS institution, and as a thing that motivates the aim of ZIS institution progressing becoming to more professional, effective, and efficient in the scheme of objective reaching on increasing the prosperity of “Dhuafa” classes optimally.
3. Based on the input-output simulation result, it is indicated that the increasing of ZIS leading for education field in the form of student-grant for high school as well as university is Rp. 12,616 M; public health service field is Rp. 10,893 M that causes the sectorial output in DKI Jakarta province is increasing of Rp.

- 43.849 M or the increasing is almost 2 times from the increasing of ZIS leading in sectorial education and health. It indicates the potency and impact of ZIS leading to the economic sectorial in Jakarta overall.
4. Based on the input-output analysis, in sectorial, the contribution of output forming contribution such as the biggest output increasing due to the ZIS funding leading is on the sectorial of public health service itself which is increasing of Rp. 12.985 M and then is followed by the sectorial of public education service of Rp. 12,689 M.

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