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**The Efficiency of Zakat Management in Baitul Mal  
(Data Envelopment Analysis Approach)**

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**ABSTRACT**

**Purpose:** This study aims to measure the level of relative efficiency and determine the impact of the pandemic on the efficiency level of zakat management in Baitul Mal Kota Langsa and Baitul Mal Kabupaten Aceh Tamiang, period 2019 – 2022.

**Methods:** DEA (Data Envelopment Analysis) method is carry out on this study. The production approach is used in determining input-output variables while the assumptions used are variable return to scale and input-oriented. The variables in this study consist of input variables in the form of total assets and operational costs, while the output variables in this study are receipt of zakat funds and distribution of zakat funds.

**Findings:** This study indicate that Baitul Mal Kota Langsa has an efficiency level of 100% during the period 2019 – 2022, while Baitul Mal Kabupaten Aceh Taminag experiences inefficiencies in 2019 to 2021 with relative efficiency values of 92.5%, 93.6% and 99.7% respectively.

**Practical Implication:** Baitul Mal Kota Langsa has achieved an optimal performance while Baitul Mal Kabupaten Aceh Tamiang had experienced inefficiency during 3 consecutive years. Even though this inefficiency does not have direct impact on the effectiveness of zakat fund management, it still must be monitored. This study then has implications for decision and policy making on increasing efficiency in zakat management at Baitul Mal Aceh Tamiang.

**Novelty:** Studies on the efficiency of zakat management in Baitul Mal Aceh are often carried out with qualitative approach, meanwhile the level of efficiency in this study is measured using a quantitative approach with data envelopement analysis.

**Keywords:** *Baitul Mal, Efficiency, Zakat, Data Envelopment Analysis.*

**INTRODUCTION**

Indonesia's position in the World Trade Organization (WTO) has risen from a developing country to a developed country since 2020 (Idris, 2020). The World Bank has withdrawn this designation as of July 1, 2020, making Indonesia's status as developing country. The development of COVID-19 reduced gross national income, which fell from USD 4,050 in 2019 to USD 3,870 in 2020 (AlHikam, 2021), causing a slew of economic issues, including income inequality.

The COVID-19 outbreak has restricted people's access to offline economic activity, resulting in lower purchasing power and the closure of small companies, leading to an increase in unemployment and a weakening of the community's economy. Restrictions on community activities also have an impact on the delivery of aid to the community by social organizations such as the Amil Zakat Institute, Amil Zakat Agency, or other social institutions. As is the case with zakat distribution. The process for delivering Zakat, Infaq, and alms (ZIS) funds has changed from being distributed directly to the public to being delivered through banking institutions. In fact, modern technology integration enables distribution to be carried out more precisely on target, particularly through digital platforms and blockchain (Luntajo, Mahrini and Rusydiana).

In Islam, three instruments are frequently utilized to achieve shared prosperity: zakat, infaq, and alms (Agustini, 2017). Zakat is the primary tool for achieving social equity and justice, which leads to an improvement in people's living standards. Zakat is not only designed to support the poor in a consumption-oriented manner, but also as a productive one with a longer-term purpose, namely poverty alleviation

(Hadiyanto & Pusvisasari, 2022). Zakat has also been shown to have a cascading effect on people's lives, particularly in terms of elevating the poor out of poverty and raising income and consumption in small communities (Anik & Prastiwi, 2019).

According to BAZNAS (National Zakat Amil Agency) figures from July 2022, zakat in Indonesia has a potential of IDR 4.37 trillion. Regionally, the province of East Java has the highest zakat potential, totaling IDR 547.4 billion, while Aceh has a zakat potential of Rp 195.4 billion. Zakat on provincial State Civil Service (ASN) income and zakat on non-ASN income contribute to this zakat potential (Zaenal et al., 2022).

The management of zakat, infaq, and sadaqah in Aceh is formally managed by the Baitul Mal institution. However, there are still obstacles and shortcomings that must be corrected. A LAZ and/BAZ can be said to be efficient if the program designed can run and successfully achieve the goals of social change. Effectiveness and efficiency in managing LAZ or BAZ will have an impact on the economy of a region as a whole and Mustahik in particular (Azizah, 2018). Meanwhile, the zakat funds collected by Baitul Mal Aceh remain far short of the potential originally mentioned. Baitul Mal Aceh was able to collect 136.78 billion rupiah in zakat out of a potential 195.4 billion rupiah in Aceh. Aside from that, funds distributed in both consumptive and productive forms have yet to attain maximal, equally distributed and have exerted a significant influence (BaitulMalAceh, 2022). This demonstrates that Baitul Mal, as a zakat management institution, must work more professionally, be trustworthy, transparent, and accountable in order to maximize zakat potential, which includes increasing efficiency (Novitasari et al., 2020; Sudirman, 2019; Syafiq, 2016; Yusuf & Masruchin, 2021).

Efficiency is defined as the precision of a process (effort, work) in carrying out a task without wasting time, energy, or money (Kemenristek, 2023). In economics, efficiency refers to the utilization of resources to achieve the best possible results. Efficiency is a tool for analyzing the performance of enterprises or institutions with financial reports, particularly non-profit organizations. Non-profit institutions have qualities that make measuring efficiency challenging because their accomplishments are not easily visible. As a result, measuring efficiency in non-profit organizations is typically done using a Data Envelopment Analysis technique. If an organization's actual output and input ratios are comparable to the standard output and input ratios, it is considered to be efficient. If the actual input/output ratio is not comparable to the standard ratio, the organization cannot be considered efficient (Rakhmawati, 2017).

DEA has previously been used to analyze efficiency at the Amil Zakat Institution (LAZ) and the Amil Zakat Agency (BAZ) in numerous places, including Surakarta (Alam, 2018), South Jakarta (Firdaus et al., 2022), and West Java (Fathurrahman & Hajar, 2019; Hikmah & Shofawati, 2020; Luntajo & Hasan, 2023; Merdeka & Muid, 2022; Widyaningrum, 2018; Zahra et al., 2019) and internationally (Nurasyiah et al., 2019; Subardi et al., 2020). Meanwhile, as far as the author is mindful of, this has never been done for Baitul Mal in Aceh. As a result, the purpose of this study is to examine the efficiency levels of Baitul Mal Langsa City and Baitul Mal Aceh Tamiang Regency from 2019 to 2022.

## **METHODS**

A quantitative technique was used in this study. Financial balance sheets, cash flow reports, and fund change reports issued in the district/city Baitul Mal yearly publication were used to acquire research data in the form of input and output data. The Data Envelopment Analysis (DEA) technique is used to calculate the efficiency level in this analysis. The financial report of Baitul Mal Langsa City and Baitul Mal Aceh Tamiang Regency was examined, which included data on total assets and operational costs, as well as information on Baitul Mal's zakat receipt and distribution. Between the years of 2019 and 2022.

This study employs a production approach method to determine the input-output relationship on Baitul Mal institutional behavior. According to the production model, a financial institution acts as a producer in order to generate receipts and distribute funds. Thus, Baitul Mal is viewed as a producer who collects cash from muzakki and distributes them to mustahik in the form of programs required by each asnaf. Baitul Mal is amil, entrusted with transferring cash gained from muzakki into the hands of mustahik, who is both consumptive and productive. The variables considered in this study are input variables such as operational costs and total assets and output variables such as zakat distribution and receipt. Operational costs are direct costs incurred by the company to meet its operational requirements. In this study, operational costs at Baitul Mal are defined as expenses incurred to support the institution's management functions. Total assets, on the other hand, are the sum of fixed and current assets, as well as additional assets that are not classed as fixed or current assets. The total zakat funds collected from muzakki are referred to as the receipt of zakat funds. Meanwhile, zakat monies are zakat money that have been allocated to mustahik throughout specific periods in the form of empowerment initiatives or direct cash distribution. Meanwhile, zakat receipts represent the total amount of zakat funds collected from muzakki.

MAXDEA software was used to perform data analysis procedures. Data Envelopment Analysis (DEA) methodologies are used by MAXDEA software. DEA is a non-parametric technique that uses linear programming to assess the relative efficiency of organizational units (Decision Making Units [DMU]). DMU efficiency can be calculated using this method by maximizing the greatest ratio of total weighted output to total weighted input for all units. DEA compares persons with the highest efficiency by taking into account all inputs and outputs, as well as differences in technology, capacity, competitiveness, and demographics. The purpose of using DEA is to assess the effectiveness of a group of producers, or DMUs (Kismawadi & Junaidi, 2018).

The DEA methodology's calculating technique is based on the solution of a linear program. By computing the comparison of input and output ratios for all units being examined, this method gives a sharp contrast and can be used to discover star performers and underachievers. If a DMU is discovered to be inefficient, frontier analysis will show how existing resources might be allocated more effectively to improve efficiency. The DEA analysis results will serve as a benchmark for meeting targets for inefficient business units (Tanjung & Devi, 2013).

## RESULT AND DISCUSSION

### General Research Objects Description

Baitul Mal Kota (BMK) Langsa and Baitul Mal District (BMK) Aceh Tamiang are level II official institutions of the Aceh Government. The primary responsibility of BMK Aceh Tamiang and BMK Langsa is to collect, manage, and distribute zakat, infaq, alms, and other religious assets in their respective regions. Baitul Mal's primary mission changed during the 2004 Aceh tsunami disaster. According to Aceh and Nias Constitution No. 48 of 2007, concerning Stipulation of Regulations in Lieu of Aceh and Nias Constitution No. 2 of 2007, concerned Handling Legal and Post-Tsunami Problems, it states that Baitul Mal is an Islamic religious institution in Aceh Province with the ability to secure, maintain, develop, and manage religious property for the benefit of the people, as well as to act as a supervisory guardian under Islamic law.

### An analysis of the Amil Zakat Institution's efficiency level

An Amil Institution is regarded to be high performing if it can boost its efficiency by using the right variables to generate the best results. Baitul Mal's efficiency strategy is calculated utilizing DEA analysis, which employs a production approach to estimate input and output factors.

The DEA analysis calculations and explanations are divided into two categories of Amil Zakat agencies: Baitul Mal Aceh Taminag Regency and Baitul Mal Langsa City. According to DEA data processing results, Baitul Mal's efficiency level is as follows:

**Table 1.** Regency/City Baitul Mall Efficiency Level

Year	BMK Langsa	BMK Aceh Tamiang
2019	100%	92,5%
2020	100%	93,6%
2021	100%	99,7%
2022	100%	100%

Sources: 1 Output MAXDEA 8 2023

According to the table above, BMK Langsa's efficiency level each year is equal to or greater than 1. This demonstrates that BMK Langsa was generally efficient across the four measurement periods (2019-2022). BMK Langsa's usage of inputs is optimal, and there is no need to minimize inputs to attain optimal output. According to these findings, BMK Langsa has demonstrated efficient use of its inputs, namely the receipt of zakat donations, operational costs, and personnel pay. Meanwhile, in Aceh Tamiang, inefficiency was 7.5% in 2019, 3.4% in 2020, and 0.3% in 2021.

### Baitul Mal Aceh Tamiang Regency in 2019

According to Table 1, BMK Aceh Tamiang attained efficiency with a value of 92.5% in the period of 2019. This score indicates that the actual value of BMK Aceh Taminag did not meet the target on various variables during that time period. The following are the actual and goal values:

**Table 2.** Actual Figures and Efficiency Target Figures for BMK Aceh Tamiang in 2019

Variable	Actual	Target	To Gain
Asset total	Rp. 1.073.776.233,33	Rp. 621.423.074,32	42%
Operating cost	Rp. 12.217.911.151,00	Rp. 11.301.516.294,42	8%
receipt	Rp. 7.629.789.528,25	Rp. 7.629.789.528,25	0%
distributed	Rp. 7.635.320.000,00	Rp. 7.635.320.000,00	0%

sources : Output MAXDEA 8 2023

According to Table 2, BMK Aceh Tamiang was able to achieve efficiency in total assets of IDR 621.423.074.32, or 58% of its total assets in the 2019 period, in order to achieve optimal conditions. There is still opportunity for improvement of 42%, or IDR 452,353,159.01. This result is derived by subtracting the actual number from the target number. This big area for improvement occurs as BMK Aceh Tamiang increased their assets that year. This addition led the DEA's assessment to conclude that BMK Aceh Tamiang's assets were excessive at the time.

Even if there are inefficiencies in the total asset variable, this does not imply that BMK Aceh Tamiang's performance that year was inefficient. An organization can be claimed to be effective even if it is inefficient, but not the other way around. In this example, BMK Aceh Tamiang was successful in dispersing the Rp. 7,635,320,000.00 in zakat monies obtained last year. To attain 100% efficiency in operational variables, BMK Aceh Tamiang can reduce the discrepancy between actual numbers and goal statistics by IDR 916,394,856.58, or 8% of the actual value, throughout this period. The revenue and distribution variables have met the DEA calculations' targets, which indicates they have accomplished 100%.

#### Baitul Mal Aceh Tamiang Regency in 2020

According to Table 1, BMK Aceh Tamiang attained efficiency with a value of 93.6% in the 2020 term. This score indicates that the actual value of BMK Aceh Tamiang did not attain its variable target during that time period. The following are the actual and target values:

**Table 3.** Actual Figures and Efficiency Target Figures for BMK Aceh Tamiang in 2020

Variable	Actual	Target	To Gain
Asset total	Rp. 1.075.449.033,33	Rp. 625.642.685,43	42%
Operating cost	Rp. 12.823.196.736,00	Rp. 12.004.154.530,12	6%
receipt	Rp. 8.185.645.879,36	Rp. 8.185.645.879,36	0%
distributed	Rp. 8.175.450.000,00	Rp. 8.188.216.573,02	0%

Sources: MAXDEA 8 (obtained), 2023

Table 3 demonstrates that BMK Aceh Tamiang will not attain 100% efficiency in 2020. There is still capacity for 42%, or assets worth IDR 449,806,347.9 (the difference between the actual figure for the total asset variable and the desired figure), in the total asset variable, which is not being utilized optimally. Given that the COVID-19 pandemic happened in 2020, the use of assets acquired in 2019 was not optimal due to changes in socioeconomic conditions in society. To attain 100% efficiency, variable operating costs can be optimized by 6%, or Rp. 819,042,206 (the difference between the actual operational cost figure and the target figure). In operational cost variables, there was a 2% gain in efficiency over the previous year. This suggests that BMK Aceh Tamiang's implementation of activities has become more efficient. Meanwhile, the income and distribution variables have met their targets, therefore no more optimization is required.

#### Baitul Mal Aceh Tamiang Regency in 2021

**Table 4.** Actual Figures and Efficiency Target Figures for BMK Aceh Tamiang in 2021

Variable	Actual	Target	To Gain
Asset total	Rp. 632.864.392,00	Rp. 629.456.183,01	1%
Operating cost	Rp. 12.682.403.506,00	Rp. 12.639.167.837,63	0%
receipt	Rp. 8.665.736.603,03	Rp. 8.685.081.719,72	0%
distributed	Rp. 8.687.900.000,00	Rp. 8.687.900.000,00	0%

Sources: MAXDEA 8 (obtained), 2023

BMK Aceh Tamiang's efficiency value has grown to 99.3% in the timeframe 2021. With an optimization space of 1% or assets worth IDR 3,408,208.99, utilization of assets added in 2019 is nearly at its maximum. An increase in efficiency of 41% over the previous year suggests that the assets acquired in 2019 will be put to good use. despite the fact that the social conditions of society continue to have an impact as a result of COVID 19.

#### Baitul Mal Aceh Tamiang Regency in 2022

**Table 5.** Actual Figures and Efficiency Target Figures for BMK Aceh Tamiang in 2022

Variable	Actual	Target	To Gain
Asset total	Rp. 632.415.500,33	Rp. 632.415.500,33	0%
Operating cost	Rp. 13.131.945.358,00	Rp. 13.131.945.358,00	0%
receipt	Rp. 9.072.649.589,70	Rp. 9.072.649.589,70	0%
distributed	Rp. 9.075.660.000,00	Rp. 9.075.660.000,00	0%

Sources: MAXDEA 8 (obtained), 2023

BMK Aceh Tamiang demonstrated 100 percent efficiency in 2022, indicating that BMK Aceh Tamiang has achieved institutional performance efficiency. BMK Aceh Tamiang has achieved the actual value (real value) and target value (value to be achieved) on the utilization of input and output in its measurement. Even during the COVID-19 pandemic, BMK Aceh Tamiang's performance in managing zakat monies has been praised. This is demonstrated by the utilization of low operational expenditures to achieve an increase in zakat fund collection and distribution every year, particularly in 2022, when there will be an increase in zakat fund collection and distribution. There has been a huge increase in the distribution of zakat payments.

#### Baitul Mal Langsa Regency in 2019

Every year, the relative efficiency of performance provided by the variable return to scale assumption with input orientation produces a value of 100% in the BMK Langsa distribution. When the actual value for each variable reaches the target value. Here's how it breaks down:

**Table 6.** Actual Figures and Efficiency Target Figures for BMK Langsa in 2019

Variable	Actual	Target	To Gain
Asset total	Rp. 586.172.573,00	Rp. 586.172.573,00	0%
Operating cost	Rp. 6.306.576.383,00	Rp. 6.306.576.383,00	0%
receipt	Rp. 3.037.238.498,00	Rp. 3.037.238.498,00	0%
distributed	Rp. 3.037.238.498,00	Rp. 3.037.238.498,00	0%

Sources: MAXDEA 8 (obtained), 2023

Table 6 displays the actual scores and target achievements at BMK Langsa for the 2019. According to Table 6, BMK Langsa's performance has been ideal. This is demonstrated by the actual value matching the target value determined by DEA computations. This means that BMK Langsa performed well as an institution entrusted with collecting and distributing zakat funds in 2019.

#### Baitul Mal Langsa Regency in 2020

**Table 7.** Actual Figures and Efficiency Target Figures for BMK Langsa in 2020

Variable	Actual	Target	To gain
Asset total	Rp. 585.975.173,00	Rp. 585.975.173,00	0%
Operating cost	Rp. 5.561.125.446,00	Rp. 5.561.125.446,00	0%
receipt	Rp. 2.700.000.000,00	Rp. 2.700.000.000,00	0%
distributed	Rp. 2.700.000.000,00	Rp. 2.700.000.000,00	0%

Sources: MAXDEA 8 (obtained), 2023

Table 7 demonstrates that BMK Langsa performed efficiently once more in 2020. This is demonstrated by the results of measuring the efficiency value of 100%, which indicates that the measurement has attained

the actual value (true value) and target value (value to be achieved) in the utilization of inputs and outputs. As a result, there is no need to increase or reduce the output variable because it matches the recommended value in the DEA measurement. This demonstrates that BMK Langsa's performance in 2020 was good in terms of utilizing costs to maximize output despite major changes in people's habits as a result of COVID 19.

### Baitul Mal Langsa Regency in 2021

**Table 8.** Actual Figures and Efficiency Target Figures for BMK Langsa in 2021

Variable	Actual	Target	To Gain
Asset total	Rp. 586.047.113,00	Rp. 586.047.113,00	0%
Operating cost	Rp. 5.410.806.846,00	Rp. 5.410.806.846,00	0%
receipt	Rp. 3.000.000.000,00	Rp. 3.000.000.000,00	0%
distributed	Rp. 3.000.000.000,00	Rp. 3.000.000.000,00	0%

Sources: MAXDEA 8 (obtained), 2023

BMK Langsa's efficiency value is still very high, at 100%, in the year 2021. Even though societal conditions have changed as a result of COVID 19, performance efficiency remains at 100%. This has no effect on performance efficiency, which is nearly 100%. This also means that Baitul Mal's performance is unaffected by societal situations. Zakat is a fund that Muslims are required to contribute to. As a result, as long as their assets have achieved the haul and nisab, all Muslims will continue to pay zakat.

### Baitul Mal Langsa Regency in 2022

**Table 9.** Actual Figures and Efficiency Target Figures for BMK Langsa in 2022

Variable	Actual	Target	To Gain
Asset total	Rp 600.984.113,00	Rp 600.984.113,00	0%
Operating cost	Rp5.015.265.361,61	Rp5.015.265.361,61	0%
receipt	Rp2.500.000.000,00	Rp2.500.000.000,00	0%
distributed	Rp2.500.000.000,00	Rp2.500.000.000,00	0%

Sources: MAXDEA 8 (obtained), 2023

The efficiency value of BMK Langsa in 2022 is again 100 percent, indicating that BMK Langsa has achieved institutional performance efficiency. It has attained the actual value (actual value) and target value (value that must be obtained) in the BMK Langsa measurements by using input and output. Even during the COVID-19 pandemic, BMK Langsa's performance in managing zakat funds has been praised. This is demonstrated by the utilization of low operational expenditures to achieve a growth in the collection and distribution of zakat funds every year, particularly in 2021, where there has been a substantial rise in the collecting and distribution of zakat payments.

### CONCLUSION

BMK Langsa's efficiency level has been optimally attained in the 2019-2022 term, with a level of 100%. The gain figure in both BMKs is 0.0%, indicating that BMK Langsa's efficiency target is in conformity with actual conditions and has been met 100%. BMK Aceh Tamiang had a 7.5% inefficiency in 2019, a 6.4% inefficiency in 2020, and a 1% inefficiency in 2021. Meanwhile, BMK Aceh Taminag has attained efficiency by 2022. The annual inefficiency level of BMK Aceh Tamiang is 3.6%. In general, there is no inefficiency at BMK Langsa in managing zakat funds from 2019 to 2022. BMK Aceh Tamiang can reach efficiency by 2022. The inefficiencies at BMK Aceh Tamiang have no influence on the effectiveness of administering zakat funds in Aceh Tamiang, as evidenced by an increase in funds collected and dispersed at BMK Aceh Tamiang each year. Despite the fact that the COVID-19 epidemic occurred and altered people's lifestyles, the two BMKs' performance efficiency remains unchanged.

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