

Measuring the Performance of Zakat Management Baitul Mal Aceh Based on Maqashid Sharia Index

Alfia Azzuhra¹, Rina Desiana¹, Ana Fitria¹

¹Ar-Raniry State Islamic University Banda Aceh

ABSTRACT

This study aims to measure the performance of zakat management in Baitul Mal Aceh to achieve the goals of Abu Zahrah's sharia maqashid which has three main concepts, namely Tahzib Al-Fard (educating individuals), Iqamat Al-'Adl (upholding justice), and Jalb Al-Mashlahah (creating welfare). The data source used is secondary data from Baitul Mal Aceh's financial statements for the 2021-2023 period using a descriptive quantitative method. The results of the research on the concept of Tahzib Al-Fard (educating individuals) were obtained the highest percentage in 2023 with a ratio of 8%. The highest percentage of Iqamat Al-'Adl (upholding justice) with a value of 156% is in 2021, and finally Jalb Al-Mashlahah (creating welfare) in 2023 reaches the highest percentage of 9%. Overall, the measurement of Baitul Mal Aceh's zakat management performance based on the Maqashid Sharia Index resulted in a percentage of 58% or less good in the 2021-2023 period.

Keywords: *Zakat, Baitul Mal Aceh, Maqashid Sharia Index*

INTRODUCTION

In addition to being the third pillar of Islam, zakat is an obligation for Muslims for their property that has achieved hisab, nisab, and haul (Nuraini, 2021). The property will be managed in accordance with Islamic law and then distributed to 8 asnaf (groups) of recipients that Allah has determined in the Qur'an surah At-Taubah verse 60 including fakir, poor, amil zakat, converts (those who convert to Islam), sahaya servants, gharimin (people who cannot afford to pay debts), ibn sabil (seeking knowledge), and fii sabilillah (on a journey for Allah). Individuals who give zakat are called muzakki, while those who receive zakat are called mustahik. The purpose of zakat is none other than to change the profile of mustahik to become muzakki in the future.

Efforts in the empowerment of mustahik are a form of achievement of maqashid sharia developed by Abu Zahrah (1994). There are three pillars that Abu Zahrah took into account so that he achieved maqashid sharia which has an impact on mashlahah for each individual. The three pillars of achievement are interpreted by the first Abu Zahrah, Tahzib Al-Fard (educating individuals) which has a connection to how zakat can improve the nature of sensible human beings by meeting primary needs, namely education, as well as carrying out activities that improvise skills such as procurement of training, research, and finally providing an understanding of literacy and education through publicity. Second, Iqamat Al-'Adl (upholding justice) which has the meaning of balance and transparency in the

distribution of funds to priority parties, namely to eight asnaf. Third, *Jalb Al-Mashlahah* (creating welfare) for mustahik zakat by distributing productive zakat assistance so that it is able to improve and support economic improvement and improve the standard of living of mustahik. The three pillars can be calculated by using the *Maqshid Sharia Index (MSI)* developed by Muhammed and Taib (2008).

Aceh Province has great potential in generating zakat funds because it has a majority Muslim population and abundant natural resources. Aceh has special authority in terms of zakat management based on Qanun Number 10 of 2018 as a form of improvement from Qanun Aceh Number 10 of 2007 which states that Baitul Mal is an official independent institution and has the authority to maintain, maintain, manage, and develop zakat funds. Baitul Mal Aceh has four sectors in the utilization of zakat, namely the education sector, the social sector, the economic sector, and the *da'wah* and *shari'ar* sectors. There are several types of zakat distribution assistance such as cash, home improvement assistance, providing business capital or work equipment in the fields of agriculture, aquaculture, and carpentry, as well as the procurement of skill training for the community. The following is data on zakat receipts and zakat distribution for the 2021-2023 period. Based on the diagram in figure 1, it shows that zakat receipts continue to increase every year, while there is a decrease in distribution in 2022 from IDR 92.442.187.683 to IDR 71.765.259.891. However, in 2023 there will be an increase of IDR 84.327.599.354.

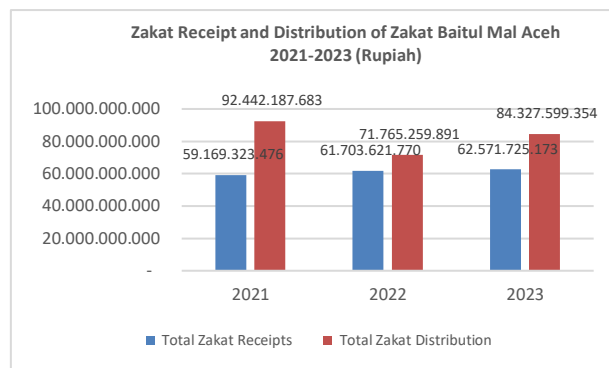


Figure 1. Zakat Receipt and Distribution of Zakat Baitul Mal Aceh 2021-2023
Source: Data Processed, 2024

In the research Zahara and Nurwani, (2023) It is stated that in assessing a zakat management institution such as *Dompot Dhuafa*, it is necessary to analyze accountability and transparency so that public fame and a form of accountability of zakat management institutions are achieved. In addition, the opinion of Elvira (2022) In his research which said that poverty alleviation can be supported materially and spiritually by the community through good zakat management. In the research Aljounaidi et al., (2023) explained that awareness and literacy to muzakki in issuing their zakat obligatory assets is also very urgent, this can affect the amount of zakat receipts that will later be realized to mustahik. In addition, based on research Firman et al., (2023) the planning of programs carried out by BAZNAS Samarinda in distributing zakat has an impact on the sustainability of mustahik with a percentage of 80%. Programs that have been realized such as Samarinda Smart, Samarinda Health to the capitalization of work equipment that can change the status of mustahik into muzakki. This is relevant to research Fadilah et al., (2021) who agreed that the activity ratio of the health, economic

and social sector programs was able to increase the effectiveness of zakat performance. Meanwhile, in the research Afrida and Aliamin (2018) conducted in Baitul Mal Aceh, that the management of zakat funds for the 2012-2015 period has not been efficient because the management and distribution are not optimal. So that research is needed in the latest period to see if there is an improvement in the distribution of zakat in Baitul Mal Aceh for next period.

Maqashid sharia index is one way to assess a performance by producing a ratio value that can be compared and then analyzed. By using this method, it is possible to see how Baitul Mal Aceh in utilizing zakat funds for mustahik in one period to the next by looking at the published annual report. The higher the ratio percentage, the better Baitul Mal Aceh will be in distributing its zakat funds. In the end, it can be seen how the achievement of Baitul Mal Aceh's sharia maqashid to the mustahik of the Acehnese people.

LITERATURE REVIEW

Zakat

The main purpose of zakat is to achieve socio-economic justice (Prativi et al., 2021). Zakat has an important economic function to reduce poverty. In addition, Zakat has a significant impact on the macroeconomy. However, in reality, the economic function of Zakat has not been optimal in reducing poverty due to unprofessional management (Handi Khalifah et al., 2017). The zakat institution must help the muzakki to pay zakat properly and correctly. Therefore, zakat needs to be socialized with sharia rules to determine the amount of assets that are obliged to zakat.

Welfare is the goal of the application of zakat instruments in a country. Efforts applied in Islamic economics, namely through zakat instruments. Zakat management is the task of the Zakat Institution, which ensures that zakat can be collected and given to those who are entitled to receive it. Data disclosure plays an important role in shaping the transparency and validity of financial statements (Mutaqin & Yandri, 2024). In this case, zakat institutions must verify and assess mustahik, to ensure that they deserve to receive assistance. Therefore, ensuring justice in the distribution and revitalization of resources is an aspect that is in line with Islamic principles which emphasizes the obligation to pay zakat for those who have achieved nishab, so that wealth is not accumulated only in a few people.

Maqashid Sharia

The sharia maqashid initiated by Abu Zahra emphasizes creating social and economic welfare. The contribution of zakat has an important role in achieving the sharia maqashid referred to by Abu Zahra, namely in creating prosperity (Jalb Al-Mashlahah). Zakat mobilization has the potential to contribute through various programs to help achieve welfare goals. Therefore, zakat can contribute positively to the achievement of the Sustainable Development Goals (SDGs) (Handi Khalifah et al., 2017). These contributions can be in the form of wealth redistribution, economic empowerment, improving the quality of life, and social stability. In the view of Islamic economics, the distribution system is part of economic activities that have a strong influence on the distribution of people's welfare. The distribution system according to Islam is a rule that cannot be separated from the

provisions of maqashid al-Shariah. Therefore, there are two things that must be considered in an effort to improve welfare, namely reducing the gap between community groups by creating jobs and providing direct assistance to the poor, so that they can improve their quality of life (Hudayati & Tohirin, 2019).

Optimal zakat management consists of three aspects, namely from the aspects of collection, management, and distribution. A zakat institution must strengthen these three aspects. In the first aspect, namely collection, the zakat institution can optimize the collection so that the zakat institution can achieve its zakat potential in an area. In the second and third aspects, zakat institutions can optimize their management and distribution to mustahik who are the main targets in the distribution of zakat. Therefore, the achievement of maqashid sharia in the distribution of zakat is inseparable from one of its goals, namely upholding justice (Iqamat Al-'Adl) which can be achieved with optimal zakat management. Zakat management has a role in upholding justice (Iqamat Al-'Adl) for the community, which can be realized by wealth redistribution, community empowerment, transparency and accountability, compliance with sharia, and improving community welfare.

METHODOLOGY

This study uses a descriptive quantitative method by weighting each calculation element so as to obtain a measurable ratio:

Table 1.1 Weights of Each MSI Purpose and Element

Objective/Concept (T)	Element ('E)	Average Element Weight	Average Goal Weight
-----------------------	--------------	------------------------	---------------------

		(100%) (β)	(100%) (w)
1. Tahzib Al-Fard (educating individuals)	E1. Education	24	30
	E2. Research	27	
	E3. Training	26	
	E4. Publication	23	
	Total	100	
2. Iqamat Al-'Adl (upholding justice)	E5. Optimal Management	100	41
3. Jalb Al-Mashlahah (creating prosperity)	E6. Zakat Contribution	100	29
Total			100

Source: Researcher, 2024

The data component in the calculation in this study is sourced from secondary data, namely financial statements published on the official website of Baitul Mal Aceh for the 2021-2023 period. The data obtained will be calculated based on the following calculation components:

Table 1.2 Measurement Based on Maqashid Sharia Index

No	Variable	Information
1.	Tahzib Al Fard (educating individuals)	<p>Education is seen through how much zakat funds are channeled to meet the interests in studying knowledge for mustahik</p> $Education = \frac{Zakat\ Education}{Zakat\ Receipt}$ <p>The research is seen how much zakat funds are distributed to mustahik in the development of knowledge through research</p> $Research = \frac{Zakat\ Research}{Zakat\ Receipt}$ <p>The training is seen how much zakat funds are channeled in the implementation of training to improve mustahik skills</p> $Training = \frac{Zakat\ Training}{Zakat\ Receipt}$ <p>Publicity is seen how much zakat funds are distributed in fulfilling mustahik public education</p> $Publicity = \frac{Zakat\ Publicity}{Zakat\ Receipt}$

2.	Iqamat Al-'Adl (upholding justice)	Optimal management is assessed from how much zakat is distributed compared to zakat receipt $\text{Management} = \frac{\text{Distribution Zakat}}{\text{Zakat Receipt}}$
3.	Jalb Al-Mashlahah (improving well-being)	The contribution of zakat aims to increase the benefits of mustahik by distributing zakat in the economic sector $\text{Mashlahah} = \frac{\text{Zakat economics sector}}{\text{Total Zakat Dsitribution}}$

Source: Researcher, 2024

Mathematically, the process of determining performance indicators and the level of the sharia maqashid index can be explained as follows: (Mohammed & Taib, 2008)

1. Measuring Performance Indicators (IK)

The first goal is to educate individuals (Tahzib Al-Fard)

$$IK(T1) = W11(E11 \times R11 + E21 \times R21 + E31 \times R31 + E41 \times R41)$$

Information:

T1 = MSI's 1st Goal (Tahzib al Fard)

W11 = Average weight of the 1st destination

E11 = Performance ratio of 1st element to 1st goal

E21 = 2nd Eimen performance ratio of 1st destination

E31 = Performance ratio of the 3rd element of the 1st goal

E41 = Performance ratio of the 4th element of the 1st goal

R11 = Average weight (E1. Scholarship donation) 1st goal

R21 = Average weight (E2. Research) 1st goal

R31 = Average weight (E3. Training) 1st goal

R41 = Average weight (E4. Publication) 2nd goal

2. Measuring Performance Indicators (IK)

The second goal is to create justice (Iqamah Al-Adl)

$$IK(T2) = W22(E52 \times R52)$$

Information:

T2 = 2nd Goal (T2) MSI (Iqamah al-Adl)

W22 = Average weight of destination 2 (T2)

E52 = Performance ratio of 5th Element 2nd Goal

R52 = Average weight (E5. Fair return) 2nd goal

3. Measuring Performance Indicators (IK)

The third goal is the public interest (Jalb Al-Mashlahah)

$$IK(T3) = W33(E63 \times R63)$$

Information:

T3 = The third goal of MSI (Jalb al Maslahah)

W33 = Average weight of the 3rd destination

E63 = Performance ratio of 8th element 3rd objective

R63 = Average weight (E8. Profit ratio) 3rd goal

4. Calculate the score (scoring) of the Maqashid Sharia Index.

The next stage is to calculate the value of the Maqashid Sharia Index of securities companies that are the object of the research by summing all measurement performance indicators with the following formulation:

$$MSI = IK(T1) + IK(T2) + IK(T3)$$

Information:

MSI = Maqashid Sharia Index Value

IK(T1) = Total first goal performance indicators (educating individuals)

IK(T2) = Total performance indicators of the second goal (creating justice)

IK(T3) = Total performance indicators of the third objective (public interest)

RESULT AND DISCUSSION

Based on the calculation using the maqashid sharia index, the results of the calculation of the indicators are as follows:

Table 1.3 Performance Indicators of Zakat Management Calculation Based on MSI

Year	Tahzib Al-Fard Indicator					Iqamat Al-'Adl Indicators	Jalb Al-Mashlahah Indicator
	R1 1	R1 2	R1 3	R1 4	Total IK1	Total IK2	Total IK3
2021	0%	0%	0%	0%	0%	156%	0%
2022	4%	0%	0%	0%	4%	116%	7%
2023	8%	0%	0%	0%	8%	135%	9%

Source: Data Processed, 2024

1. Tahzib Al-Fard (educating individuals)

a. Education

Based on table 3, it shows the highest ratio percentage in 2023, which is 8%. It is recorded that the total distribution of educational zakat to mustahik amounted to IDR 26.946.500.000. The educational programs provided are in the form of scholarships from the elementary school level to the lecture level which are distributed evenly to the mustahik of the Acehnese people. Meanwhile, in the 2021 period, there has been no record of the distribution of education zakat to mustahik.

b. Training

The overall ratio for zakat in the research element is still 0% due to the lack of recording of the distribution of zakat funds in the financial statements.

c. Research

The overall ratio for zakat in the research element is still 0% due to the

lack of recording of the distribution of zakat funds in the financial statements.

d. Publicity

The overall ratio for zakat in the publicity element is still 0% due to the lack of recording of the distribution of zakat funds in the financial statements.

The highest value in the Tahzib Al-Fard indicator (educating individuals) according to table 3 is in 2023 with a ratio of 8%. The high ratio of educational elements is the reason for the increase in the performance of zakat management in 2023.

2. Iqamat Al-'Adl (upholding justice)

Optimal zakat management was produced in 2021 with a percentage of 156%. This is evidenced by the amount of zakat fund distribution greater than the receipt of zakat funds in that year. The distribution of zakat funds amounted to IDR 92.442.187.683, while the receipt of zakat funds was IDR 59.169.323.476. This occurred when the planning of the allocation of zakat funds was greater than the previous period, assisted by zakat funds that were stored and recorded as cash in the previous period and then distributed in the current period with a wider range of distribution. Meanwhile, the smallest ratio is in 2022 with a percentage of 116%.

3. Jalb Al-Mashlahah (creating prosperity)

The highest value of mashlahah is in 2023 with a percentage of 9%. The amount of zakat distribution in the economic sector in helping senif to be able to improve a decent standard of living amounted to IDR 7.420.000.000. To create senif welfare, Baitul Mal Aceh distributes zakat to provide business capital to senif so that they have a source of income, or in the form of assistance

in providing work equipment to five sectors, namely carpentry, workshops, household industry, agricultural tools, and trade. With this assistance, it can improve economic activities.

Table 1.4 Performance of Baitul Mal Aceh Zakat Management Based on MSI

Year	MSI	Ranking	MSI Average
2021	64%	1	58%
2022	51%	3	
2023	60%	2	

Source: Data Processed, 2024

At the end of the performance of Baitul Mal Aceh's zakat management based on the Maqashid Syariah Index, the results are obtained in table 3, namely the first rank of the highest management index in 2021 with a percentage of 64%. In 2021, although there was no record of the distribution of funds in the pillars of Tahzib Al-Fard (educating individuals) and Jalb Al-Mashlahah (creating welfare), the distribution of zakat was more than the receipt of zakat with a total distribution of IDR 92.4 billion which affected the ratio in the pillars of Iqamat Al-'Adl (upholding justice) reaching a percentage of 156% or 1.5 times more than the distribution target. The second rank is 2023 with a percentage of 60%, which is an increase of 9% from 2022. The distribution of the Tahzib Al-Fard indicator (educating individuals), especially the education zakat ratio, is a factor in improving the MSI value from 2022. The third rank in 2022 with a percentage of 51% which is a decrease of 13% from 2021 due to less zakat receipts and distribution compared to other years.

Overall, based on the achievement of zakat fund management performance in Baitul Mal Aceh, achieving an MSI score is

still not good with a percentage of 58% for the 2021-2023 period. Some performance ratios such as research, training, and publications that do not record distribution in the annual report are the reasons for the small percentage of MSI generated. As a zakat management institution, the achievement of mashlahah to mustahik is the urgency and main goal in the distribution of zakat which will later affect the performance of good management of zakat institutions. Based on research According to research Habriyanto et al., (2024) good zakat management is determined by the contribution of the quality of human resources in the field of zakat management and distribution., substantially the results of the research Mufidah et al., (2022) said that increasing religiosity within the zakat institution is emphasizing work motivation because of Allah SWT. can increase accountability for the performance of the zakat institution. So that effectively the influence of zakat empowerment can have a positive impact on the sustainability of mustahik (Ainolyaqin, 2022).

In the future, it is hoped that the distribution of zakat will also take into account in the Maqashid Syariah Index indicator which produces output based on the three pillars of Abu zahrah's maqashid sharia namely educating individuals, upholding justice, and creating welfare so that the output is able to improve the poverty level of Aceh province, which is the poorest province on the island of Sumatra in 2022 and 2023. In line with the existence of the Baitul Mal Aceh zakat institution which is expected to be effective in minimising, overcoming and overcoming poverty of Muslims, especially the people of Aceh.

CONCLUSION

1. The first concept of Tahzib Al-Fard (educating individuals) was obtained by the highest educational element indicator produced in 2023 with a ratio of 8%. The percentage of training, research and publicity indicators produced is 0% or there is no recording in the financial statements. The highest total indicator in this concept is in 2023 with a percentage of 8%.
2. The second concept of Iqamat Al-'Adl (upholding justice) has the highest percentage, namely in 2021 with a percentage of 156%. The large distribution of zakat funds can uphold justice by distributing to all mustahik who are obliged to receive zakat.
3. The third concept of Jalb Al-mashlahah (creating welfare) has the highest ratio in 2023 with a percentage of 9%. By helping the mustahik economy in providing opportunities to work, it is able to improve the mustahik living standard.
4. Overall, the performance of zakat fund management for the 2021-2023 period based on the results of the study received a percentage ratio of 58% or said to be poor. The storage of zakat funds that are not distributed is then allocated in the next period as a way to increase the distribution of zakat funds in the following year.

In connection with the results of the research obtained, some suggestions can be found as follows:

1. The researcher then wants to be able to add primary data such as interviews or questionnaires to the Baitul Mal Aceh zakat institution and zakat beneficiaries.

2. Distributing zakat funds on the Maqashid Sharia Index indicator ratio to increase the percentage of Maqashid Sharia Index.
3. Improving zakat management such as the quality of human resources and optimal zakat distribution.

REFERENCES

- Afrida, E., & Aliamin. (2018). *Analysis of the efficiency of zakat fund management in Baitul Mall Aceh Province*. 3(1), 20–36.
- Ainolyaqin, A. Y. (2022). Philanthropy of Zakat Laziskaf for Economic Empowerment of Coastal Communities. *Scientific Journal of Islamic Economics*, 8(1), 515. <https://doi.org/10.29040/jiei.v8i1.4415>
- Aljounaidi, A., Ali, M., Ahmad, Z., Atiek, A. H., & Khan, I. H. (2023). Knowledge and Awareness of Zakah among the People of Pakistan : Implications for Islamic Economics. 4(4), 346–356. <https://doi.org/10.55737/qjss.533988046>
- Elvira, R. (2022). Measurement of National Zakat Management Performance using the National Zakat Index (IZN) 2.0 and its Impact on Poverty Alleviation in Indonesia for the 2021 Period. 5(2).
- Fadilah, S., Nurleli, N., Rosdiana, Y., Nurcholisah, K., Maemunah, M., & Hartanto, R. (2021). Measuring The Performance of Zakat Programs Using The Activity Ratio. *MIMBAR : Journal of Social and Development*, 37(2), 314–326. <https://doi.org/10.29313/mimbar.v37i2.8301>

- Firman, M. S., Isman, Muhammad Ammar Al-amudi, & Prabu Arya Sembara. (2023). Zakat Fund Management Strategy for Mustahik Welfare Maqashid Sharia Perspective. *Prophetic: Journal of Islamic Studies*, 24(02), 277–291. <https://doi.org/10.23917/profetika.v24i02.2469>
- Habriyanto, A. H., Bambang, K., & Alwara'ah. (2024). Analysis of Zakat Management at the National Amil Zakat Agency of Jambi City. *JUREKSI (Journal of Islamic Economics and Finance)*, 2(2). <https://jurnal.stikes-ibnusina.ac.id/index.php/JUREKSI/article/view/1023>
- Handi Khalifah, M., Soleh Nurzaman, M., & Cholil Nafis, M. (2017). Optimization of BAZNAS Programs on Sustainable Development Goals (SDGs): Analytic Network Process Approach (ANP). *International Journal of Zakat*, 2(2), 71–83. <https://doi.org/10.37706/ijaz.v2i2.26>
- Hidayati, A., & Tohirin, A. (2019). A Maqasid and Shariah Enterprises Theory-Based Performance Measurement for Zakat Institution. *International Journal of Zakat*, 4(2), 101–110. <https://doi.org/10.37706/ijaz.v4i2.192>
- Mohammed, M. O., & Taib, F. M. (2008). The Performance Measurement of Islamic Banking Based on the Maqasid Framework. *Islamic Financial Economy and Islamic Banking*, 1967(06). <https://doi.org/10.4324/9781315590011-6>
- Mufidah, Amir, A., Hizazi, A., & Arum, E. D. P. (2022). Shari'ah Motivation and Internal Control on the Performance of Zakat Management Organizations. *International Journal of Zakat*, 7(1), 19–32. <https://www.ijazbaznas.com/index.php/journal/article/view/387>
- Mutaqin, M., & Yandri, P. (2024). Analysis of Transparency Index Measurement of Amil Zakat Institutions in Indonesia. *Journal of Theoretical and Applied Sharia Economics*, 11(1), 1–20. <https://doi.org/10.20473/vol11iss20241pp1-20>
- Nuraini, I. (2021). The Evaluation of Zakat Index Literatures. *Fara'id and Wealth Management*, 1(1). <https://doi.org/10.58968/fwm.v1i1.157>
- Prativi, Y. P., Sukmadilaga, C., & Cupian, C. (2021). The Impact Of Islamic Corporate Governance Disclosure, Islamic Intellectual Capital, Zakat, Financial Performance (Scnp Model) & Islamic Ethical Identity To Sustainable Business. *Journal of Theoretical and Applied Sharia Economics*, 8(2), 171. <https://doi.org/10.20473/vol8iss20212pp171-182>
- Zahara, A., & Nurwani. (2023). Analisis Akuntabilitas Dan Transparansi Dalam Pengelolaan Zakat Infaq Dan Dana Sedekah Dompot Dhuafa Waspada Medan. *Ekonomi Bisnis Manajemen dan Akuntansi (EBMA)*, 4(Psaka 109), 1263–1278. <https://jurnal.ulb.ac.id/index.php/ebma/index>