

Application of Amil Rights Ratio in Zakat Management Organization at LAZ YASA MALANG 2018-2021 Period

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Article Info	Abstract
<p>Article history: Received: January 15, 2025 Revised: May 28, 2025 Accepted: June 12, 2025 Available online: June 30, 2025</p> <hr/> <p>*Corresponding author email : maufiqjr45@gmail.com Phone number: 08113665100</p> <hr/> <p>Keywords: Ratio of Amil Rights, Zakat Management Institutions, LAZ YASA</p>	<p>This study aims to evaluate the financial performance of zakat management at LAZ YASA Malang from 2018 to 2021 through the application of the amil rights ratio. The amil rights ratio, including the general amil ratio, the amil-to-zakat ratio, and the amil-to-infaq/sadaqah ratio, is an important indicator in measuring the efficiency and effectiveness of fund utilization within zakat institutions. Using a descriptive quantitative method, the study analyzes secondary data sourced from LAZ YASA Malang's financial statements. The findings indicate that the general amil rights ratio exceeded the acceptable threshold (13.8%) throughout the period, suggesting potential reliance on non-ZIS funding sources. In contrast, the ratios of amil rights to zakat and to infaq/sadaqah remained within the permissible limits of 12.5% and 20%, respectively, demonstrating prudent and efficient financial management in those categories. These results underscore the importance of ratio analysis as a tool for ensuring transparency and accountability in zakat fund governance.</p>
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INTRODUCTION

Zakat is one of the pillars of Islam, the third pillar of Islam. Zakat is an obligatory and important act of worship. There are 82 verses in the Qur'an that show that zakat is closely related to prayer. In language, zakat comes from the word "*zakka, yuzakki, tazkiyatan, zakaatan*" which means *thobarob* (purification/cleaning), *namaa'* (growing/developing). Meanwhile, according to the term, zakat is giving part of one's property on the orders of Allah SWT as an obligatory sadaqah given to those determined by Islamic law. (Hudaifah et al., 2020) Zakat is one of the most appropriate ways used to foster a caring attitude towards fellow humans. Zakat also plays an important role in improving the quality of life of Muslims and to help alleviate poverty in Indonesia. In the management of zakat, management is needed so that the utilization of ZIS funds can be useful for mustahiq. The application of management has become the basis of the management of an organization including zakat management institutions.

Law No. 38 of 1999 concerning zakat management has provided clarity and recognition of the existence of Zakat Management Organizations (OPZ). However, there are still some problems regarding the selection of mustahiq which still uses a manual recording system, making it ineffective. To find out the extent to which amil zakat institutions are able to collect, manage and distribute ZIS funds, it is necessary to have good governance standards. To improve the quality of zakat management, the application of amil rights ratio in zakat management organizations can be one of the effective strategies. The transparency and accountability of zakat financial management in the Zakat Management Organization (OPZ) can be seen in the preparation of financial reports and periodic publications regulated in the Regulation of the National Amil Zakat Agency of the Republic of Indonesia No. 5 of 2018 concerning Zakat Financial Management. Every Zakat Management Organization (OPZ) is required to prepare financial statements in accordance with the Statement of Financial Accounting Standards (PSAK) No. 109 regarding Accounting for Zakat and Infaq / Donations. The purpose of the amil financial report is to provide information related to the reporting of ZIS funds regarding collection, management and distribution. (Pertiwi & Wahyuni, 2021)

Monitoring of zakat management organizations can also be in the form of financial balance sheets and activities of zakat management organizations that are open to audit. This is one way to implement the principle of transparency. As part of the accountability and transparency of zakat fund management, all activities must be reported to the public. For example, using several tools including mass media, newspapers, magazines, bulletins, radio, television, etc. If the performance of the institution is good, then the institution needs to strive for a bigger target. By striving for continuity and continuous improvement, especially in terms of service quality and organizational efficiency. A good system in the institution will create accountability and transparency in the organization, so that financial reports are accurate and precise. In addition, the security of collected zakat funds is guaranteed and easier to control. So that all transactions can be searched or traced (Khasanah, 2010).

Poverty control and wealth distribution through maximum collection and utilization of zakat, infaq and shadaqah, require serious attention. Zakat management is one of the solutions offered to overcome increasing poverty. This is exemplified by the Prophet Muhammad SAW and his companions as well as the tabi'in and tabi'-tabi'in and their followers since the golden age of Islam until today. Zakat management in Indonesia has experienced dynamic developments over a very long period of time (Ahmad, 2020).

Good financial management and accounting systems are also important to achieve several objectives, among others, finances are managed in accordance with the values of Islamic law, accountability to muzakki and the community can be implemented, needs can be anticipated early on, fund security is guaranteed, managed funds are used appropriately, effectively and efficiently. The essence of financial reporting accountability is to provide accurate information and in accordance with Islamic sharia in all organizational activities of zakat institutions and as a benchmark for assessing the performance of the duties and responsibilities of the institution. (Hakim, 2020, p. 49) Amil zakat institutions are institutions that are not profit-oriented. Although the main purpose of this institution is not to seek profit, good financial performance or management remains the most important thing to note in the performance of amil zakat institutions and financial performance. So it is necessary to organize and manage the institution's finances better, must pay attention to the value of effectiveness and efficiency of fund management and financial management. (Latif et al., 2022)

The ratio of amil rights in zakat management organizations refers to the comparison between zakat funds received and the expenditure of Zakat, Infaq, and Sadaqah (ZIS) funds. The application of this amil rights ratio helps to improve transparency and accountability in zakat management, as well as ensure the efficient and effective use of ZIS funds for the welfare of Muslims. Thus, the ratio of amil rights in zakat management organizations can improve the quality of zakat management and contribute to efforts to alleviate poverty in Indonesia. Based on the above problems, the authors are interested in further research by choosing the title **"Application of the Amil Rights Ratio in the Zakat Management Organization at LAZ YASA MALANG for the 2018-2021 Period"**. This study aims to measure and analyze amil finances at LAZ YASA MALANG in 2018-2021. This study uses a quantitative descriptive method by measuring the ratio of amil rights whose data is obtained from the LAZ YASA MALANG Financial Statements.

METHOD

This research uses a descriptive method with a quantitative approach. The authors make objective observations to collect accurate and precise information. They measure and analyze the financial performance of LAZ YASA MALANG in 2018-2021 using the ratio of amil funds issued by BAZNAS. The type of data used is secondary data. Secondary data refers to data sources that are not directly obtained by researchers, such as through other people or from documents

(Sugiyono, 2016). The data for this study were obtained from the financial statements of LAZ YASA MALANG in 2018-2021.(Sugiyono, 2013)

RESULT AND DISCUSSION

The measurement of financial ratios being studied at this time uses the financial ratio index of the zakat management organization (OPZ) standardized by the BAZNAS Central Center for Strategic Studies (PUSKAS). Based on the financial statements of LAZ YASA Malang for the years 2017 to 2021, the results of its financial ratio measurement are as follows:

Amil Entitlement Ratio

Amil Right Ratio is an indicator used to measure the effectiveness of the use of amil funds in zakat management organizations. This ratio shows the share of zakat, infaq/edakah, and CSR funds designated for the organization's operational costs.(Puskas Baznas, 2021)The calculation of the Amil Rights Ratio in the financial statements of LAZ YASA Malang for the 2018-2021 period can be seen in the following table:

Year	Results
2018	$\frac{541.515.536}{1.192.912.388} \times 100\%$
	45,3%
2019	$\frac{825.984.963}{1.108.258.866} \times 100\%$
	74,5%
2020	$\frac{546.037.794}{832.524.259} \times 100\%$
	65,5%
2021	$\frac{600.838.616}{1.230.019.666} \times 100\%$
	48,8%

Table 1.1 above shows that the ratio of amil rights in 2018 was 45.3%, in 2019 it was 74.5%, in 2020 it was 65.5%, and in 2021 it was 48.8%. These figures indicate that the ratio of amil rights in the financial statements of LAZ YASA Malang during that period was not in good condition. This is due to the ratio exceeding the reasonable limit of amil rights, which is 13.8%.

This excess ratio of amil rights may be due to two possibilities. First, it could be that this excess is taken from funds other than zakat, infaq and sadaqah funds. Second, LAZ YASA Malang

may have received additional funds from the government, such as from the State Budget (APBN). This situation shows that LAZ YASA Malang's funding sources are most likely not only from zakat, infaq, and sadaqah funds, but also from other sources that allow amil rights to exceed the predetermined reasonable limits.

Ratio of Amil's Right to Zakat

Amil's Right to Zakat Ratio is an indicator that measures the portion of zakat funds allocated to the operational costs of zakat management organizations. Amil, as one of the groups entitled to receive zakat, gets a share of the collected zakat funds. This part of amil rights adds to the operational funds for the Zakat Management Organization (OPZ). (Zilfi Ainaya Safira, 2023) The calculation of the Amil Rights to Zakat Ratio in the financial statements of LAZ YASA Malang for the 2018-2021 period can be seen in the following table:

Year	Results
2018	$\frac{137.058.468}{1.192.912.388} \times 100\%$
	11,4%
2019	$\frac{138.532.358}{1.108.258.866} \times 100\%$
	12,4%
2020	$\frac{104.065.532}{832.524.259} \times 100\%$
	12,4%
2021	$\frac{131.759.046}{1.230.019.666} \times 100\%$
	10,7%

Table 1.2 above shows that the ratio of amil rights to zakat in 2018 was 11.4%, in 2019 it was 12.4%, in 2020 it was 12.4%, and in 2021 it was 10.7%. This data indicates that the management of amil rights on zakat in the financial statements of LAZ YASA Malang is in good condition. This is because the ratio of amil rights to zakat during the period did not exceed the specified reasonable limit, which is 12.5%.

The ratio that remains below or at this reasonable threshold shows that LAZ YASA Malang is able to manage zakat funds effectively and efficiently. This good management reflects financial discipline and transparency in allocating amil rights, ensuring that zakat funds are used in

accordance with applicable regulations. Thus, LAZ YASA Malang shows adequate performance in the management of zakat funds, which is important to maintain the trust of muzaki (zakat givers) and ensure that the collected funds can be optimally utilized for predetermined purposes.

Ratio of Amil's Right to Infaq/Sedakah

Amil's Entitlement to Infaq/Sedakah Ratio is an indicator that measures the proportion of infaq/sedakah funds used for operational costs of zakat management organizations. Amil, as one of the entitled recipients of the collected zakat, will get a share of the funds, which will then increase the operational funds of the OPZ.(Puskas Baznas, 2021) The calculation of the Amil Right to Infaq / Alms Ratio in the financial statements of LAZ YASA Malang for the 2018-2021 period can be seen in the following table:

Year	Results
2018	$\frac{321.710.443}{3.293.581.813} \times 100\%$
	9,7%
2019	$\frac{464.899.111}{3.185.192.052} \times 100\%$
	14,5%
2020	$\frac{441.972.262}{4.210.476.427} \times 100\%$
	10,4%
2021	$\frac{469.079.570}{5.213.173.419} \times 100\%$
	8,9%

Table 1.3 above shows that the ratio of amil rights to infaq / alms in 2018 was 9.7%, in 2019 it was 14.5%, in 2020 it was 10.4%, and in 2021 it was 8.9%. This data indicates that the management of amil rights on infaq/edekah in the financial statements of LAZ YASA Malang is in good condition. This is because the ratio of amil rights to infaq/edekah during the period did not exceed the specified reasonable limit, which is 20%.

This ratio, which remains below the maximum limit, shows that LAZ YASA Malang is able to manage infaq and sadaqah funds properly. This proper management reflects LAZ YASA Malang's commitment to ensuring that infaq and sadaqah funds are used efficiently and effectively in accordance with applicable regulations. Good performance in the management of

these funds is important to maintain the trust of donors and beneficiaries, as well as ensuring that the social goals to be achieved through infaq and sadaqah can be realized properly. With an amil entitlement ratio that is below the reasonable limit, LAZ YASA Malang demonstrates transparency and accountability in the management of infaq and sadaqah funds. This helps maintain the reputation of the institution and encourages community participation in infaq and sadaqah programs conducted by LAZ YASA Malang.

CONCLUSION

The conclusion of this research is related to the ratio of amil rights at LAZ YASA MALANG. The measurement of amil rights ratio is very important for institutions, namely to assess how efficient and effective the use of amil funds in the activities of collecting and distributing zakat, infaq and sadaqah funds. In other words, the ratio of amil rights helps us to understand the extent to which the funds spent by zakat institutions for operational activities, such as administrative, marketing and management costs, can provide maximum results in terms of collecting and distributing ZIS funds to those in need. The ratio of amil rights in LAZ YASA MALANG is divided into 3 ratios, including the ratio of amil rights, the ratio of amil rights to zakat and the ratio of amil rights to infaq / alms. The ratio of amil rights is effective and efficient because the average value is not more than the specified interpretation.

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