EFFICIENCY OF ZAKAT MMANAGEMENT OORGANIZING (OPZ) IN INDONESIA

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Abstract

National charity potential in Indonesia is very large, but not comparable to the fact that the number accumulation ZIS in Indonesia. Then, needs to be done to optimize the potential of zakat is one of them with efficiency. The purpose of this study was to determine the level of efficiency of Zakat Management Organization (OPZ). The sampling technique used in this research is purposive sampling by taking a sample of 2 organizations zakat is BAZNAS and PKPU. The data used in this research is secondary data obtained from financial statements published by BAZNAS and PKPU. Measurement of efficiency in this study using Data Envelopment Analysis (DEA).Input variables used in this study is the operational costs and personnel costs, while the output variable is the receipt and disbursement of zakat. Results from this study showed that only BAZNAS who always achieve efficiency levels of 100 percent during 2011-2013, while PKPU experiencing fluctuating conditions of efficiency. On average achievement BAZNAS efficiency from 2011 through 2013 is equal to 100 per cent, while the average achievement of efficiency PKPU fluctuated during the period 2011-2013 amounted to 52.13 percent.

Keywords: *Efficiency, DEA, OPZ*

INTRODUCTION

Indonesia as one of the developing countries in the world, in 2013 recorded the Gross Domestic Product (GDP) per capita of Indonesia Rp 36.5 million, equivalent to $ 3,499.9 (BPS, 2014)., the main problems still facing Indonesia today is the problem of poverty. According to the Central Statistics Agency (BPS), in March 2014 the number of poor people in Indonesia reached 28.28 million or an increase of 110 thousand people compared to March 2013 period amounted to 28.17 people. The poor population increases along with rising poverty line in the period March 2013 to March 2014 amounted to 11.45% of Rp 271.626 per capita per month to Rp 302.735 per capita per month.

Data obtained from Forbes that the 19 richest people in Indonesia entered the list of the richest people of the world (Forbes, 2014), with a fortune of $ 47.65 billion or 5.5 percent of the GDP in 2013, which amounted to $ 868.35 billion. In addition, the Gini ratio numbers Indonesia in 2013 reached 41.3 percent greater than in 2009 accounting for 37 percent. According to BPS (2009)

that the higher Gini ratio will make a great income gap of the distribution in a country. So, there has been a widening economic gap between the rich and the poor. Seeing this problem, one solution is offered in Islam is zakat obligation.

Zakat is one of the pillars of Islam and the Holy Quran pay the zakat status in conjunction with liabilities to uphold the prayer. Ali (2006: 38-39) states that the obligation of zakat has various strategic function in Islamic doctrine. Zakat does not only serve as a form of worship to God and moral liabilities for Muslims, but also serves as an alternative fiscal policy instrument to achieve equitable distribution of income among Muslims. Zakat is a means to achieve social justice that has been outlined at the teaching about Islam.

The real proof of Muslims concern for the poor and underprivileged is with the charity. A Muslim who has the economic capacity (muzakki) are required to set aside part of his property to give to people who deserve it or called mustahik. it only took a small part of the treasure muzakki with certain conditions of the property must be given zakat. Given the zakat to the poor, it can be expected to raise the degree of the poor man and can help out of difficulties.

However, that does not mean the zakat can resolve poverty in his life. Everyone has a duty to improve the quality of life especially of the poor is how they are able to try to fulfill their needs in order to worship Allah.

According to data from the Pew Forum on Religion & Public Life (2010) Indonesia first ranks as the country that has the largest number of Muslim population. Residents who believed in Islam in Indonesia is very large at around 12.7 percent of the total Muslims in the world. In 2010, followers of Islam in Indonesia around 205 million people or 88.1 percent of the population. With a number of the world's largest Muslim population, Indonesia has a great potential in zakat in Indonesia.

Public awareness of Muslims in Indonesia to pay the zakat is still low, so that zakat is also less than optimal. The collection of the zakat in Indonesia are still having problems, so that the great potential of the zakat can not be fully explored optimally. According to research BAZNAS and Faculty of Economics and Management (FEM) IPB in 2011 shows that the national the zakat potential reached 3.4 percent of the total Gross Domestic Product (GDP). With this percentage, then the potential of the

zakat in Indonesia every year no less than Rp 217 trillion. But in fact, the number of collection ZIS in Indonesia is not comparable with zakat potential.

Based on the results of a survey conducted by the Public Interest Research and Advocay (PIRAC) in 2007 that the level of awareness muzakki in Indonesia is still low, only 55 percent. It is still very small because of the awareness that does not include muzaki willingness to pay the zakat. Of the 55 percent, who do not want to pay the zakat to 100 percent, but only 95.5 percent. Here is the data of amount ZIS collection from 2008 to 2011:

Table 1

The collection amount of ZIS in Indonesia

Years	Total ZIS	The Annual Growth
2008	920 bilion	-
2009	1,2 trilion	30,43
2010	1,5 trilion	25,00
2011	1,7 trilion	15,00
2012	2,2 trilion	27,17

From the above table it can be seen that the number of ZIS collection is not comparable with the potential a national zakat. amount of zakat collected by organizations zakat (OPZ) in 2009 amounted to Rp 1.2 trillion. As in previous years, the funds that can be collected zakat grew 30.43 percent compared with the previous year. In 2008 the Zakat funds that have been collected and professionally managed to reach Rp 920 billion. From the zakat is only 6 per cent of people who want to channel their zakat through Badan Amil Zakat (BAZ) and 1.2 percent to Amil Zakat Institution (LAZ), while the rest stated that they chose to channel their zakat through a mosque or a special committee around their home (**PIRAC, 2007**).

According to the Chairman of the National Zakat Agency (BAZNAS), Didin Hafidhuddin stated that zakat collected in 2010 amounted to Rp 1.5 trillion, or an increase of the amount in 2009 to Rp 1.2 trillion. Despite the increase in the number of collection each year, but growth per year decreased from 2009 to 2011, this was due to the management of zakat is still problematic,

as awareness of the major companies and communities in the alms giving is still low. In addition, due to lack of socialization and information from the national zakat agency. But, ZIS collection growth annually increased again in 2012 for having the Law No. 23 of 2011 on the Management of Zakat in which the law can protect the fund's people that well-managed and the potential the collection of zakat will be maximized and services to mustahik also be optimized. This was evidenced in 2012 ZIS collection growth per year has increased.

Not match a potential a major national of zakat is the fact that the total accumulation of ZIS collected in Indonesia, it is necessary to more serious efforts in managing of zakat so that the great a potential the collection can be realized and can be distributed appropriately to the public. Which in turn can help reduce the problem of poverty of the population. a potential of zakat that encourages developing management organization of zakat in Indonesia either managed by the community and government. According to data FOZ (Zakat Forum) in 2009, there were 19 organizations Zakat official business and confirmed at the central level, is composed of 1 National Zakat Agency (BAZNAS) owned by the government and 18 Amil Zakat Institution (LAZ) managed by the private sector.

By looking at the development of zakat management organization and lower revenue realization ZIS, it caused by several things. First, lack of awareness muzakki because muzzaki's knowledge about zakat is low, Second, the low efficiency and effectiveness tasharruf (utilization) of zakat funds. Third, weak regulatory framework and institutional of zakat because of nothing controller and regulatory agencies lack of clarity about the relationship with the tax of zakat **(PEBS-FEUI & IMZ, 2010)**.

Islam is more support for collecting of zakat collectively through an amil zakat than managing individual (PEBS-FEUI & IMZ, 2010) It so, it is necessary amil of zakat professional, trustworthy and credible in its performance managing of zakat so that the zakat can be collected and managed optimally to improve the welfare of the people. In Indonesia currently an amil zakat management institutions have been regulated in Law No. 23 of 2011 on the

Management of Zakat which replaced Law No. 38 of 1999.

Based on this phenomenon, the authors conclude that the necessary research to further assess how efficient organization of zakat in allocating the various sources of input to produce a variety of output because basically every company always want to be efficient. In this study, the authors chose BAZNAS and 1 LAZNAS to study because BAZNAS the only organization Zakat Management (OPZ) managed by the government, while PKPU is OPZ included in 19 the Organization business Zakat are officially confirmed by the government and allowed to operate in managing of zakat funds , donation, and alms in Indonesia.

LAZNAS observed in this study is PKPU. According to Forum Zakat (FOZ) in 2011 that PKPU included in LAZNAS classification, based on the average zakat collection of more than Rp 30 billion, or can be regarded as OPZ with zakat fund raising upper class. In this study, the authors used method of Data Envelopment Analysis (DEA) as a measure of efficiency. Therefore, the title of this research is "EFFICIENCY OF ZAKAT MANAGEMENT ORGANIZATION (OPZ) IN INDONESIA WITH DATA ENVELOPMENT ANALYSIS **(case study: BAZNAZ and PKPU)**"

REVIEW OF LITERATURE AND HYPHOTHESIS DEVELOPMENT
Definition and Principles of Zakat

The word zakat terms of the language is sacred, grow, blessing, and commendable, are all used in the Holy Quran and hadith. In the Al-Quran zakat is also mentioned with the word Sadaqah, so Mawardi said that sadaqah is zakat, and zakat is Sadaqah, different names but the same meaning **(Qaradawi, 2010: 34)**.

According Hafidhuddin (2002: 7) in terms of language, the word zakat has several meanings, namely al-barakatu 'blessing', al-Namaa 'growth and development', ath-thaharatu 'sanctity', and ash-shalahu 'completeness'. While the term, although the scholars bring it to the editor rather different from each other, but the principle is the same, namely that zakat is part of a property with certain requirements as well.

According to Shaykh Muhammad Abdul Malik Al-Rahman (2000: 2) in terms of Syar'i zakat is wealth which Allah has commanded to be given to those who deserve it as has

been stated in the Holy Quran or may also be defined by levels on certain specific property granted to a particular class that given from people who have been subject to an obligation to expend zakat.

Maliki defines zakat by taking out some special treasures that have reached nishab (minimum quantity limit that obliges zakat) to the people who deserve it. Hanafis defines zakat by making a special wealth of that particular treasure as belonging to a particular person, which is determined by the Shari'ah because of Allah. Shafi'ite madhhab, charity is an expression of the release of treasure in accordance with a special way. Meanwhile, according to Hanbali, zakat is the right to be paid from the treasure that are specific to particular groups: the group also commanded in the Holy Quran **(Zuhaily, 2000: 83-84)**.

Economic thinkers of Islam contemporary defines zakat as a treasure that has been set by the government or authorities to the general public or individuals shall be binding and final, without obtaining certain benefits by the government in accordance with the ability of the owner of treasure, which is allocated to meet the needs of eight groups that have specified in the the

Holy Quran, as well as to meet the political demands for Islamic finance **(Ali, 2006: 7)**.

Allah gave the command to His Rasul and those whocharged with leading the people after him to take alms from the rich treasure of the obvious requirements because the zakat can clean and purify themselves from nature bakil, greed and elevating them into people who are sincere **(Zuhaily, 2003: 27)**.

Zakat is not only individual worship but it is Maliyah ijtima'iyyah worship zakat which has an important position, strategic and decisive. Meanwhile, according to Yusuf Qaradawi (1993) ijtima'iyyah maaliyah worship is worship that is performed by human beings, so the zakat must be actualized and applied in the economic life of the people as a mercy to mankind **(Bariadi Lili et al, 2005: 16)**.

Zakat obligatory upon the Muslims who have enough wealth ratio, which is the minimum amount of treasure that must be issued zakatnya.Jika less than that wealth is not known when the haul zakat. As for is obliged to issue a zakat that has met nishabnya (owned enough within one year) **(MORA, 2003: 117)**.

Zakat obligatory upon the Muslims who have enough wealth nisbah (ratio), which is the minimum amount of treasure that must be given zakat. If it is less than it wealth has not been subject to zakat. The haul is the time when the zakat must issue which has met nishabnya (owned enough within one year) (**Mora, 2003: 117**).

Budi Prayitno (2008: 14) states that the substantive, zakat, infaq, and sodaqoh is part of a religious mechanisms with a core spirit of equal distribution of income. And also according to Yusuf al-Qaradawi in Budi Prayitno (2008: 14) that zakat was taken from the treasure of people redundant and distributed to the needy. Zakat is not intended to impoverish the rich nor to harass the efforts of the rich. This is because zakat taken from a small part of his property to some specific criteria that must zakati. Therefore, the allocation of zakat funds can not given arbitrarily and may only be distributed to particular groups of people.

Hafidhuddin (2002: 3) states zakat is the only worship which have specialized staff to manage it, as explicitly stated in Surah At-Tauba verse 60. He said that through the institution amil zakat management has several advantages, namely: (i) more in accordance with the guidance of sharia, Shirah Nabawiyya and Shirah friends and generations thereafter, (ii) ensure the certainty and the discipline of zakat payers, (iii) to avoid inferiority of mustahik if they relate directly to muzakki, (iv) to achieve efficiency and management effectiveness and utilization of zakat, and (v) as symbols of Islam in the spirit of the Islamic government.

The fundamental purpose zakat worship it is to solve various social problems like unemployment, poverty, etc. zakat distribution system is a solution to these problems by providing assistance to the poor regardless of race, color, ethnicity, and other worldly attributes (**Al-Qaradawi, 2002: 143**).

With that goal, then Allah requires that zakat and ordered infaq and alms it as the foundation terhdap survival of Islam in the face of the earth by taking zakat, infaq and alms from those who can afford and give it to the poor, for help in covering the material needs, like well as the need to eat, drink, clothing, shelter, and also biological needs (married). With zakat, infaq, and alms, this allows the poor to participate in community life and also obligations in worship to Allah

SWT, and help build a society. In addition they also feel a part of society and not be marginalized communities or community garbage **(Yusuf Qaradawi, 2005: 27)**.

However, a potential the people in zakat is not utilized optimally. Some people, looking at zakat as a a routine obligation undertaken every year, without looking at their economic empowerment. Whereas zakat could be one solution to the various problems of contemporary economic alternative, if the potential is there to him professionally managed for economic activity **(Bariadi Lili et al, 2005: 16)**.

According to Husni Shabri (2011: 22) states that zakat contains six fundamental principles in its regulation, namely:

1. The first principle is the belief in Islam, because of zakat is a worship and in carrying out its obligations based on the spirit of faith and belief.

2. The second principle is the zakat meet the norms of justice.

3. The third principle is the principle of productivity. Zakat obligatory if already up nisab. Nisab on Zakat is calculated based on those time for one year. one year is a time when

wealth has value productivity. Zakat relationship can vary depending on the type of property.

4. The fourth principle is the logical, which must pay zakat is the adult and sane. Minors are not exposed to compulsory zakat his property unless treasure is managed by a guardian.

5. The fifth principle is the principle of simplicity. Many dispensation and ease of zakat and zakat collection due to the nature of Islamic law on economic ethics. for example, people who owe money are not subject to zakat even obliged to accept zakat. The payment of zakat with values so low (2.5%) are not required to zakat to people outside Islam.

6. The sixth principle is the principle of freedom. People who are not independent are not obligated to zakat because basically they are in trouble and can not achieve optimum productivity.

Basic Law Zakat

Zakat is an obligation that was ordered by Allah to every Muslim. Legal zakat is definitely for every Muslim who can afford, have excess treasure and already comply with the zakat. Paying

zakat is a form of faith of a Muslim to Allah and the order to take zakat of every Muslim who already comply with the tithe can be seen in the Holy Quran and hadith, among others:

1. At-taubah verse 103

"Of their goods, take alms, that so thou mightest purify and sanctify them; and pray on theid behalf. verily thy prayers are a source of security for them; and Allah is One Who heareth and knoweth".

2. At-taubah verse 60

"Alms are for the poor and the needy, and those employed to administer the(funds); for those whose hearths have been (recently) reconciled (to Truth); for those in bondage and in debt; in the cause of Allah; and for the wayfarer;(thus is it) ordained by Allah, and Allah is full of knowledge and wisdom".

3. Adz-dzariyat verse 19

"And in their wealth and possessions(was remembered) the right of the (needy), him who asked,and him who(for some reason) was prevented(from asking)".

4. Al-baqarah verse 43

"And be steadfast in prayer; practise regular charity; and bow down your heads with those who bow down(in worship)".

5. Hadith of propeth SAW

On the authority of Abdullah ibn Umar ibn Al-Khattab (may Allah be pleased with him) who said: I heard the Messenger of Allah (peace be upon him) say: Islam has been built on five [pillars]: testifying that there is no god but Allah and that Muhammad is the Messenger of Allah, performing the prayers, paying the Zakah, making the pilgrimage to the House, and fasting in Ramadan. Hadith When the Messenger of Allah, peace and blessings be upon him, sent Mu'adh to Yemen, he said to him If they accept that, then teach them that Allah as obligated charity to be taken from the rich and given to the poor.

Purpose and Hikmah of Zakat

As form of obedience of muslims to Allah swt and obligatory to another mankind, zakat also called ibadah maaliyah ijtihadiyah. According to Hafidhuddin (2002:55) zakat has purpose on building people's welfare:

1. build the spirit of social solidarity among mulims

2. tighten the gap of economic and social in society

3. overcome the expense if conflict or chaos happen

4. overcome the expense if natural disaster happen

5. provide funds for poor, unemployment, and other social misfits, including provide funds for those who want marry but don't have money for that.

Hafidhuddin (2002:9-15) stated that zakat also contained huge hikmah and benefits, for people who pay zakkat (muzakki) and people who have right to receive zakat (mustahik), and society:

1. As a form of obedience and gratitude to Allah SWT, increase good character with high humanism value and decrease stingy and greed, increase life's peace, also develop the wealth. this follow with Allah's word in surah at-taubah:103 and surah ar-rum:39

2. Helping dhuafa (economicly weak people) or other mustahik to better life and prosperous, so they can fulfill their needs and worship Allah SWT and avoid from dangerous of kufr also destroy jealousy which come when poor one look at rich one and rich one doesn't care about them.

3. as charity between rich people and mujahid which all their live spent on Allah's path and doesn't have time to their family needs, as Allah SWT said in Quran Al-baqarah:273

4. Zakat is one form of social care which is mandatory in Islam. through zakat people life will be cared goodly

5. As source of funding for muslim infrastructure development as worship, education, health, and economy also as development way muslim human resources

6. Spread good and right business etiquette. because zakat is not only about clean the dirty wealth but also give other people right from our wealth following Allah's order in Al-baqarah:267

7. From people prosperity development side, zakat is one of tool for spread the revenue. A well run zakat, may increase economic development. According to Mustaq Ahmad, zakat is main source of income for country and also basic of economic life in Quran. Zakat will prevent the wealth only stock in one place and push people to invest and promote distribution.

Zakat Management

According to constitution No. 23 2011, zakat management is an activity which involves planning, organizing, implementation, and control of distribution and utilization zakat. While

the purpose of zakat management is to increase efficiency of zakat management service, also increase the benefit of zakat to realize people prosperity and poverty alleviation.

Zakat management includes socialization, collection, distribution, utilization, and control of zakat, so zakat is a process in organizing in collecting zakat, distributing zakat to people in need, and utilization and control in zakat process.

In Constitution no 23 2011 article 2 it said that zakat management based on:

1. Islamic Syariah
2. Amanah
3. Expediency
4. Justice
5. legal certainty
6. integrated
7. Accountability

According to standard operating procedure zakat management institution Indonesian ministry of religion (2012:56-57) there are 3 procedure in zakat management pattern:

1. Collection

Zakat collection will be done by amil zakat institution by receiving or collecting from muzakki as announcement from muzakki

2. Distribution

Every amil zakat institution after collecting zakat, the funds must distributed to people in need according to islamic law

3. Utilization

Zakat utilization reserved for consumption and production needs.

Hassan Saleh (2008:171) said that as muslim nation source of fund, zakat can be a very large capital power if helped by good management. So will need some conditions like:

1. existence of people awareness about purpose, aim, and hikmah of zakat
2. exsistence of truly amanah (trusted) amil zakat, and responsible in this life and next
3. existence of planning, organizing, actuating, and controlling of management and implementation of good zakat.

Professional management is needed in zakat so zakat can have real effect and benefit socially or economically to all people. State has significant role in zakat management, where in Quran said that state involvement is very needed in zakat management. Zhuaili (2003:611) said that 'amiliina 'alaiha is collector sent by imam or government to collect zakat.

Government role in zakat management gives significant effect to the sucess of zakat's social dimension. There are 3 important aspect related with zakat institution in indonesia, legal formal, governance, and networking.

Legal formal aspect includes the regulations of zakat's institution. governance aspect include the creation of standarization of zakat and apply the basic prinsips principal of institution governance with transparency and accountability. Both of this aspect whether direct or indirectly affect the thrid aspect is networking of zakat's governance in Indonesia **(IZDR, 2010:20)**.

According to operational standard procedure zakat maintainer institution, Ministry of religion Indonesia (2012:34-36) the main goal for zakat governance is:

1. Increase the people's awareness in zakat's prayer service. As reality shows that most of rich muslims in Indonesia haven't done his/her zakat prayer, clearly it's not about the ability but it's about lack of awareness of zakat prayer.

2. increase the function and role of religion in effort to people's prosperity and social justice. zakat's maintener or amil is one of institution can be used to increase people's prosperity also push the justice of wealth distribution. Because zakat collected from rich man and then given to poor weak people in region where the zakat collected. clealy this will make the fund flow from the rich to the poor in many form, whether its consumptive or productive. zakat will increase the social solidarity, reduce the social gap and will reduce the criminality rate in people.

3. increase the useful of zakat. every zakat's institution have database about muzakki and mustahiq. The muzakki profile must be collected to know the potential or the chance to socialize the muzakki. For mustahiq, the distribution program and the use of zakat must go along the mustahiq can increase his life quality, from mustahiq to muzakki.

In constitution no. 23 year 2011 section 3 mentioned the goal of zakat's management:

1. increase the efficiency in zakat management

2. increase the benefit of zakat to create people prosperity and reduce of poverty.

Zakat's Management Organisation

Zakat managemet institution is a non profit institution with a goal to help people of islam in distribute the zakat, infaq and sodaqoh to people in need by including some people which are zakat giver, management, and receiver. In some cases, the fund manager is not from the zakat institution known by the giver. The institution management wants the trust from fund giver. Fund receiver want transparency from fund management **(Brown and Moore,2001)**.

According to Widodo and Kustiawan (2001:6) zakat institution manager (OPZ) are institution with zakat management activity. The definition of zakat management according to constitution no. 38 year 1999 about zakat management, zakat is an activity of planing, organizing, distributing, and utilization of zakat.

According to statement of standard financial accountant (PSAK) no.45 about nonprofit organization, stated that OPZ is a nonprofit organization with some characteristic:

1. Receive fund from muzakki and hope no benefit or any economic profit equal to the fund received.

2. Produce goods and services without amiming to get profit(if got profit, the total will never shared to the founder or owner)

3. NO owner, means that the owner can't be sold, moved or rebuy, or the own doesn't mean proportion of share when liquidation or dismissal **(FOZZ, 2005)**.

According to Bustami (2005:174) nonprofit organization is an organization move in social development and aims to help people solve the private problem, family or society so they can adapt or increase the social role (without profit) because the main goal is to social development not financial development (profit).

In Ministrry of religion rule number 373 year 2003, there are 2 type of OPZ:

1. Amil zakat agency (BAZ), organization of zakat management created by goverment and stand from people and government with objective to collect, distribute, and utilize the zakat following the religion rule.

2. Amil zakat institution (LAZ), organization of zakat management created by people and strengthen by government to do the collect, distribute, and utilize of zakat following the religion rule.

According to standard operational procedure of zakat institution management ministry of religion of Indonesia number 23 year 2011 about zakat management also in minister of religion rule number 581 year 1999 about implementation of constitution number 38 year 1999 about zakat management, also rule of Direktorat Jenderal Bimbingan Masyarakat Islam number D/291 year 2000 about technical rule of zakat management.

According to FOZ data there are 19 organization of zakat management in Indonesia which officially strengthen in central, 1BAZNAS owned by government and 18 LAZ managed by private, Dompet Dhuafa Republika(DDR), Pos Keadilan Peduli Umat (PKPU), Amanah Takaful, Baitul Maal Muamalat (BMM), Yayasan dana social Al-falah (YDS Al-Falah), Baitul Maal Umat Hidayatullah (NMH), Yayasan Dana Sosial Al-Falah (YDS Al-Falah), Baitul Maal Hidayatullah (BMH), Pusat Zakat Umat Persatuan Umat (PZPU), Baitul Maal Umat Islam BNI (BAMUIS BNI), Dewan Dakwah Islamiyah Indonesia (DDII), Yayasan Baitul Maal BRI (YBM BRI), Baituz Zakat Pertamina, Rumah Zakat Indonesia (RZI), and Dompet Peduli Umat Darut Tauhid (DPUDT).

According to standard operational procedure of zakat institution management ministry of religion of Indonesia (2012:37), the technical operational and management of zakat is done by amil with some criteria as following: amanah, visioner, dedicated, professional, and high integrity.

Financial Report Zakat Management Organisation

Financial report is an information that describe the financial condition of a company, and even further the information can be used as picture of financial performance the company.

Teten Kustiawan, dkk., (2012:27-28) stated that financial report of amil zakat institution is the medium of responsibility from management about manage the fund trusted to them and aim to provide information about report, colect, distrubute, and utilize the ZIS (zakat, infaq, sadaqah). Financial report use to people in need or the user of financial report (muzaki, supervisor, goverment, another instituion and people) in decision making of economy, social rationaly.

According to statement of standard financial acountant(PSAK) 45 stated that the main aim of financial report is to provide a relevant information to fulfil the need of contributor, member of nonprofit institution, creditur, and another party which give source of fund to non profit institution.

According to PSAK NO.45 required nonprofit organisation to provide set of financial report include:

1. Financial statement
2. Activa statement
3. Cash flow statement
4. notes of financial statement

According to PSAK 109 stated that theese statement are avalid to amil who collect and distribute the zakat. The things that needs to be discover by amil about transactions are:

1. Zakat distribution policy, such as the act of determining priority scale of distribution and received
2. Divide between amil fund and non amil fund from zakat receiver policy, such as precentage of divide, reason, and consistency of policy;
3. Method of determining the zakat receiver non cash asset

4. Details of total fund distribution include total expense and fund received by mustahiq directly; and
5. Special connection between amil and mustahiq include special connection, total and kind of distributed assets and percentage of the distribution from total distribution.

Kustiawan and Widodo (201:27) stated that the aim of financial report OPZ are:

1. Served the information whether OPZ has done the activity follow the sharia Islam rule.
2. Evaluate the management of OPZ in doing their task and responsibility.
3. Evaluate the service or program given by OPZ and its ability to keep give service or program.

Efficiency

Hendri tanjung and Abrista Devi (2013: 320) states that in the conventional management theory, organizational performance judged on how well an organization is able to minimize costs and create wealth. The company's ability to utilize existing resources at the lowest possible cost and generate output as much wealth gave birth to the concept of efficiency.

Based on the company's viewpoint known three kinds of efficiency, namely **(Prasad, 2007)**:

1. Technical efficiency can reflect the company's ability to achieve optimal output level using certain input level. This measures the efficiency of production processes in generating a specific output by using inputs to a minimum. In other words. A production process is said to be technically efficient if the output of goods can no longer be increased without reducing the output of other goods.

2. allocative efficiency can reflect the company's ability to optimize the use of inputs with the pricing structure and technology. Terminology Pareto efficiency is often equated with allocative efficiency to honor the Italian economist Vilfredo Pareto who developed the concept of efficiency in exchange. Efficiency Pareto said that production inputs are used efficiently if the input is no longer possible to be used to promote a business without causing at least one other business situation worse. In other words, if the input is allocated to produce output that is unusable or unwanted consumer, this means that the input is not used efficiently.

3. Economic efficiency, the combination of technical efficiency and allocative efficiency. Economic efficiency is implicitly the concept of least cost production. For a given level of output, a production company is said to be economically efficient if the company is using cost where the cost per unit of output is the most minimal. In other words, for a given level of output, a production process diakatakan economically efficient if no other process can be used to produce the output level at the cost per unit is the smallest.

Muhammad Afif Amirillah (2010: 22) states that efficiency is the ratio between output and input relating to the achievement of maximum output with a number of inputs, so the ratio of input and output large that its efficiency is getting higher and efficiency can also be argued that good input in producing output ,

According to Muhammad Ghafur (2007: 119) the efficiency is always associated with the use of resources to achieve a goal. Thus, an activity can be said to be efficient if it can obtain the

same results with other activities, but resources are used less. The level of efficiency is measured using indicators of the ratio between the value added (value added) and the output value. Thus, the higher the value of this ratio will be higher the level of efficiency.

Meutia Lulu (2012: 44) states that efficiency is used to measure the organization's ability to use certain resources to obtain maximum results using minimal resources or to certain results by looking at the relationship between the inputs to the outputs achieved.

Efficiency can be defined as the ratio between output and input, when efficiency refers to the relationship between output and input, and there are three factors that lead to efficiency as follows Muhammad Ghafur (2007: 120):

1. If the same input can produce a greater output.
2. With a small input can produce the same output.
3. With greater input can produce a greater output.

Results efficiency value will show the scale of 0-1 (zero to one), where if the result shows the efficiency of "0", the business unit under test is not very efficient. While the value of "1"

indicates that the business unit is highly efficient. Efficiency values are relative (not absolute) and the resulting value is to compare between each business unit-business units in the data set to be analyzed.

Hendri cape and Abrista Devi (2013: 332) mentions frontier analysis using two approaches commonly used model, namely the model Charnes, Chooper and Roodes (CCR), which was developed in 1978 and the model Banker, Charnes and Cooper (BCC) in 1984. Model CCR (ratio) is a widely used model in the model of DEA.

1. Constant Return to Scale (CRS)

This model was developed by Charnes, Cooper, and Rhodes (CCR model) in 1978. Definition models with CRS DEA assumes that the production process follows the CRS, which means that any increase in proportion to the input certain percentage will increase the output by the same percentage. This assumption is valid only if each business unit observed already producing at maximum capacity (optimum scale). The CRS efficiency assuming overall technical efficiency. To get a score of efficiency for the company i (θ), which has one input x and one output y, is

obtained by solving a system of linear equations as follows:

$$Min^{\theta}\lambda\theta$$

$$St \quad -y_t + Y\lambda \geq 0$$

$$\theta x_t - X\lambda \leq 0$$

$$\Lambda \geq 0$$

Description:

$Y = y_1 + y_2 + \ldots\ldots + y_n$

$X = x_1 + x_2 + \ldots\ldots + x_n$

N = the number of business units observed

x1 = input x to the business unit 1

y1 = output y for the business unit 1

λ = vector of constans

2. Variable Return to Scale (VRS)

This model was developed by Banker, Charnes and Cooper (BCC model) in 1984 and is a model of development of the previous model, the CCR. In real conditions, competition and financial constraints often can cause a business unit does not operate at optimal. Though CRS assumption applies if the observed business unit operating at optimal scale. Therefore banker, Charnes and Cooper in 1984 introduced a VRS DEA model.

Technical Efficiency (TE) are calculated by the model is referred to as the efficiency VRS Technical Pure (Pure Technical Efficiency [PTE]), hereinafter referred to as technical efficiency.

By doing frontier estimation using CRS and VRS models, it can be done decomposition Technical Efficiency Overall (Overall Technical Efficiency [OTE]) into Pure Technical Efficiency (Pure Technical Efficiency [PTE]) and scale efficiency (Efficiency Scale [SE]). Then it is a mathematical calculation (Tanjung and Devi, 2013: 333):

OTE = PTE x SE

Definition of efficiency with VRS DEA obtained by searching for the following equation system solution, which is actually similar to the equations in the CRS model, but using convexity constraint N1 'λ = 1, so that:

Min 〖〗 ^ θ λθ

-y_t + Yλ ≥0

θx_ (t) - Xλ ≤0

N1 'λ≥1

λ≥0

Description:

$Y = y\_1 + y\_2 + \ldots\ldots + y\_n$

$X = x\_1 + x\_2 + \ldots\ldots + x\_n$

N = the number of business units observed

x1 = input x to the business unit 1

y1 = output y for the business unit 1

N1 'λ = N x 1 vector 1

Hendri Cape and Abrista Devi (2013: 322) mentions the measurement model of efficiency can be viewed through two approaches, namely:

1) Approach the input side

Input side approach used to answer how much the input quantity typically can be reduced proportionally to produce the same quantity of output. Input approach is used if the market conditions are already experiencing the level of "saturated" so companies need to know the level of efficiency of the resources that exist today. By using the input-oriented model, then the model will calculate the measurement inputs needed to produce efficient performance with a fixed output.

2) Approach the output side

In contrast to the approach of the input side to answer how much the input quantity can be reduced proportionally to produce the same quantity of output, the output side approach to answer how much the quantity of output can be increased in proportion to the quantity of the same input. This approach is used when market conditions are still good that the manufacturer is expected to maintain or even increase the output with the same inputs. By using output-oriented model, then the model will calculate the increase in output required to produce an increase in output needed to produce efficient performance with the proper input.

There are three approaches used in the method of parametric Stochastic Frontier Analysis (SFA), Distribution Free Analysis (DFA), and non-parametric Data Envelopment Analysis (DEA) to define the relationship of input and ouput in the activities of financial a financial institution that is **(Hadad, et al. (2003: 3)**:

1) Assets Approach (The Asset Approach)

Asset approach reflects the primary functions of a financial institution as the creator of loan (loans). In this approach, the output is defined in the form of assets.

2) Production Approach (The Production Approach)

This approach considers institution as producer of deposit accounts (deposit accounts) and loan (credit accounts) and defines the output as the amount of labor, capital expenditure on fixed assets and other materials.

3) Approach Intermediation (The intermediation Approach)

This approach assumes that the financial institutions acting as intermediaries

between savers and borrowers and bringing the total credit and securities as output. While deposits with labor and physical capital is defined as input **(Sufian, 2006: 38)**.

Efficiency Zakat Management Organization

Joelani (1994: 24) states that there are measures of efficiency (performance) non-profit organizations such as LAZ can be:

1. Benefit, stated financial measures of social value attached to organization services. Financial assessment of the benefits include two components, namely, social spending and an increase in people's income (in the amil zakat institutions referred to society is mustahik).

2. Outcome, declared non-financial measures of social benefits given organization. Examples mustahik number that has increased revenue.

3. Output, stating the various sizes of the volume of activity regardless of whether the output is directed to the organization's desired outcome. Examples amount mustahik empowered.

4. Input, showed non-financial measures of the types of resources used by an organization.

5. Cost, shows the monetary value of all resources used by organizations to improve care services.

Philosophy Hahslm

A. Ontology

Each whole concept definitely has a consistent rationale. In general knowledge concepts are always consistent and actually will be universally understood as a form of basic values that will be owned by other forms. So is the Ontology of true universal concept is derived from "The One" that is Allah. And the Creator gives a signal that the universal form of the universe can be named as Islam. The system is part of the real world, consisting of various elements on a place and a time limit. Components and processes that interact designed based on the concept that was developed in accordance with the desired objectives. (Khalid Saeed, Development Planning And Policy Design: A System Dynamics Approach **(Cambridge: Avebury, 1994), p. 24)**.

That the system of life of human beings, in the neighborhood, and the universe originated from the concept of Islam. In other words, the concept of creation is the beginning of Islam.

In ontology all creation or the creation or the universe is a system and

the basic system is called Islam. On the basis of this system, sub-system that exists in the universe would be consistent with the basic system. Throughout elements of the system is still not a creation of human beings or not.

B. Epistemology

Islam is defined as a system that is holistic, comprehensive, or thorough. Islam thorough then that is the epistemology of the concept of the tree that is being developed is Kaffah.

The word Islam has the root word of three letters and the first letter is the letter "a" or aleph, then the letter 's' or sin, the letter 'l' or lam, and the letter 'm' or meme. There is a verse that supports the ontological meaning of Islam is the Qur'an. Ali Imran [3]: 19. Surely Din Allah is Islam. God exists in every single system where the system is Islam.

Development of epistemology in Islamic Economics that Kaffah presenting new terminology into a Kaffah Sinlammim approach. This is in accordance with the contents of the Koran that reads 'silmi Kaffah', with the explanation that the word 'silmi' is a derivation of the letter lam mim sin.

Epistemology is supported by the Koran Surah al-Baqarah [2] paragraph 208 which reads:

Meaning: O ye who believe, you go into Islam kaffah (complete).

This is analogous to two different things such as words of joy and words of warning refer to the word in the Koran. QS. Saba [34] Paragraph 28, which states two things: the "bearer of glad tidings and a warner.

C. Axiology

Starting from the ontology form of Islam as the reason for including economic life, then epistemology is used Kaffah as a system in a tree and the last is axiology simpler form of the application in the development of a tree that is the balance of two things. In this axiology, they are always there are 2 things that constitute the relationship between the function of the horizontal and vertical structure

RESEARCH METHODS

The population in this study is the zakat management organization that is officially confirmed at the central level and should operate in managing zakat, donation, and alms in Indonesia during 2011-2013. The samples in this study conducted by purposive sampling method of selecting a sample selected based on the consideration (judgment sampling) which means it is not a

random sample selection in which information is obtained with certain considerations. Criteria sample used in this study are as follows:

1. Organization of Zakat Management (OPZ) in Indonesia nationwide during the observation period from 2011 to 2013 were included in 19 amil zakat institutions which have been officially confirmed by the government for the management of zakat in Indonesia.

2. Sample Zakat Management Organization (OPZ) in Indonesia is the third largest institution in Indonesia, according to the average fund zakat collection of more than 30 billion.

3. Presenting the complete financial statements during the observation period 2011-2013 and has been published on the web-related institutions.

4. Data collection techniques used in this research is the method of desk research, better known as the study of literature (documentation) and observation. Methods desk research is conducted by collecting information and data through library research methods, exploration of literature and see the financial

statements published by the Organization for Zakat Management (OPZ) related research in Indonesia. To obtain information related to this research by reading from various sources such as books, journals and other scholarly works. In addition, the data collection techniques used is the study of the Internet (Internet Research) in which the author uses the digital information tools in order to supplement the information can not be obtained through books or literature available by reading through the means of internet information.

This study used secondary data obtained from financial statements BAZNAS and PKPU during 2011-2013. Secondary data required in this research are as follows:

1. Operating costs derived from a cash flow statement in the annual financial statements zakat management organization concerned during the study period.

2. Personnel costs derived from a cash flow statement in the annual financial statements zakat management organization concerned during the observation period.

3. Zakat Fund receipts derived from the statement of changes in the fund's annual financial statements zakat management organization concerned during the observation period.

4. Distribution of Zakat Fund channeled the funds obtained from the statement of changes in annual financial statements zakat management organization concerned during the observation period.

This research uses a quantitative approach, in which the type of data used are secondary data obtained from financial statements Zakat Management Organization (OPZ) which is the object of this research. To calculate the level of efficiency, the authors used data analysis techniques by using Data Envelopment Analysis (DEA) which is a non-parametric method that is intended to assess the relative efficiency in an operational unit, through calculation of the efficiency of each unit within a data set. In the process of data processing is using software writers that DEAWIN.exe software. In this study also use other software to process data that is Microsoft Excel.

This research is in determining the input and output variables using the production approach. Under the production approach, the input variables used in this study is the operational cost (I1) and personnel costs (I2), the following is an explanation of the concepts in this study:

a. Operational costs (I1) represent costs incurred by OPZ such as office expenses, transportation costs, the burden of human resource development, and other expenses.

b. Personnel costs (I2) the costs incurred by OPZ Amilin such as salary and other benefits.

This study also uses a variable output consisting of funds collected (O1) and funds channeled (O2). Here is an explanation of these variables:

a. Deposits Zakat (O1) is the total Zakat funds collected from the muzakki by an institution within a certain period.

b. Distribution of Zakat Fund (O2) is the total funding that has been distributed to mustahik at a certain period either direct delivery / cash, or through other forms of empowerment.

Table 2

Variable Operational Research

Approach	Variable Input	Variabel Output
Production	- Operational Costs -Cost of personnel	- Zakat Fund Raising - Distribution of Zakat Fund

a. Hahslm method

Hahslm method is a genuine method of Islam as derived from the Quran Surah Al-Hijr (15): 87 that God gave seven Koran, which translates into factorization Hahslm 7-2-3-1-9pattern. Formula: $H = ah (slm)$

Where:

H = the independent variable

a = index variables (test F)

h= variance (+ / -)

s = variable (test T)

l = absolute value (test R)

m = weight of Economics

Existing only know the material issues only. In conventional economics is not like that. Everyeconomic activity is certainly going to impact a variety of other sectors. Picture of atwo-dimensional mapping of economic concepts in general are as follows:

Meanwhile, Islamic economics considers it more widely. Economic problems that there mustalso be seen from the extra dimension, can worship or other variable as described as follows:

Furthermore, the economic concept of three-dimensional concepts derived Hahslm, in this concept every economic activity that is to be in accordance with the instructions of Allah andeverything that is done should have a

value that is always in ridhai worship God.
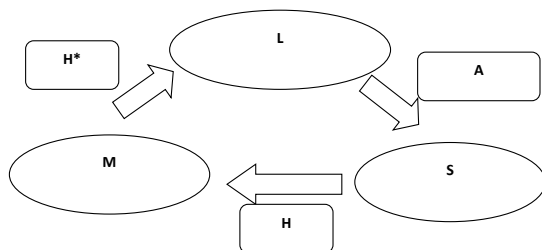
A. Test Formulas

The formula proposed test is: H = A + h (S + L + M)

B. Test Table

Table test is done to look for the legal basis of the revelations about the application of existing variables in the test formula. The dependent variable (H*) and independent variables (A, H, S, L, M). These variables are essential in the operation of the test of this table.

H	A	H	S	L	M
Result	Signifikansi	+ / -	Variabel, sub variabel	NilaiMutlak 1	Bobot

C. Causality Test

Causality test illustrates the relationship between the dependent variable with the independent variable. In the diagram below can be seen the relationship between the dependent variable as a result of the independent variables that are part of the research.
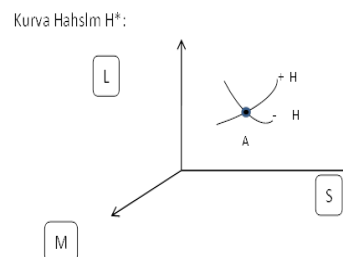

D. Test curve

Curve test was conducted to determine the balance between the dependent variable with the independent variable. The balance between these variables is determined by the variable aspects.

E. Test Green

Test Green undertaken to propose design operationalization of variables.

RESULTS AND DISCUSSION

The development of zakat management organization in Indonesia, the better characterized bythe proliferation of zakat management institutions. In 2013 the Constitutional

Court made adecision that the requirements for the establishment amil zakat institutions (LAZ) does not havea background of Islamic organizations and the management of zakat without permission cannot be criminalized. According to Deputy Chief Justice HamdanZoelva (2013) mosques and prayer rooms can also manage zakat, but they just report their zakat management to externalsharia supervisory or holder of authority in its territory. This study uses Data Envelopment

Analysis (DEA) to calculate the level of efficiency on Zakat Management Organization (OPZ) inIndonesia by using two input variables, namely: Operating Costs and Personnel Costs. While theoutput variable is: Zakat Fund Receipt and Distribution of Zakat Fund.

Efficiency measurement is done by inserting the input and output into DEAWIN.exe software to be processed into efficiency values. The following BAZNAS financial statements audited and are used as input and output variables

Tabel 3

Input-Output BAZNAS

Variabel Input		
Period	Operating Expenses	Personeel costs
2011	2.256.993.028	3.704.427.144
2012	2.857.781.910	2.808.333.411
2013	3.596.100.724	5.963.097.807
Variabel Output		
Period	Fundraising charity	Charity fund distribution
2011	32.986.949.797	32.104.328.858
2012	40.387.972.149	36.019.079.930
2013	50.741.735.215	45.068.566.496

Table 3 shows that the first input variable is the BAZNAS operational costs, which have increased from 2011-2013. The operating costs consist of the burden of publications and

documentation, official travel expenses, and general and administrative expenses. As for the second input variable is the cost of personnel on BAZNAS, which fluctuated from year2011-2013 which

describes the efforts that have been made by BAZNAS in improving service and performance.

This study also uses financial statements that have been audited PKPU to beused as input and output variables as follows

Tabel 4

Input-Output PKPU

Variabel Input		
Period	Operating Expenses	Personeel costs
2011	10.457.067.701	4.735.570.314
2012	11.927.046.346	6.116.071.569
2013	17.384.023.466	8.435.290.639
Variabel Output		
Period	Fundraising charity	Charity fund distribution
2011	25.600.714.036	22.074.368.900
2012	35.721.419.688	23.491.693.232
2013	39.525.687.528	32.623.738.342

Table 4 shows that the first input variable is the PKPU operational costs, which have increased from 2011-2013. The operational costs consist of general and administrative expenses, as well as fixed asset depreciation costs and other operational costs. As for the second input variables the cost of personnel on PKPU, which fluctuated from year 2011-2013 which describes theefforts that have been made by PKPU in improving service and performance.

One of the parameters of performance which in theory is the measurement of the efficiency with which that was one measure of the underlying performance of the entire organization's performance. The value and efficiency of BAZNAS PKPU in this study was obtained by the method of Data Envelopment Analysis (DEA). DEA will generate value relative efficiency between Economic Activity Unit (UKE) is being investigated. This study uses the assumption of Constant Return To Scale (CRS) oriented inputs (Input Oriented) to analyze the technical efficiency costs, while oriented output (Output Oriented) to analyze the technical efficiency of the system with the help of software DEAWIN.exe.

Calculation of efficiency at 1 BAZNAS and 1 LAZNAS in Indonesia uses two input variables, namely: operating costs and personnel costs. Meanwhile, the output includes the receipt and disbursement of zakat funds. DEA is a measure of relative efficiency, a measure of the inefficiency of the existing units compared to other units which are considered the most efficient in existing data sets. So that the DEA analysis is possible some units have efficiency levels of 100%, which means that the unit is a unit that is most efficient in a specific set of data and a certain time **(Hadad, 2003: 14)**.

OPZ are not maximizing the input and output that can be said to be owned by OPZ inefficient. This means that the value of the input and output achieved by inefficient banks have not been able to reach the real target **(Harjum and Pusvitasari, 2007: 100)**.

Indah Susilowati, et al(2004: 4) states that the calculation of the DEA, a period that became frontier (already efficient) is assumed to be 100% efficient when, while inefficient value between 0% to 100%. In addition, there are also the actual figures and the target figure. The actual figure is the number of input-output-owned, while the target figure is the number suggested by the calculation of input-output DEA so that it becomes efficient. Meanwhile, to gain and to Achieved is the percentage increase figure in order to achieve the targets generated by DEA calculations. The following is the level of efficiency and PKPU BAZNAS of the results if the data DEA

Table 5

Level Of Efficiency

OPZ	2011	2012	2013
BAZNAS	100%	100%	100%
PKPU	60.71%	40.61%	55.07%
Mean	80.36%	70.31%	77.54%

Table 5 shows that over a period of 3 years of the study can be explained that only BAZNAS who always reach a value of 100 percent efficiency from 2011-2013, while PKPU experienced inefficiency in every year since value efficiency 60.71 percent in 2011, 40.61 percent in 2012,and 55.07 per cent in 2013. And from the table above explains that achieving average efficiency

BAZNAS and PKPU fluctuated annually from 2011-2013. In 2011 the average achievement efficiency of 80.36 percent, and in 2012 experienced a decline in average efficiency to be 70.31percent. While the average achievement of efficiency in 2013 increased to 77.54 percent from a year earlier.

Based on the table 5 can be seen also that the level of efficiency BAZNAS reach100% or equivalent to 1. This shows that BAZNAS already relatively efficient manner in every year. From the results of all the research that has been done, it can be concluded that BAZNAS increased financial performance from year to year, so as to achieve efficiency and is able to maintain a relatively perfect efficiency levels up to 2013. From Table 9 it can be seen that the efficiency value PKPU fluctuated from 2011 until 2013. PKPU during the third period of the study experienced inefficiency which in 2011 achieved PKPU efficiency value of 60.71 percent, then decreased in 2012 to 40.61 percent and increased again in 2013 with the value of an efficiency of 55.07 percent. This case illustrates that PKPU still not optimal in zakat funds development.

1. Results Calculation and Analysis of Efficiency BAZNAS

Based on the calculation method of DEA assumption of Constant Return to Scale (CRS) by using software DEAWIN.exe to show the input-output lead to efficiencies, the obtained table showing the actual target, to gain and Achieved. Actual value is input-outputs are used, the target is the achievement that is expected to achieve efficiency levels relative, to gain is the percentage for the repair and Achieved is the percentage level of efficiency has been achieved.

Table 6

Level Of Efficiency BAZNAS

Year	level of efficiency
2011	100%
2012	100%
2013	100%
Mean	100%

Based on the calculation method of DEA assumption of CRS (Constant Return to Scale) by using software DEAWIN, can be seen BAZNAS

efficiency level in 2011 at 10 tables that illustrate the achievement of the efficiency in BAZNAS. BAZNAS efficient relative maximum in 2011. In other words, BAZNAS already reached the target and Achieved 100% in all the input and output variables.

BAZNAS on CE 2011 has been to maximize the input and output are owned optimal and can be said to be efficient. Therefore, the management of zakat in BAZNAS the period 2011 has been very good.

Based on the calculation method of DEA assumption of CRS (Constant Return to Scale) by using software DEAWIN, can be seen BAZNAS efficiency level in 2012 at 11 tables that illustrate the achievement of the efficiency in BAZNAS.

BAZNAS in 2012 also had a relatively maximally efficient. BAZNAS has reached the target and Achieved 100% in all the input and output variables. In this case. BAZNAS zakat management in the period of 2012 has also been very good. It is also evident from the increase in the number of admissions and the distribution of charity funds from the previous year

which only reached Rp 32,986,949,797 and Rp 32,104,328,858. That is, BAZNAS in 2012 has been receiving and distributing zakat funds much more, as well as to maximize the input and output optimally.

BAZNAS consistent in maintaining the maximum level of efficiency relative to the year. In other words, BAZNAS already reached the target and Achieved 100% in all the input and output variables. Thus, the management of zakat in BAZNAS period of 2013 has also been very good. BAZNAS financial management performance remains efficient as the amount of increased acceptance and distribution of zakat funds is in conformity with the target efficiency calculation.

2. Results Calculation and Analysis of Efficiency PKPU

Based on the calculation method of DEA assumption of Constant Return to Scale (CRS) by using software DEAWIN.exe to show the input-output lead to efficiencies, the obtained table showing the actual target, to gain and Achieved.

Table 7

Level Of Efficiency PKPU

year	level of efficiency
2011	60.71%
2012	40.61%
2013	55.07%
Mean	**52.13%**

Based on calculations using the DEA, the level of efficiency in PKPU in 2011 can be seen levels of efficiency in Table 7 illustrates the results obtained attainment of efficiency.

PKPU in 2011 experienced inefficiency. PKPU experienced operational inefficiencies in the input costs and personnel costs, while the output inefficiency occurred in the distribution of zakat funds. Actual value is 10,457,067,701 operational costs, where as the target of the operational cost is 1,751,620,972. It is necessary to increase an efficiency of 83.2 percent because of the achievement of efficiency reached 16.8 percent. Personnel costs only achieve an efficiency level of 60.7 per cent and so we need an increase inefficiency of 39.3 percent, due to the value of inputs used by 4,735,570,314 whereas the target personnel costs amounted to 2,874,954,506. While the output is used in the distribution of zakat amounting to 22,074,368,900, whereas

the target distribution of zakat is 24,915,724,172. it is necessary to increase an efficiency of 12.9 percent because of the achievement percentage reached only 88.6 percent efficiency.

PKPU 2011. The conclusion is not to maximize the input and output that can be said to be owned and inefficient. This means that the value of the input and output achieved by PKPU have not been able to reach the real target.

PKPU in 2012 experienced inefficiency on both inputs are operational costs that only reached a percentage of 21.2 percent efficiency level and require an increase in efficiency by 78.8 percent in order to reach the target of 2527584861.6. And the input personnel costs should increase efficiency by 59.4 percent efficiency achievement as a percentage of only 40.6 percent. While on the output side PKPU experienced inefficiency in the distribution of charity funds which only reached a percentage of 73.7 percent

efficiency level and requires an efficiency of 35.6 percent. PKPU in 2013 experienced inefficiencies because of the input and output is not efficient. Operating costs still need to improve efficiency of 83.9percent and personnel costs should also increase efficiency by 44.9 percent in order to reach the target of 2801211920.2 for operational costs and 4645003558.1 for operational costs due to the new percentage achieved for operational costs is at 16.1 percent, while for personnel costs amounted to 55.1 percent. On the output side of inefficiency in the distribution of zakat funds as percentage achieved a new efficiency reached 92.9 percent and 7.6 percent is still required in order to reach the target of 35,106,526,592. Therefore, PKPU in 2013 has not been able to maximize the input and output held because the value of the input and output achieved by PKPU have not been able to reach the real target.

CONCLUSIONS AND SUGGESTIONS

A. Conclusion

Based on the results of the analysis of the level of efficiency Zakat Organization business using Data Envelopment Analysis (DEA) 2011-2013 by production approach in determining the input and output variables that have been done in the previous chapter, the conclusion that can be drawn from this study are:

1. 2 OPZ the sample (BAZNAS and PKPU), only BAZNAS who always achieve efficiency levels of100 percent during 2011-2013, while PKPU experiencing fluctuating conditions of efficiency. In 2011 PKPU efficiency level of 60.71 percent, and in 2012 PKPU efficiency level of 40.61 percent, and in 2013 PKPU efficiency level of 55.07 percent. The average achievement BAZNAS efficiency from 2011 through 2013 is equal to 100 per cent, while the average achievement of efficiency PKPU fluctuated during 2011-2013 amounted to 52.13 percent.

2. Based on the analysis using Data Envelopment Analysis (DEA) with the assumption of Constant Return to Scale in mind that BAZNAS undergo efficiency during 2011-2013 which proves a good performance. Proved to have optimum output allocated, while PKPU experienced inefficiencies, where inefficiency in PKPU occur

on all input variables (operational costs and personnel costs) and output variables (distribution of zakat). The inefficiency indicates that the excessive use of inputs and not on target. While the distribution of zakat funds inefficiency output indicates that the output produced is still not up and have not yet reached the specified target.

B. Suggestion

Based on the research that has been described above, may be some suggestions that can be delivered:

1. For BAZNAS already efficient expected to maintain the level of efficiency to the coming years, whereas for PKPU inefficient expected to pay attention to the factors that cause inefficiency, so as to improve the degree of efficiency in the next year and improve its performance to better again. For those who have not been efficient PKPU in each year can make improvements by conducting policies related to inefficiency in the use of inputs allocated to allocate the still excessive. PKPU can perform the allocation of funds from the input (operational costs and personnel costs) to be allocated to the output (distribution of zakat funds) held in order to achieve the target.

2. For amil zakat institutions is expected to be more transparent in publishing its financial statements in order to increase the trust muzaki, and support education for use in research to improve the performance of institutions that zakat management in Indonesia is more optimal.

3. For the next researcher who conducted similar studies should use input and output variables are different, different amil zakat institutions with a longer period of time, and should use parametric methods such as the Stochastic Frontier Analysis (SFA) and others, so as to compare. Further research is needed that examines efficiency across LAZ and its influence on the real sector in Indonesia.

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