



The Effectiveness of Productive ZIS Movements Based on Local Wisdom “Can Coins” Towards The Economy of The Society of Malang District

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ABSTRACT

The purpose of this study is to determine the economic impact of the productive zakat infaq sodaqoh (ZIS) movement based on indigenous wisdom and the use of “coin cans” on the residents of Simpang Village, Malang Regency. The Zakat Collector Network (JPZIS) carried out the program campaign for ZIS in Simpang Village, Malang Regency. It is one of the local non-profit organizations under the guidance of Lazis NU which accommodates the receipt, management, and distribution of zakat and infaq for the local community with the program “coin cans.” This study used a quantitative descriptive method through allocation to collection ratio (ACR) and a logit test. This study uses data from the financial statements of the JPZIS Simpang Village, Malang Regency, and the people who have received this program. The results showed that the productive ZIS movement program “coin cans” using the ACR method effectively distributes it. Additionally, the logit test indicates that distribution effectiveness has a positive and significant effect on recipients’ income, consumption, and education. The community primarily uses the effect of this income to cover basic daily expenses and school tuition. On the basis of the foregoing analysis, it can be concluded that the ZIS movement is based on indigenous wisdom. If managed professionally and effectively, many regions can use it to boost their local economies.

Keywords: effectiveness, productive ZIS, local wisdom, community economy

JEL Classification Code:

INTRODUCTION

In Indonesia, the management of zakat infaq sodaqoh (ZIS) is explicitly delegated to the Amil Zakat Institution, which is appointed by the government or the community. Of course, the management of amil zakat and infaq will determine the success of managing the economic development potential of the Indonesian people and making it easier for the Islamic economy to be realized amid people's lives (Kusmanto, 2014). Zakat and infaq, which are the obligations of Muslims, require professional management to improve the community's economy. Of course, this professional management must be supported by adequate human resources, legality, transparency, and sound financial accountability (Ahsan, 2019). This professional management of zakat and infaq aims to accomplish several objectives, including (1) increasing the effectiveness and efficiency of services used to manage zakat and infaq, and (2) increasing the benefits of zakat and infaq to achieve community welfare and poverty alleviation.

The potential for zakat in Indonesia in the year reaches 233.6 trillion, and each year, the national zakat collection also experiences an average growth of 30.55% (National Zakat Statistics, 2020). In 2016, the zakat managed by zakat management organizations both Baznas and LAZ was 5,017.29 billion and increased in 2017 by 6,224.37 billion and increased again in 2018 by 8100 M (National Zakat Statistics, 2019). The potential for managing zakat, if maximized, can reach 3.4% of the Gross Domestic Product (GDP), which is currently only around 2.29% (National Zakat Statistics, 2018). From these data, the conclusion is that the benefits or roles of zakat, if such an enormous value is channelling correctly and adequately, will help economic growth, which can help the government alleviate poverty.

As a predominantly Muslim country, Indonesia is undoubtedly in a strategic

position in adjusting the pace of the economy and overcoming many poor people through the solution of the zakat and infaq movement (Karim, 2008). So it is necessary to build a cooperative relationship between the government and the amil zakat institution so that this potential will be utilizing correctly. The proper management of zakat and infaq can help Indonesia alleviate poverty (Endahwati et al., 2014). However, considering a large number of infaq zakat management organizations in both government and public. It has attracted wide attention in dealing with problems related to its management because there is a large enough gap between the current potential of infaq zakat and the amount of zakat infaq that has been collected and distributed. The amil zakat infaq institution should improve its ability to distribute zakat infaq in various consumptive and productive programs that have long-term impacts and empower the community.

Suprayitno et al. (2013) investigated the effect of zakat on Malaysian aggregate consumption. Zakat distribution can be said to have an effect on consumption. Nonetheless, the effect is negligible, despite the fact that the tendency to consume mustahiq is theoretically greater than that of muzakki. Additionally, in theory, if zakat distribution is sufficient to meet only basic needs, then zakat distribution meets only current needs. However, only 36% of the zakat distribution was used for consumption in this study. This could be because the poor and needy receive basic monthly assistance. Additionally, the small effect of zakat distribution on consumption could be explained by the data used, which included both Muslims and non-Muslims.

In comparison, the zakat collected is used to meet the needs of Muslims. Zakat distribution in Malaysia is said to be complete in terms of meeting basic needs. Thus, in addition to assistance for consumption, a more effective method would be assistance that has a long-term effect

on the mustahiq's ability to earn a consistent income and thus pay zakat (becoming muzakki). Capital will have a greater multiplier effect than financial assistance. Thus, it can reduce unemployment, increase investment, alleviate poverty, and then increase zakat payment, as the poor and disadvantaged who were previously mustahiq have become muzakki.

Abdelbaki (2014) discusses how Islam's third pillar, zakat, can help eradicate poverty in Muslim societies. This study examines the potential for zakat collection in Egypt and concludes that zakat collection alone will not be sufficient to eradicate poverty in the Egyptian economy. The effect of zakat on aggregate consumption in the Egyptian economy is estimated in this study. Finally, the findings indicate that the greater the net transfers to the poor, the greater the impact on consumption rather than poverty. The findings of this study suggest that regulations mandating the collection of zakat from various sectors, organizations, institutions, and individuals should be enacted. This study emphasizes the critical role of voluntary charity in poverty eradication as a complementary tool. The Egyptian government must monitor and control the collection and distribution of zakat, which is more geared toward meeting the needs of the poorest (first from the eligible category), the more consumption has an effect on poverty than poverty has on consumption.

In Indonesia, BAZNAZ in 2020 calculates the potential infaq zakat of Rp. 233.84 trillion with the most considerable portion in income zakat, which is valued at IDR 139.07 trillion. In its realization, the total amount of national collections in 2020 is still at IDR 10,166.12 trillion (Indonesian Zakat Outlook, 2020). A large enough gap between the current potential for infaq zakat and the amount of infaq zakat collected and distributed has also occurred at JPZIZ Simpang Village in Malang Regency. JPZIZ Simpang Village is an infaq zakat manage-

ment institution under Lazis NU. To realize the increase in the potential for zakat and infaq, the manager of JPZIZ Simpang Village, Malang Regency, has taken a unique way and adopted local wisdom, namely using coin cans. This institution accommodates the receipt and distribution of zakat and infaq for the people of Simpang Village with a colonization program, namely a program with the theme of zakat infaq one thousand per day or one days one thousand. The one-day one thousand charity program is a theme carried out in accustoming people too accustomed to doing charity every day. This program socializes the habit of sharing in all situations and conditions even though the amount is not significant. In this way, the management makes it easier for people who want to do good in a way that is not burdensome because anyone can put whatever funds they have for their infaq zakat in the cans that have been provided in each house. After the funds are collected, the management usually determines the appropriate allocation and distribution; the distribution determination is typically flexible depending on the situation and conditions. This proportion of distribution with an adaptable resolution sometimes makes the effectiveness of this program questionable. Even though, according to Murtani (2019), we can see the quality of infaq zakat distribution from the aspect of financial ratios managed by infaq zakat institutions.

Management and distribution such as that carried out by the management of JPZIZ Simpang Village, Malang Regency, prioritize mustahiq in the environment closest to zakat institutions than distribution in other areas. A system like this has advantages in terms of distribution because it is easy and can immediately be used by recipients (Nurhasanah et al., 2018). If zakat infaq is distributed outside the zakat area, it is collected. Even though there are still many people in need, this is contrary to the obligation to do zakat infaq. Infaq zakat

can only be handed over to other regions or the central government when there are no more people who need it (Qardhawi, 2005).

Zakat infaq distribution, regardless of method, requires an effective strategy to maximize societal benefit. Effectiveness places a premium on outputs over inputs for goods and services produced directly as a result of management activities. Another metric of performance is the outcome, which is the agreed-upon outcome of the output produced (Abdul, 2007). Effectiveness entails the existence of quantifiable objectives, as well as clear processes to support the programs implemented in meeting the organization's objectives and methods for overcoming deficiencies. According to some of these viewpoints, effectiveness is a metric or benchmark used to determine the achievement of specific goals or objectives, whether qualitative or quantitative.

Zakat and infaq have standard Zakat Core Principles (ZCP) for measuring the effectiveness of their distribution. The ZCP aims to know the suitability of the distribution of funds by the infaq zakat management institution to the effective standard according to the reference so that its management can be accounted for. The ratio used to measure ZCP is the Allocation to Collection Ratio (ACR). The ability of infaq zakat management institutions to distribute zakat funds is assessed using ACR. ACR is divided into several categories. It is very effective if the ACR reaches ≥ 90 percent, effective if the ACR is between 70-89 percent, quite effective if the ACR is in the 50-69 percent range, less effective if the ACR has a value of 20-49 percent, and is ineffective if the ACR is below 20 percent (Indonesian Zakat Outlook, 2018). The meaning of these figures is that if an institution has a value of 69 percent, it will use 69 percent of the funds raised for distribution. At the same time, 31 percent of the remaining funds are used for

operations. Thus, the lower the percentage of the ACR value indicates the inadequate distribution of zakat infaq institutions. The consequence of this is that there is a need for improvements in the management of zakat infaq institutions.

Given the foregoing, the researcher is motivated to conduct research entitled "The Effectiveness of the Productive Zakat Infaq Movement Based on Local Wisdom "Can Coins" on the Economic of the Malang Community Regency". The general objective of this research is to know the effectiveness of the zakat infaq movement based on local wisdom on the economy of the people of Malang Regency. We also want to find out what aspects are affected by the program so that an evaluation of the program's course can be given with appropriate theory and expected ideal conditions.

METHODOLOGY

This research is descriptive quantitative through allocation to collection ratio (ACR) and logit test. The ACR calculation will use the annual financial report data from JPZIZ Simpang Village, Malang Regency, while the logit test will use 100 respondents who receive zakat infaq. Researchers determined the number of respondents using a simple purposive sampling technique. Data collection was carried out through documentation, interviews, and observations. The data used is data in 2020. The logit test is a non-linear regression model that generates an equation with a classified dependent variable. The model's most fundamental categories generate binary values such as the numbers 0 and 1. The generated numbers correspond to the specific categories determined by calculating the probability of occurrence of each category. According to Gujarati, the logit model is frequently used in data classification (Gujarati, 2003). The research's equation is as follows:

$$Li = \ln\left(\frac{Pi}{1-Pi}\right) = Zi = \beta1 + \beta2 X1 + \beta3 X2 + \beta4 X3 + ei$$

where Li is The logarithm of the odds ratio (0, 1); $\beta1, \beta2, \beta3, \beta4$ is Intercept; X1, X2, X3 is consumption, income, education; ei is error term.

The Centre of Study in Amil Zakat National Agency (2019) uses the calculation of the ACR ratio by dividing it into 4 (four) types, which are as follows:

a. Gross Allocation to Collection Ratio

The formula for Gross Allocation to Collection Ratio is as follows

$$\frac{\text{distribution of ZIS funds}}{\text{ZIS fundraising} + \text{ZIS ending balance (t - 1)}}$$

b. Gross Allocation to Collection Ratio Non-Amil

The formula for Gross Allocation to Collection Ratio Non-Amil is as follows

$$\frac{\text{distribution of ZIS funds} - \text{operational cost}}{\text{ZIS fundraising} + \text{ZIS ending balance (t - 1)} - \text{operational cost}}$$

c. Net Allocation to Collection Ratio

The formula for Net Allocation to Collection Ratio is as follows

$$\frac{\text{distribution of ZIS funds}}{\text{ZIS fundraising}}$$

d. Net Allocation to Collection Ratio Non – Amil

The formula for Net Allocation to Collection Ratio Non-Amil is as follows

$$\frac{\text{distribution of ZIS funds} - \text{operational cost}}{\text{ZIS fundraising} - \text{operational cost}}$$

RESULT AND DISCUSSION

The analysis results refer to the ACR ratio, where the author will classify the financial statements of JPZIZ Simpang Hamlet, Malang Regency, which will be used and included in the predetermined ratio calculation formula. The report that will be used is the 2020 financial report. The following is the value of the financial report tabulation of JPZIZ Simpang Village, Malang Regency.

Based on table 1 above, the researcher analyzed the ACR ratio with several ratios, namely Gross Allocation to Collection Ratio, Gross Allocation to Collection Ratio Non-Amil, Net Allocation to Collection Ratio, and Net Allocation to Collection Ratio Non-Amil (Center for Strategic Studies of the Amil Zakat National Agency, 2019). The calculation of the ACR ratio will be presented in table 2.

The Gross Allocation to Collection Ratio is needed to see the distribution of zakat and infaq funds. Both collected in same period and with the balance from the previous period because there is still an obligation to channel the funds obtained in the last period. Meanwhile, the Gross Allocation to Collection Ratio Non-Amil describes the extent of distribution of infaq zakat funds collected in the same period and the balance from the previous period to 7 other ashnaf. Ashnaf group is different than amil. It is known from table 4.2 that the Gross Allocation to Collection Ratio of the JPZIZ Desa Simpang Malang Regency is 53.37%, with the understanding that the distribution of infaq zakat funds collected in the same period, as well as the balance from the previous period, is quite effective. Due to the management’s policy to reserve emergency funds, which amounted to almost 30% of the fundraising. The management took the policy to avoid misunderstandings with residents who have participated in this program. Managers do not want the stigma that there are no funds left for operational matters, so they often ask for help from residents to support their operational activities. The high number of Gross Allocation to Collection Ratio automatically affects the Non-Amil Gross Allocation to Collection Ratio. The Gross Allocation to Collection Ratio for Non-Amil JPZIZ Simpang Hamlet, Malang Regency is 52.74%, which means that 52.74% of zakat infaq is distributed non-amil.

In comparison, amil receives 47.26 percent of the remaining funds. It is what

Table 1.
Tabulation of the 2020 JPZIZ Simpang Village Financial Statements, Malang Re-
gency

Distribution of zakat and infaq funds	Rp 39.081.650,-
Collection of zakat and infaq funds	Rp 58.077.000,-
The final fund balance of zakat and infaq t-1	Rp 14.873.900,-
The management fee of zakat and infaq funds	Rp 1.276.200,-

Source: author's research (2020)

Tabel 2.
The value of the JPZIZ Allocation to Collection Ratio (ACR) in Simpang Village,
Malang Regency in 2020

Note	ACR Ratio
Gross Allocation to Collection Ratio	53,57%
Gross Allocation to Collection Ratio Non-Amil	52,74%
Net Allocation to Collection Ratio	67,29%
Net Allocation to Collection Ratio Non – Amil	68,80%

Source: author's research (2020)

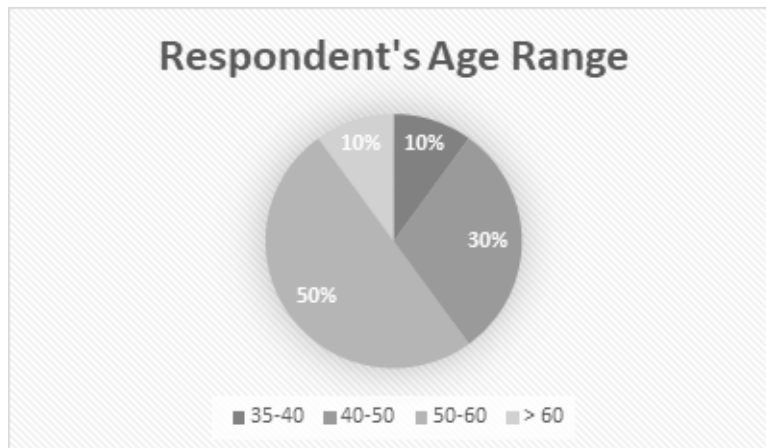
makes the reason for ability to manage the collection and distribution of zakat and infaq funds is critical. Of course, this capability is based on the human resources available in the institution (Bahri et al., 2020).

Different values occur in calculating the Net Allocation to Collection Ratio JPZIZ Simpang Village, Malang Regency. Net Allocation to Collection Ratio is a ratio that only considers the collection and distribution spent in one period without taking into account the remaining balance of amil institution funds from the previous period. We can see the value of Net Allocation to Collection Ratio JPZIZ Simpang Village, Malang Regency in 2020 in table 4.2, which is 67.29%, meaning that amil institutions are pretty effective in collecting and distributing funds. The Net Allocation to Collection Ratio value will undoubtedly affect the Non-Amil Net Allocation to Collection Ratio. Net Allocation to Collection Ratio Non-Amil calculates the collection and distribution of funds issued in one period only without considering the remaining balance of amil institution funds from the previous period by giving the proportion of distribution to amil. In table 4.2, we can see

that the value of the Net Allocation to Collection Ratio for Non-Amil is 68.80%, with the understanding that the distribution and collection of infaq zakat funds other than amil is 68.80% and the remaining 31.2% goes to amil. This result is categorized as quite effective. Management of infaq zakat funds should be adequate if more than 90% of the funds collected can be channeled back to the community (Hilmiyah et al., 2020). Therefore, in zakat and infaq management institutions, special training is needed for top management to maximize the effectiveness of collecting and distributing zakat infaq funds.

However, based on the interviews conducted with 100 respondents who received zakat infaq funds from JPZIZ Simpang Hamlet, Malang Regency, they stated that they felt a positive impact with the assistance from the "coin cans" program. The research conducted in Simpang Hamlet was conducted on respondents in the age range of 35–60 years, as we can see data in Figure 1.

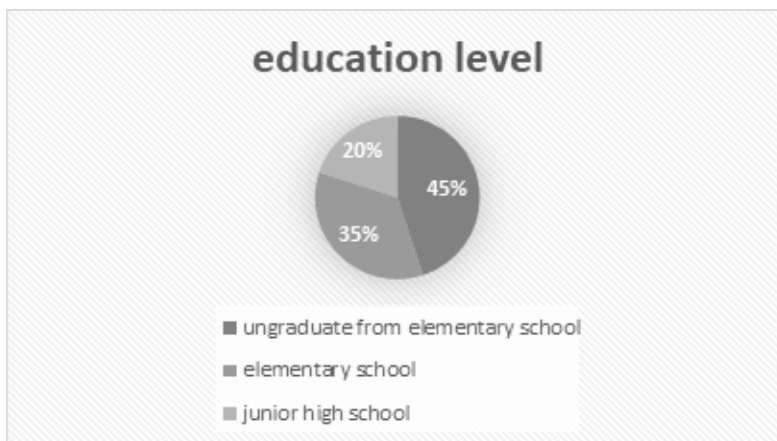
Based on Figure 1, we can see that most aid recipients are productive age. However, their condition, which is



Source: author (2020)

Figure 1.

The Age Range of JPZIZ Zakat and Infaq Recipients in Simpang Village, Malang Regency



Source: author (2020)

Figure 2.

Education Level of JPZIZ Zakat and Infaq Recipients in Simpang Village, Malang Regency

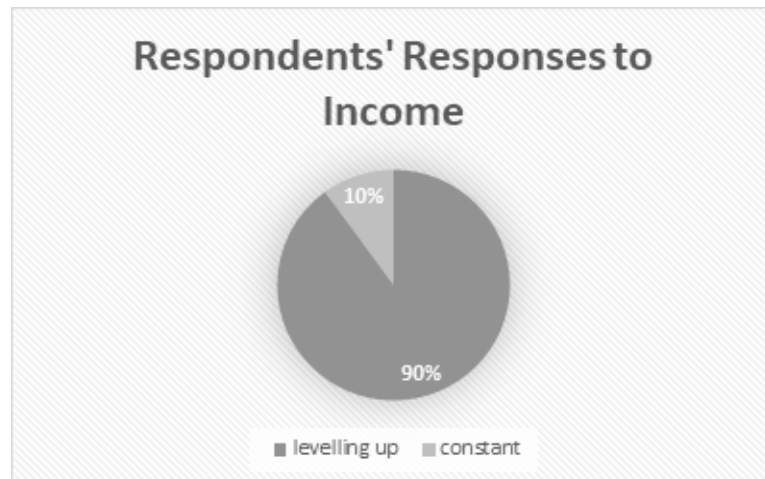
not economically independent, means that they need to be assisted so that the family economy can become effective. Most aid recipients are aged 50-60 years.

Based on Figure 2, it is known that the majority of zakat and infaq JPZIZ recipients in Simpang Village, Malang Regency have not graduated from elementary school. So that the conclusion that we can draw is that a low level of education affects a person's economic condition. As a result, those with a low level of education, if not given zakat infaq productive, will not be

separated from financial difficulties.

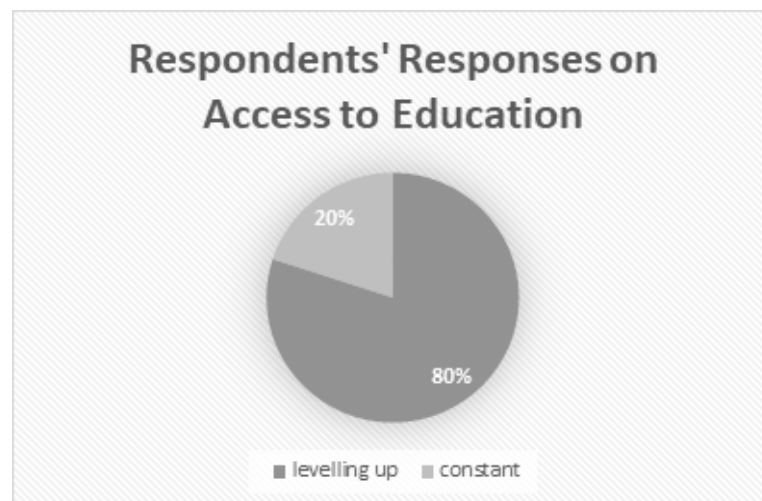
Figure 3 shows that 90% of infaq zakat recipients stated that after assistance, their income increased. It is in line with Srimulya (2020), which says that zakat will increase economic welfare for the recipient due to additional household income.

Besides affecting income, zakat infaq also influences the access to education of the respondent's children. In Figure 4, we can see that 80% of respondents stated that with zakat infaq, their children



Source: author (2020)

Figure 3.
Responses of JPZIZ Zakat and Infaq Recipients in Simpang Village, Malang Regency on Income Changes



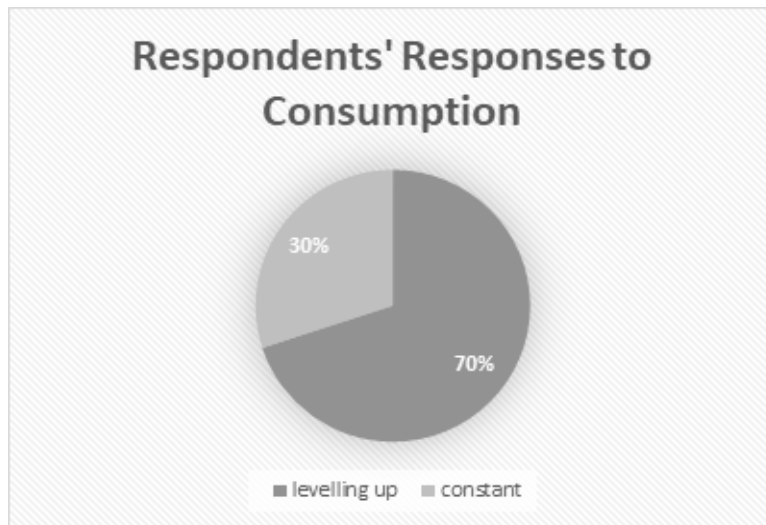
Source: author (2020)

Figure 4.
Responses of JPZIZ Zakat and Infaq Recipients in Simpang Village, Malang Regency on Access to Education

have greater access to education than before. This is consistent with Suprayitno et al. (2017) research, which indicates that zakat will contribute to the achievement of sustainable development goals (SDGs) through equal access to education. Meanwhile, less than half of the respondents said there was no difference between before and after receiving zakat infaq because their children preferred to work rather than

return to education.

Recipients of JPZIZ Zakat and Infaq at Simpang Village, Malang Regency, experience changes in income and education and directly influence changes in consumption. The recipients can feel this change instantly. Only less than half do not immediately feel the difference but through changes in income first (Suprayitno, 2020).



Source: author (2020)

Figure 5.

Responses of JPZIZ Zakat and Infaq Recipients in Simpang Village, Malang Regency on Consumption Changes

Table 3.
Logit Result

Variable	P> z
X ₁	0,052
X ₂	0,090
X ₃	0,094

Prob>chi2 = 0,0001, Pseudo R2 = 0,7079

In more detail, we can see that the variables of consumption (X₁), income (X₂), and education (X₃) are significant for the distribution of productive infaq zakat. The following are the results of the logit test on 100 respondents who received infaq zakat funds from JPZIZ in Simpang Village, Malang Regency.

According to table 3, the effect of zakat and infaq on the consumption variable (X₁) is statistically significant at 0.052, with a probability level of 0.0001 and an R² of 0.7079. This means that both before and after the existence of zakat infaq, the zakat infaq given by JPZIZ Simpang Village, Malang Regency to the community has a positive effect on the recipient's consumption. In Simpang Village, Malang Regency, up to 70% of the consumption variable can be accounted for by its effect on the

zakat and infaq variables. In other words, the increase in community consumption in Simpang Village, Malang Regency, is a result of JPZIZ Simpang Village's infaq zakat management. Increased consumption also improves the quality of the community's standard of living, demonstrating that the Islamic paradigm, namely community empowerment through zakat and infaq, will grow the middle class through increased consumption (Sastraningsih et al., 2020).

Increased community income has a positive effect on consumption levels. With an increase in revenue as a result of increased consumption, the Simpang Village community's welfare can be said to be more prosperous than it was prior to the establishment of infaq zakat management at JPZIZ Simpang Village. With this increase in income, the Simpang Village

community's receipt of infaq zakat can contribute to their families' economic development. Thus, when each family is able to build a strong economy, income inequality and poverty will decrease (Ayuniyyah et al., 2017). As shown in Table 3, the variable X2 has a value of 0.090. This means that both before and after the existence of zakat infaq, the zakat infaq given by JPZIZ Simpang Village, Malang Regency to the community has a positive effect on the recipient's income.

The third variable is education, with a result of 0.094. It is encouraging because the impact of zakat infaq on education access is noticeable and influential. Many of the recipient children who initially dropped out of school because they did not have the cost became continue their education. With zakat infaq, recipient children also feel a transfer of life values and moral intelligence that they did not initially get (Hakim et al., 2018).

CONCLUSIONS

The results of the research and discussion above resulted in the conclusion that the effectiveness of JPZIZ Simpang Village, Malang Regency in distributing zakat and infaq funds ranged from the value of 52-68 percent in the quite effective category even though the proportion of operational costs was still high. People who receive zakat infaq assistance also directly impact the level of consumption, level of income, and access to education. An increase in revenue will affect the rise in the level of consumption, both directly and indirectly, with the infaq zakat distributed by JPZIZ Simpang Village, Malang Regency to the surrounding community, making access to education more accessible. Many who initially dropped out of school and helped households with work were able to return to school. These findings indicate that the management of JPZIZ Simpang Village, Malang Regency. However, it is pretty effective and directly impacts the community,

needs improvement so that the operational costs taken from the funds collected from the community are not too high. This improvement requires training on human resources who manage JPZIZ Simpang Village, Malang Regency so that infaq zakat management is created based on local wisdom that is transparent, accountable, and productive.

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