

Mapping SROI Research on The Social Impact of Zakat Institutions: Systemic Literature Review Approach

Irfanullah
Universitas Brawijaya

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ABSTRACT

Zakat is one of the important instruments in Islam to realize social welfare because of its ability to drive the economy and meet the needs of the underprivileged. However, it is quite difficult to measure the social impact generated by zakat, especially those managed by amil. One approach that can be done is by SROI which can measure the social impact of a program with a financial measurement unit. From the analysis conducted, there are at least 17 studies both journals and proceedings that measure the social impact of zakat institutions with the SROI approach. The measurement was mainly carried out on programs such as education, health, MSME development, agriculture, and irrigation. The majority of measurements resulted in an impact value 1-3 times greater than the input value, which proves that the program is successful. This research also reveals that there are different approaches in measuring impact that make different impact values even though the programs studied are similar.

Keywords: Social Impact, Zakat institution, Social Return on Investment, Systemic Literature Review

INTRODUCTION

Prosperity has been one of the goals that humans have sought to achieve throughout History. Welfare itself is defined as a condition where people are free from fear, deprivation, and ignorance. This condition is characterized by adequate food needs, decent housing or shelter, as well as proper health and education. This condition can also be marked when a person can maximize the existing budget to achieve utility or satisfaction. (Sukmasari, 2020)

Unfortunately, welfare is still a very difficult thing to realize in this world. There are still many social problems that indicate a society that is still not prosperous. As reported by UNDP & OPHI (2024) which states that there are 1.1 billion people living below the poverty line. While in a report from WHO (2024) where there are still 27% of people who cannot access clean water and there are

22.3% of babies who experience stunting or growth problems due to poor nutrition.

One of the efforts to realize welfare is through philanthropy. Philanthropy itself is defined as a form of approach to promoting welfare through various efforts such as social services. Philanthropy has been an important instrument that has been known to mankind for a long time as an effective means to realize common welfare through solidarity and empathy. Philanthropy itself can be a tool to realize social justice through the distribution of wealth from the rich to the poor. (Febriani et al., 2022)

Philanthropy itself is realized with various motives, but the most commonly used motive is religion. Because in many religions, philanthropy or giving is highly recommended and promised great rewards. This is also the case in Islam. In Islam, philanthropy is one of the things that is recommended and there is even

philanthropy that is required, namely zakat.

In zakat, assets that have met certain requirements must be issued in accordance with the measure and distributed to the specified groups. This is in addition to helping underprivileged people meet their needs and also functions as a macroeconomic instrument that plays a role in increasing consumption and production through the allocation of assets so as to reduce poverty and solve various social problems. (Saputro & Sidiq, 2020).

To improve the efficiency of zakat, *amil* was created. The establishment of *amil* is needed as a form of professionalism in managing zakat where *amil* is tasked with collecting and distributing zakat. Through this zakat management, the benefits of zakat can be more felt by the community. This is inseparable from the ability of *amil* to collect more zakat funds and the ability to distribute zakat more widely. (Hanif et al., 2023)

In distributing zakat, *amil* does not only distribute it in the form of its principal assets. Often the *amil* distributes it in other forms, among others:

Social/consumptive services: In this form, *amil* will provide compensation to the community through the provision of health, education or so on that can be accessed at low to free prices so that people with low incomes can access it. (Az-Zahro SP, 2024; Fajran Sidiq & Intan Cahyani, 2022)

Productive business: In this form, *amil* will not distribute zakat funds directly to the recipients but will distribute them in the form of productive businesses / goods that produce so that the benefits of zakat can be felt on an ongoing basis. (Syahriza et al., 2019)

- a. With the distribution carried out by *amil*, there are many benefits felt by both the recipient and the giver of zakat, among others:
- b. Meet the needs of zakat recipients
- c. Eliminating envy and jealousy

through wealth distribution

- d. The emergence of social responsibility due to the growing empathy of the zakat giver
- e. Establishing the authority of the people
- f. Driving the economy through the distribution of idle wealth for consumption and production
- g. Country security (Muslimah, 2024)

Unfortunately, as with any philanthropy, it is difficult to measure impact. This is because the impact is multi-dimensional such as social, economic and environmental. In addition, impact measurement is often subjective which makes the results inaccurate. In fact, measuring the impact of philanthropy is very important as a form of evaluating the success of the programs carried out as well as a form of responsibility to donors. (Kah & Akenroye, 2020)

Especially for zakat, several tools have emerged to measure the impact of zakat such as CIBEST, BI-WAST, and SROI. Especially for SROI or social return on investment, the method has the advantage of being able to measure impact through a logical approach with the theory of change. This method is also often used in productive social enterprise models (Bahri & Sulistiawati, 2021).

To see the application of SROI in *amil* zakat institutions, this research will use the SLR (Systemic Literature Review) approach. This approach will focus on mapping previous studies that use SROI on *amil* zakat institutions. From the mapping, it can be found the amount of social impact generated by *amil* institutions so that it can be used as an evaluation material for the management of *amil* zakat institutions. This research will also be useful in measuring the impact of zakat using SROI in the future.

LITERATURE REVIEW

Amil Zakat Institution

Zakat in language can be interpreted as Zakat comes from the word "az-zakah" which in Arabic. The word "az Zakah" has several meanings including growing, increasing, clean, praise, good, and blessing. As for terminologically, it is a certain amount of property that Allah requires to be handed over to those who are entitled to receive it. (Khairina & Al-Amjad, 2019)

In order for zakat to be valid, there are several conditions that must be met, among others:

- a. Muslim
- b. Aged and of sound mind
- c. Free or not a slave
- d. Is a property with full ownership
- e. Has been owned for 1 year
- f. The asset does not come from debt
- g. Wealth is the excess of basic needs
- h. Has reached the nishob or measure determined according to the type of property

Assets are given to 8 groups who are entitled to receive or who are called mustahik. (Widyarini & Yuliana, 2019)

Based on these conditions, zakat can actually be distributed directly by muzakki (the person who gives zakat) to mustahik (the person who receives zakat) directly without intermediaries. However, the Prophet himself recommended that zakat be distributed through amil.

Amil itself linguistically means someone who does something. Meanwhile, according to the term, amil means people who are involved or actively participate in zakat implementation activities starting from collecting zakat from muzakki to distributing it to mustahik. (Gumelar & Siska Lis Sulistiani, 2021)..

There are two types of zakat institutions. The first is the zakat institution established by the government. This institution in addition to having amil duties in general, also has the task of designing rules and reporting on zakat management both regionally and

nationally. Next is the zakat institution that is in the form of private or non-governmental organizations. This institution is purely formed by the community to facilitate the collection and distribution of zakat. In practice, this institution must comply with the rules set by the government-owned zakat institution. (Bastiar et al., 2019)

Social Impact

Social impact is one of the important aspects that individuals and groups who want to have a positive impact on the surrounding environment are trying to achieve. The definition of social impact itself includes 4 important points, among others:

1. Is the result of the actions of a person or group
2. Impact can be felt
3. Can be positive or negative
4. An impact measured against the status quo, if the activity had not taken place (Parkinson & Naidu, 2024)

To produce social impact, there needs to be an awareness within oneself to change the surrounding environment for the better. Be it locally, regionally or globally. Social impact can be witnessed by several actions such as reducing poverty, reducing inequality, creating food stability, increasing access to health, reducing discrimination, and other actions. In conclusion, social impact is an action that results in a significant impact or change that resolves social problems in society. (Parkinson & Naidu, 2024)

An important issue in social impact is measuring social impact. This issue is very important to discuss because it relates to the success rate of a program in overcoming social problems in the community. For this reason, many measurement tools have been created to evaluate the level of social impact. Such as the creation of SIA (Social Impact Assessment) which had become the

standard for measuring the amount of social impact. But over time, demands began to emerge to create better measurement tools. This is due to the increasing number of factors that are required to be included in the calculation, such as environmental factors. One form of improvement is the creation of SROI which is widely used as a reference in measuring social impact. (Alomoto et al., 2022)

SROI (Social Return on Investment)

SROI is a measurement method that aims to measure "value" with an economic or financial approach. This method uses results, indicators, financial proxies so as to convert abstract values such as social and environmental impact into monetary units. There are 2 types of SROI that are commonly applied, namely:

- a. Evaluative: Seeks to determine the value of the program that has been implemented
- b. Predictive: Attempts to predict the social value if a program is on target. (Basset, 2023).

SROI has a purpose as evidence of the effectiveness of the use of capital as a form of justification for program implementation. Internally, SROI serves to establish a priority scale so that more efficient funding allocation can be made. However, the main purpose of SROI itself is to prove the sustainability and social value created based on the changes made by individuals or groups on social, economic, and environmental issues. (Ariza-Montes et al., 2021)

In running SROI, it is necessary to include 3 underlying theories, namely:

- a. Grounded Theory: a theory that uses an epistemological approach that allows researchers to form constructs and theories from data directly collected by researchers rather than from existing theories.
- b. Stakeholder Theory: explains

when companies treat all stakeholder groups equally to gain their support to create change.

- c. Change Theory: Theory for analyzing social change and social values achieved by program implementation. (Ariza-Montes et al., 2021)

To implement SROI, it is necessary to pay attention to several stages, among others:

- a. Identify stakeholders and their programs
- b. Identify inputs, outputs, and outcomes with a theory of change approach accompanied by evidence
- c. Identify impacts felt by the community with deadweight reduction, attribution, displacement, and drop off values.
- d. Conduct a comparison between inputs and outputs with the following ratios:
- e. Net present value of outcomes / Net present value of investment
- f. Audit and evaluate the results obtained

METHODOLOGY

Research Strategies

To map existing research publications, this research will use the Systemic Literature Review (SLR) approach. SLR itself is a systematic method to collect, evaluate, integrate, and present findings from various research studies on a research question or topic of interest. With this approach, a better understanding will be obtained than the traditional literature review.

To help compile SLR research, PRISMA will be used as a guide. PRISMA or Preferred Reporting Items for Systematic Reviews and Meta-Analyses is a method that provides a framework that can improve the transparency and accuracy of the SLR method carried out.

Data Source

The data source in this research is Google Scholar. The selection of google Scholar was carried out by considering a wider scope of publications considering that this research examines specific topics and is rarely discussed so that it requires as many data sources as possible to increase the credibility of the research.

In the search, this research will use Publish or Perish because of its ability to access various databases on the internet. In the Publish or Perish search, this research uses the keywords "Zakat SROI" and "Zakat Social Return on Investment" with Google Scholar data sources to find out all existing publications globally. The research will also include all publications from all languages and all years. From the search, 122 publications were obtained and will then be filtered according to the criteria set.

Inclusion Criteria

This research will be limited to journals and proceedings that examine the social impact of zakat institutions or zakat institutions' programs with the SROI approach. Publications that do not meet these criteria such as books, theses, or other publications will be rejected. The same applies to conceptual research and other research that are not case studies on zakat institutions. Publications that cannot be accessed on the internet will also be rejected.

RESULT AND DISCUSSION

PRISMA Analysis

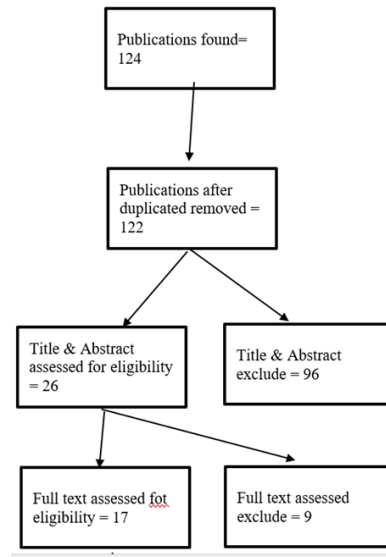


Figure 1. PRISMA Analysis

Based on the PRISMA analysis, 17 publications will be comprehensively analyzed. While the remaining 107 will be eliminated and will not be discussed in the research. The reasons for the elimination include because the research is not in the form of journals or proceedings, duplicated, and not measuring SROI in zakat institutions.

Publication trend

In the research conducted, it was found that at least 5 studies were published in the form of proceedings while the rest were published in the form of journals. The publisher of the most proceedings is the International Conference on Zakat as many as 3 publications. While the journal with the most publications is the Journal of Economics and Islamic Banking as many as 3 pieces.

The majority of studies were published after 2020 where there were only 3 studies published under 2020, to be precise 2 publications in 2019 and 1 publication in 2017. The year with the highest number of publications is 2020 as many as 5 publications. This shows the trend of using SROI to measure zakat institutions in the last 5 years compared to the previous period.

Research Location

Research on SROI measurement in zakat institutions is only found in 2 countries, namely Indonesia and Malaysia. In Malaysia itself, only 1 publication was found while the remaining 16 were published in Indonesia or took case studies in Indonesia. This finding indicates that the SROI measurement method in zakat institutions has not been spread globally and is still centered in Indonesia.

Specifically in Indonesia, the majority of research is only conducted on zakat institutions on the island of Java as many as 9 studies with details of 8 studies in West Java and 1 study in East Java. Bogor City is the city with the highest number of publications given the background of researchers who come from Islamic economic institutions in Bogor City. Other provinces only have 1 publication. While abroad there is only 1 publication precisely in Kedah, Malaysia.

For the types of zakat institutions that are researched, the majority are government-owned institutions as many as 9. The details are 8 Baznas institutions owned by the region and 1 research on the zakat institution of Kedah State, Malaysia. For research on private zakat institutions or LAZ, the most research was conducted on LAZ Dompot Dhuafa as much as 4 studies while the rest were only conducted 1 time.

Research Topic

The majority of SROI measurements in zakat institutions are focused on only one program that is run. This is because the research conducted focuses on examining the impact of a specific program.

The most commonly studied program type is education. This topic mainly highlights the zakat scholarship program as in the research of Sari et al (2023) on the Baznas scholarship program in Nunukan. There are also those who directly research school or college

management such as in the research of Nusapati (2020) in SMART Ekselensia and also Habibi & Syamilah (2020) on STID Mohammad Natsir. In addition to researching formal education, there is also research on workshops such as research by Purnomo & Solehudin Zaatsir (2020). Purnomo & Solehudin Zaenal (2020) on LGBT prevention workshops.

The next type of program that has been widely researched is the development of MSMEs conducted by Asmita et al., (2020) Srinovita et al (2019), (Salsabila et al (2022), Gusriani et al (2023), Ayoup et al, (2023) and Anisya Rufaedah & Yalina (2023).. All of these studies have in common that they both examine MSME development programs by zakat institutions. These studies attempt to see how the impact of zakat if carried out through productive schemes, especially on MSMEs.

The next topic is agriculture. There are 3 studies on the impact of the zakat program for agricultural development, among others Hidayat et al (2019), Putra (2017) Oktamia et al (2020). The program studied is also a productive zakat model similar to the development of MSMEs. However, the agricultural development program is more focused on developing plant and animal cultivation skills, providing seeds, as well as managing agricultural products.

The next topic is irrigation infrastructure. There are only 2 studies related to this program, namely Setyaningrat & Ratnasari (2022) Setyaningrat & Ratnasari (2022) who researched borehole wells for the people of Kayang Village, East Nusa Tenggara which showed how the borehole program run by zakat institutions was able to meet the clean water needs of the community. In a smaller scope, there is research on local sanitation in pesantren by Fatwa & Hashri (2024)

The last zakat institution's program that is studied for its impact with SROI is a health-related program. There is only one

research related to this program conducted by Rahman Allawi et al (2021) on the Sumedang Sehat program. The program includes medication to the promotion of a healthy lifestyle.

SROI Result

When looking at the SROI score, the majority of the programs studied showed success where the ratio exceeded 1:1 or the value of the perceived impact was more than the value of the input. Most of the impact scores are in the range of 1-3 which means that the value of the impact generated is 1-3 times the value of the amount of money used to run the program.

There are 4 studies with exceptional value compared to other studies. The research was conducted Rahman Allawi et al (2021). The study shows a large enough ratio of up to 1:51.22 or the value of the impact is 50 times more than the cost of the program. Such a large number can be obtained apart from the large input value of up to 1 billion, also because the research considers all types of impacts generated ranging from social, economic, and environmental. The research also used a lot of approaches with assumptions about the value that would have been paid in the absence of the program. For example, quality food and beverages, and healthy lifestyles. Measurement in this way does provide a large impact value but also contains an element of subjectivity due to the tendency of researchers to take assumptions with high values so that it has the possibility of overstating the resulting value.

In contrast to Rahman Allawi et al (2021) in 3 other studies that examined education scholarship programs, namely Habibi & Syamilah (2020), Sari et al (2023) and Nusapati et al (2020) using a long-term impact approach so that it has a very large impact value. The long-term impact in question is the job that the scholarship recipients will get if they graduate. The three studies also calculated

the value of increased religiosity of the scholarship recipients. In addition, there is also a calculation of the value of multiple effects for the community and also the teaching staff at the school. These factors make the SROI value even greater.

Furthermore, there are 2 studies with ratio values above the majority ratio, namely in the research of Ayoup et al (2023) with a ratio of 1:3.22 and also research from Hidayat et al (2019) with a ratio of 1:4.89. Uniquely, both of them examined the implementation of productive zakat on agriculture and the development of MSMEs. In the research of Hidayat et al (2019) measured the multiple effects of the assistance provided such as increased purchasing power, increased product selling prices, and spending on taxes. In addition Hidayat et al (2019) also included the environmental impact that was saved because the agricultural program was run using organic methods.

While in research Ayoup et al (2023) who examined the MSME development program in Kedah, Malaysia, estimated the profit results in a period of 4 years. In addition, the assistance programs carried out are mostly in the form of purchasing business equipment such as refrigerators and cooking utensils that can be used in the long term. That is why the total output produced is quite large, more than 3 times the value of the input.

Then there were 4 studies with an impact value of 2 times more than the input value. There is research Setyaningrat & Ratnasari (2022) on the construction of boreholes that included calculations of health impacts and improved quality of life. The study included health costs that must be paid if consuming dirty water due to the absence of boreholes. While the calculation of improving the quality of life uses the approach of the value of economic activities created as a result of the program.

Research Putri & Nurzaman (2021) on educational scholarship programs includes the value of the impact felt not

only by students but also by parents and the government. This is because the study discussed the savings that these parties felt due to the existence of the scholarship. However, the research did not include the value of religiosity and long-term effects for scholarship recipients, which made the value not as great as in previous studies.

Further research Anisya Rufaedah & Yalina (2023) and Asmita et al (2020) which both examine MSME development programs. In contrast to research Ayoup et al (2023) which takes into account projections of long-term business profits, the research of Anisya Rufaedah & Yalina, (2023) and Asmita et al, (2020) only took into account the value of profits during the program. However, the value obtained is still large because both also calculate the value of self-improvement in terms of skills, knowledge, and religiosity.

Furthermore, there are 5 publications with an impact value range of 1-1.99. Two studies on agricultural programs are Oktamia et al (2020) and Putra (2017) which focused on measuring the amount of income from farmers. However, both studies did not include environmental impacts as in the study of Hidayat et al (2019) which makes the impact value not too large.

In contrast to research on previous education programs, research from Purnomo & Solehudin Zaenal (2020) on the LGBT preference workshop program only focused on measuring the impact on the self-development side. This study did not include measurement of economic impact because the program studied was in the form of a workshop and not a scholarship. So when compared to the previous program, the impact value is smaller.

Differences in impact measurement can also be seen in research Salsabila et al (2022). Despite including self-development impact measurements such as research Anisya Rufaedah & Yalina (2023) and Asmita et al (2020)(2020), these studies were limited to

improving technical skills. Research Salsabila et al (2022) also did not measure too many multiple effects which made the impact value smaller.

Although the majority of studies conducted show success, there are also some studies that show less than optimal results. This can be seen from the SROI ratio which is less than 1:1 or in other words, the impact value is not as big as the input value.

Research Srinovita et al (2019) on the Z-Mart Baznas program only has an SROI ratio of 1: 0.91. These results can be small due to 2 main factors. The first is the small and long mustahik profits. The Z-Mart program only focuses on capital and not training. This research also does not take into account the impact of self-improvement as well as long-term profits.

The same thing can also be seen in research Gusriani et al (2023) which has an SROI ratio value of 1:0.03. The small value can occur due to the small size of the total income. This can happen partly because the program is also limited to capital and not mentoring so that the business is difficult to develop.

Evaluation of zakat institution program

Based on the previous explanation, it can be seen that the programs with the largest impact value are health and education. This is understandable because both are social services whose benefits are directly felt by the community. However, this kind of program model requires a large amount of funding up to billions that must also be consistently provided. Henceforth, zakat institutions should consider developing these two programs. Not only the allocation for scholarships and free health services but also supporting programs such as training, job security, and promotion of healthy lifestyles.

If we look at the effectiveness of productive zakat programs both in the development of MSMEs and agricultural

businesses, both also have a large impact value although not as big as health and education programs. The productive zakat program also has risks if the business does not develop.

To overcome this, zakat institutions should not focus on providing capital alone. Zakat institutions must provide assistance such as providing job training for financed businesses. This is none other than to minimize potential losses considering that agriculture and MSMEs have high risks.

Evaluation of SROI research

The difference in SROI values for similar programs is not only due to the success of the program but also due to different measurement approaches. Some studies only focus on economic impacts and ignore other impacts such as social, environmental, and personal development. In fact, these impacts are very important to measure as a form of social investment responsibility.

Some studies also tend to overestimate the value of impacts which makes the research inaccurate. This can be seen in the way researchers assign monetary values to some impacts, especially non-economic impacts. Many studies use an assumption measure, which is the value that would have been paid without participating in the program. There are also too many multiple effects that are barely related to the program and long-term benefits. This can reduce the accuracy of the impact measurement.

Future Research Agenda

For research on the social impact of zakat institutions with the SROI approach, it is very important to diversify the research location. Currently, the use of SROI in zakat institutions is still focused in Indonesia so that in the future, it is very important to use other countries such as in the Middle East so that performance

comparisons of zakat institutions can be made across the world.

It is also important to research other programs of zakat institutions. So far, most research is still limited to education and MSME development. So that in the future, research can be carried out on other programs both consumptive in nature such as providing assistance to disaster victims as well as productive ones such as zakat for the needs of fishermen at sea.

Future studies are also expected to calculate more types of impacts, especially environmental impacts. Even so, keep in mind not to overestimate the measurement results in order to maintain measurement accuracy.

CONCLUSION

Based on the results of the PRISMA analysis, there are at least 17 studies that measure the social impact of zakat institutions with SROI. Almost all studies were conducted in Indonesia, more precisely in West Java Province. Research with this approach has also increased in the last 5 years compared to the previous period.

The types of programs studied are partly social services such as education, health, and water access. While productive zakat programs include the development of MSMEs and Agriculture. The impact value of the program is mostly 1-3 which indicates that the program is successful because it has an impact value greater than the input value.

For zakat institutions, it is very important to provide assistance to the fostered businesses to reduce the risk of loss. As for future research, it is very important to measure other types of impacts and not limited to economic and social impacts. However, it is important not to overestimate the impact measurement to maintain the credibility of the research.

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