

Sharia Compliance Index At Zakat Management Organization In Surakarta

Sinsin Asmy¹, Muhammad Rusdi², Zuul Fitriani Umari³, Zulfikri⁴
Raden Fatah State Islamic University^{1,2,3,4}

Paper was presented at the 8th International Conference of Zakat (ICONZ)
17 - 19 December 2024, Bandung, Indonesia

ABSTRACT

The Poverty in Indonesia is a multifaceted issue characterized by high unemployment and significant income inequality. A large portion of the population lives in poverty while a small elite holds substantial wealth. This disparity necessitates urgent strategies for wealth redistribution and employment enhancement. Poverty affects various dimensions of life, intertwining economic and political aspects. Economically, low income prevents families from meeting basic needs, leading to unequal access to healthcare and education. Politically, the poor often lack influence over policies that affect their lives. To combat these issues, comprehensive approaches addressing both economic and political root causes are essential. In 2022, the National Zakat Amil Agency (BAZNAS) reported a zakat potential of IDR 327.6 trillion, indicating significant untapped resources for community empowerment. Zakat, a form of charitable giving, aims to reduce economic inequality and promote sustainable growth. Studies demonstrate that zakat and waqf can substantially improve community welfare and productivity, highlighting their importance in Indonesia's economic framework. This research evaluates the effectiveness of zakat in poverty alleviation and social justice through a case study of Sungai Rasau Village. By utilizing the Village Zakat Index (IDZ), this study aims to assess the village's needs and determine its eligibility for zakat assistance. The findings aim to inform targeted zakat distribution and enhance community empowerment initiatives, ultimately striving for a more equitable and prosperous society.

Keywords: Poverty in Indonesia, Economic empowerment, Zakat, Village Zakat Index (IDZ), and Community welfare

INTRODUCTION

Poverty in Indonesia is a very real and complex problem. Two major issues that continue to persist are high levels of unemployment and poverty. Inequality in the distribution of wealth and income across all levels of society is a major factor that exacerbates this situation. Inequality in the distribution of resources and economic opportunities creates a wide gap between groups in society, resulting in the majority of the population living in poverty while a handful enjoy abundant wealth. Therefore, serious efforts are needed to redistribute wealth and

economic opportunities as well as effective strategies to overcome unemployment (Zakiyah 2017).

Poverty in everyday life involves various interconnected dimensions, especially in economic and political aspects. From an economic perspective, poverty often reflects very low income, which makes individuals or families unable to meet basic needs such as food, clothing, and shelter. As a result, there is inequality in access to health services and education, which hinders opportunities to improve their standard of living. From a political perspective, poverty is often associated with the inability of poor people

to influence policies and decision-making that affect their lives. The lack of a forum or institution that can advocate for the aspirations and rights of poor people can make them vulnerable to social and economic injustice. Therefore, holistic efforts are needed to address the root causes of poverty, not only in economic aspects, but also politically. This aims to ensure that all members of society have equal opportunities to access opportunities and justice (Anik and Prastiwi 2019).

Based on data from the National Zakat Agency (BAZNAS) in 2022, the potential for zakat in Indonesia reached IDR 327.6 trillion, which came from 22.8% of the total wealth of the Indonesian people of IDR 1,460 trillion. In addition, the potential for waqf in Indonesia is estimated to reach IDR 1,000 trillion, originating from various assets such as land, buildings, and money. However, this great potential has not been fully utilized by the government to empower the community and improve the Indonesian economy (Pukanas, 2023).

Zakat, which means "to cleanse", is a socio-economic worship that requires Muslims to give part of their wealth to mustahik, namely those who are entitled to receive it. Zakat aims to create economic balance by distributing wealth evenly and reducing economic inequality. By integrating the concepts of zakat and waqf in economic development, Indonesia has a great opportunity to overcome poverty problems and achieve more sustainable economic growth (Adi 2019).

Research shows the great benefits of zakat and waqf. The Institute for Social and Economic Research (ISER) in 2019 found that waqf can improve the welfare of the poor by up to 20%. Research from the World Bank in 2020 stated that zakat can reduce poverty rates by 10%. In addition, the University of Indonesia in 2021 found that waqf can increase community productivity by 15%. Research from Brawijaya University in 2022 also showed that zakat can improve the quality

of human resources by 20% (Togiaratua Nainggolan et al.; Juneman 2012).

The integration of the concept of zakat and waqf not only provides financial impacts, but also has the potential to improve infrastructure, community productivity, and the quality of human resources. This makes zakat and waqf an effective tool in achieving inclusive and sustainable economic development.

Zakat plays a very significant role in driving economic activity and the economic development of society. The basic principle of zakat is that the more zakat is distributed, the greater the state income and the level of prosperity that can be achieved. History provides real evidence that zakat has great potential to increase national income and create prosperity in society.

A real example of the effectiveness of zakat can be seen in the government model of Umar bin Abdul Azis. During his leadership, the zakat and tax systems were managed very well, so that they were able to increase national income and community welfare. This model not only provides conceptual lessons, but also in real practice, shows how zakat can drive a country's economic growth. In order for zakat to play an effective role in increasing state income, it is important that zakat is distributed properly and managed productively.

Efficient and innovative zakat management in the zakat distribution and utilization system is a very relevant strategic solution. (Firman Muhammad Abdurrohman Akbar, Erika Amelia, nd) Good management is expected to help society overcome economic, social, and moral difficulties. In this case, zakat has the potential to change mustahik (zakat recipients) into muzakki (zakat givers), from being poor to being sufficient (Aghniya) (Anik, 2019).

The integration of the concept of zakat in economic management not only provides financial impacts, but also has the potential to improve the quality of life and

productivity of society. Thus, zakat can be an effective tool in achieving inclusive and sustainable economic development, improving community welfare, and reducing economic inequality (Tiara et al. 2022).

Zakat has two main functions, namely first, as a form of worship that cleanses human property and soul so that it is always in a state of fitrah as a form of worship to Allah. Second, zakat functions as a community fund that can be used for social interests in reducing poverty and achieving social justice. These two functions must run optimally, meaning that zakat issued by zakat payers must function as worship and at the same time as a social fund to overcome various community problems, especially poverty (Beik and Arsyianti 2016).

Zakat management in Indonesia has experienced rapid development in the last decade. Zakat distribution is no longer only consumptive, but also productive. Zakat is distributed to mustahik to fulfill daily consumption needs, but the use of zakat is also intended to fulfill the needs of the eight asnaf mustahiq, which in its application includes the most economically helpless people, such as orphans, the elderly, the disabled, students, Islamic boarding schools, abandoned children, and victims of natural disasters (BAZNAS Strategic Study Center 2018). The distribution of zakat to them is temporary assistance to solve urgent problems. In addition to consumptive assistance, zakat is also directed at empowering the economy of mustahik, such as financing small businesses and skills training, so that mustahik can become economically independent. Thus, zakat not only provides short-term solutions but also long-term solutions in overcoming poverty and social inequality. The integration and optimization of these two functions of zakat as worship and as social funds will increase the effectiveness of zakat in achieving broader social and economic goals, as well as strengthening

the role of zakat in building a more just and prosperous society.

The National Zakat Agency (BAZNAS) organizes a zakat empowerment program through a fostered village development program known as the Zakat Development Community. This program provides productive zakat assistance to villages in need. In building and empowering villages, a measurement standard is needed as a reference for stakeholders such as the government for proper village development planning. This is also important for zakat institutions in distributing zakat funds so that zakat program planning is more precise in accordance with the resources owned by the village, both natural and human resources.

One of the measuring tools used is the Zakat Village Index (IDZ). IDZ is a mechanism for measuring (assessing) the condition of a village to determine the village's eligibility to receive zakat funds. In addition, IDZ also functions as a monitoring and evaluation tool for the zakat management process in a village. This index is compiled based on the Process-Oriented principle used by zakat management organizations to see the development of their programs in the ongoing process.

By using IDZ, BAZNAS and other zakat institutions can conduct more accurate and effective assessments of villages in need of assistance. IDZ allows identification of specific village needs and tailoring zakat assistance programs to be more targeted. For example, if a village has great natural resource potential but lacks in human resources, zakat programs can focus on training and education to improve the skills of the villagers.

The use of IDZ also facilitates monitoring and evaluation, ensuring that zakat funds are used effectively and efficiently to achieve village empowerment goals. With clear and structured measurement standards, BAZNAS can optimize zakat distribution,

so that the positive impact of empowerment programs can be felt more widely by village communities. With the Village Zakat Index (IDZ), BAZNAS can obtain more precise data that can be used to determine the distribution of appropriate productive programs for the mustahik community. This index also provides evaluation data from programs that are run, allowing for an in-depth assessment of the effectiveness and impact of empowerment or development programs carried out in the village.

Sungai Rasau Village has an area of 44,300 hectares consisting of water areas, land areas, and rice fields. Based on monographic data in 2024, the population of Sungai Rasau Village is 1,405 people, consisting of 733 men and 672 women. The majority of the population of Sungai Rasau Village are farmers. This village is a village that is very close to the distribution of rice so that some of their harvests they often sell to distributors. Considering the results of the survey conducted in the field of village economics, it is very necessary to assist in mentoring entrepreneurship and it is also necessary to pay attention to educational literature in this village considering that there is no reading park as a reference for students in the village. Based on the description above, this study aims to determine the Sungai Rasau Zakat Village Index, analyze whether it is prioritized to receive zakat funds or not and see the distribution of zakat funds in Sungai Rasau Village.

The formulation of the problem in this research is as follows:

1. How is the Implementation of the Village Zakat Index (Economy, Education, Health, Socio-Culture, Preaching and Advocacy) in Sungai Rasau Village?
2. How is the Equity of Zakat Fund Distribution Based on the Zakat Village Index in Sungai Rasau Village?

The objectives of this research are as follows:

1. To find out how the implementation of the Zakat Village Index (Economy, Education, Health, Socio-Culture, Da'wah and Advocacy) in Sungai Rasau Village?
2. To find out how the distribution of Zakat funds is based on the Zakat Village Index in Sungai Rasau Village?

LITERATURE REVIEW

The Concept of Poverty

Poverty is a problem that is always faced by every nation and is very difficult to solve, especially in developing countries. One of the main causes of failure in overcoming poverty is ignoring the religious values and local culture of a nation. Islam pays great attention to the problem of poverty because it is seen as one of the greatest threats to faith (Mujiatun 2016). Islamic teachings have a fairly clear concept in eradicating poverty. In the Qur'an, there are at least two main concepts explained:

- 1) Obligation to Pay Zakat: Zakat is an obligation for Muslims to give part of their wealth to those who are entitled to receive it (mustahik). The goal is to distribute wealth more evenly and reduce economic inequality.
- 2) Alms and Voluntary Charity: Apart from zakat, Islam encourages its followers to do good to the poor by giving alms and voluntary alms. It is a charitable act that helps reduce the burden on the poor and strengthens social ties in society. With zakat, it is hoped that the potential to eradicate poverty can be realized (Mariana 2016).

Zakat has great potential to address poverty. By distributing wealth equitably, zakat can help meet the basic needs of the poor, improve their access to education and health, and provide better economic opportunities. An effective zakat program can transform mustahik into muzakki,

namely from zakat recipients to zakat givers, thus creating a more independent and prosperous society (Umi Hani'in 2017). To achieve this, zakat management must be carried out properly, ensuring targeted distribution and productive use of zakat funds. Thus, zakat is not only a short-term solution (M. Ali Hasan 2006), but also a tool for sustainable long-term economic empowerment.

The Concept of Zakat

Definition and Purpose of Zakat

Zakat means pure, growing, increasing, and blessing. Thus, zakat aims to cleanse a person and his wealth, increase rewards, and make wealth grow and bring blessings. The benefits of zakat in human life are very large because with zakat, the weak can get help while the rich can develop, cleanse, and fertilize their wealth (Zainuddin 2013).

According to Yusuf al-Qardhawi, the objectives of Zakat are divided into three aspects: from the party obliged to pay zakat (muzakki), the recipient of zakat (mustahiq), and the interests of society (social).

Objectives for Muzakki (Obligatory Zakat)

- a. Purifying Yourself: Zakat functions to purify yourself from negative traits such as being naughty, greedy and egoistic.
- b. Cultivating a praiseworthy attitude: Training the soul to be grateful for Allah's blessings and curing the heart of the tendency to excessively love wealth.

Objectives for Mustahiq

- a. Fulfilling Primary Needs: Zakat aims to fulfill the living needs of zakat recipients, especially daily primary needs.
- b. Healing the Heart from Jealousy: Zakat helps to remove feelings of envy towards the stingy rich by providing the necessary material support (Fierro, Iván; Pinto, Diego;

Afanador 2014).

Objectives for the benefit of society (social)

- a. Economic Value: Zakat has economic value that can help drive the wheels of the economy.
- b. Realization of the Function of Assets: Zakat ensures that assets function for the welfare of society, not just for the benefit of individuals.
- c. Realizing Socio-Economic Justice: Zakat helps realize socio-economic justice in society, reduces economic inequality, and strengthens social solidarity.

With the existence of zakat, it is expected that positive changes can occur in society, where mustahiq can become muzakki, so that gradually the poverty rate can be reduced and the welfare of society can be increased. Zakat plays an important role not only in spiritual and moral aspects, but also in social and economic aspects, making it a comprehensive instrument in building a more just and prosperous society.

Utilization of Zakat

Zakat is a religious institution that functions to realize social justice for humanity by paying attention to and increasing concern for the less fortunate. Zakat is an economic instrument intended to reduce economic disparities or poverty that occurs in society. One of the instruments to reduce poverty is zakat through a program of empowerment by zakat management institutions. Where the zakat collected must be immediately distributed to the mustahiq (Zainuddin 2013). The utilization of zakat funds has several objectives as follows:

1. Improving the standard of living. People who are below the poverty line are the main focus of the utilization of zakat funds to improve the standard of living of the community. This can be done by providing skills and also capital to

- carry out productive businesses.
2. Education and scholarships. Zakat funds can be distributed in the form of infrastructure development assistance and educational facility development and also in the form of school fee assistance for children.
 3. Addressing employment and unemployment issues. With the zakat fund utilization program, it is expected to be able to reduce the unemployment rate that occurs.
 4. Health service program. Zakat funds used for this program can be in the form of establishing polyclinics or health service centers in rural areas and can also help cover the costs of care and treatment for mustahiq.
 5. Orphanages. Zakat funds can be used to provide assistance to various foundations that have been dealing with abandoned children.
 6. Places of worship. Zakat funds can be used for the construction of places of worship. Zakat can also be used as a form of capital for small businesses that have a very large influence on the lives of the people, especially in the economic sector. Another effect of zakat is the distribution of income fairly to the Muslim community (Sundari 2018).

Zakat Community Development (ZCD)

As an effort to overcome poverty, BAZNAS has established the Zakat Community Development (ZCD) program. This program aims to empower the community by targeting the lives of mustahiq in villages that are backward in terms of prosperity, facilities, and infrastructure. ZCD seeks to enable members of the mustahiq community to help each other manage funds provided by BAZNAS, so that their welfare can be improved (Maulida, ., and Rahmatullah 2018).

Zakat Community Development (ZCD) is a community development program that integrates social aspects

(education, health, religion, environment, and other social aspects) and economic aspects comprehensively. The main funding for this program comes from zakat, infak, and sedekah (Sumantri 2018).

Village Zakat Index (IDZ)

Zakat is distributed to mustahiq to be used directly, often to meet basic needs such as basic necessities for groups of eight asnaf. However, there is a problem regarding how much zakat funds can be given to a mustahiq, whether it is enough for the needs throughout the year or only for daily needs. Therefore, a measuring tool is needed to assess the eligibility of a community to receive zakat funds (M. Arif Mufraini 2006).

The Zakat Village Index (IDZ) is a mechanism used to measure the condition of a village so that it can be assessed as worthy or unworthy of receiving zakat funds. IDZ also functions as a monitoring and evaluation tool for the zakat management process in a village. This index is compiled based on the Process-Oriented principle used by zakat management organizations to see the development of their programs during the process. The compilation of IDZ is expected to be a reference for zakat management organizations that will or are implementing empowerment programs based on villages or certain communities so that they are more measurable and integral in their management.

The compilation of IDZ was conducted using Mixed Methods-based research, a methodology that integrates quantitative and qualitative methods. Qualitative methods are used to compile the components that form the Village Zakat Index, while quantitative methods are used to form an estimation model for its calculation (pukanas 2017).

The components that form the IDZ consist of five dimensions, namely:

1. Economy
2. Health
3. Education

4. Social and Humanitarian
5. Reaching

Each of these dimensions is further reduced to 15 variables and 39 indicators with their respective contribution weights. By using IDZ, BAZNAS can ensure that zakat distribution is more targeted and can measure program progress effectively.

Previous Studies

There are several sources that have been researched beforehand that are related to this research, which can be described as follows:

1. Alfian Jamil (2018) (Jamil 2018) Student of UIN Raden Fatah Palembang with the Journal Title "Implementation of the Village Zakat Index in Sungai Dua Village, Rambutan District". This type of research uses mixed method research, namely combining qualitative and quantitative research. The results of this study indicate that the Village Zakat Index in Sungai Dua Village is 0.65. The index value is between the scores of 0.61 - 0.80, which means that the village is categorized as good and is not prioritized for assistance.
2. Farikhatusholikhah (2018) (Farikhatusholikhah, Novianti, and Ali 2018) Bogor Agricultural University Students with Thesis Title "Implementation of Zakat Village Index in Supporting Zakat Community Development Program in Bedono Village, Demak Regency". This study uses a quantitative approach and a qualitative approach. The results of this study show the value of the Zakat Village Index Village Zakat in Bedono Village, Sayung District, Demak Regency is 0.49. This value indicates that the overall condition of the village is considered quite good, so it can be considered for assistance.
3. Novi Herdayanti (2018) (Hardiyana, nd) Student of Bogor Agricultural

University with the title of thesis "Measurement of Village Zakat Index in Supporting Zakat Community Development Program (Case Study: Popongan Village, Semarang Regency)". The approach used is quantitative approach and qualitative approach. The results of the study showed the calculation of the overall Village Zakat Index of 0.56. The index number is at a score between 0.41-0.60 which means that the village is generally considered to be in quite good condition and is not prioritized in terms of index but can be considered for assistance with zakat funds in the implementation of the Zakat Community Development (ZCD) program.

4. Sri Maulida, Rizali, and Akhsanul Rahmatullah (2018) (Maulida, ., and Rahmatullah 2018) Students of Lambung Mangkurat University with a Journal entitled "The Implementation of Indeks Desa Zakat (IDZ) for Priority Areas of the Zakat Community Development (ZCD) Program for the Empowerment of Productive Mustahiq in South Kalimantan". This study uses the Zakat Village Index method in calculating, assessing and evaluating. The results of this study show the value of the Zakat Village Index in Beruntung Jaya Village, South Kalimantan Province is 0.48. Where this value indicates that the overall condition of the village is considered quite good, so it can be considered for assistance. 9 5. The BAZNAS Team (2018) has conducted research on the Zakat Village Index in three villages. The results of the Zakat Village Index (IDZ) measurement show that Teluk Payo Village obtained a score of 0.47 which is categorized as quite good and can be considered for assistance. The Zakat Village Index in Mendah Village is 0.34. This value indicates

that the village is prioritized to be assisted with zakat funds. While the Zakat Village Index in Pelakat Village is 0.62 which is categorized as good and interpreted as a village that is less prioritized to be assisted

RESEARCH FRAMEWORK

This framework offers a methodical way to assess the Zakat Village Index's impact and implementation. It guarantees extensive coverage of all important facets, from theoretical foundations to real-world applications, making it easier to comprehend how the ZVI promotes equal distribution and enhances community welfare.

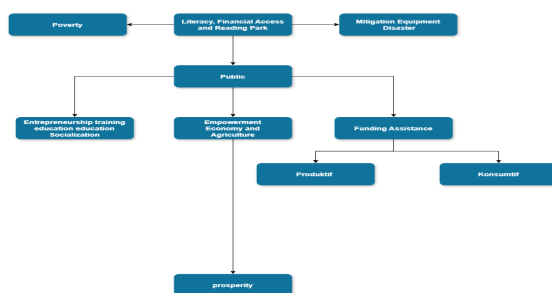


Figure 1. Implementation and Impact of the Zakat Village Index

METHODOLOGY

Research Methodology The methodology used in this study is mixed method research, namely a methodology that combines qualitative and quantitative methods to analyze research. This method allows researchers to present studies qualitatively through descriptive explanations and also quantitatively through numbers, graphs, charts and statistical data (Crasswell, 1999). The qualitative data collection methods used in this research consist of:

Literature study: Literature study is used to compile the components of the Zakat Village Index

FGD (Focus Group Discussion) FGD was carried out with resource persons from several backgrounds, namely village officials, village heads and

sub-district heads, mosque officials, community organizations and teenagers in Sungai Rasau Village.

Types and Locations of Research

Types of Research

The type of research used in this research is quantitative research. Quantitative research is a research method that aims to describe social phenomena or symptoms that occur in society or analyze the relationship between social phenomena or symptoms in that society.

Research Sites

The research location that will be used as a place for conducting research is located in Sungai Rasau Village, Pamulutan District, Ogan Ilir Regency, South Sumatra Province.

Research Approach

This research uses a descriptive approach which aims to describe or describe a condition or phenomenon as it is. In the descriptive approach, researchers do not manipulate or provide certain treatment to the research object. The most commonly used descriptive approach is assessing attitudes or opinions towards certain individuals, organizations, situations or procedures. Descriptive data is generally collected through a list of questions conducted through surveys, interviews or observations.

Data source

Research The data sources used in this research are primary data and secondary data. The data sources in question are as follows:

Primary Data

Primary data is a data source that is generally not available, so researchers must collect it themselves according to their needs. Primary data can be obtained from interviews and Focus Group Discussions (FGD). At the FGD stage, the

resource persons consisted of several backgrounds, namely the government, non-profit organizations operating in the humanitarian sector, and zakat institutions. This was done to sharpen the dimensions, indicators and variables in the Village Zakat Index (IDZ) so that the resulting components can be calculated, relevant and applicable. 5 Primary data is used to determine the general condition of villages based on five dimensions, namely economic, health and education dimension, social humanity, and da'wah.

Secondary Data

Secondary data is data obtained in ready-made form, has been collected and processed by other parties and is usually in the form of publications. Secondary data can be in the form of institutional and other administrative databases which aim to measure the value of the Zakat Village Index. This data is used to complete the information needed in the research.

Method of Collecting Data

Interview Method Interview is a way to obtain information directly carried out by two parties, namely the interviewer who is tasked with asking questions and the respondent who provides information from all these questions.

Documentation Method Documentation aims to obtain data directly from the research location both in writing and in the form of images

Documentation aims to reveal information if necessary in the analysis or other comparison processes.

Research Instrument

Research instrument is a tool used by researchers in carrying out research. The tools used by researchers include:

An interview guide is a tool that contains a list of questions used in conducting interviews.

Notebooks and writing instruments are tools used to record the results of conversations that are considered

important.

A camera is a tool that functions to take photos during the interview process

A voice recorder is a tool used to record conversations during interviews so that the information obtained is more accurate and objective

Engineering Data Analysis Techniques

The data analysis used in this research is a quantitative analysis approach. A quantitative analysis approach using a calculation estimation technique called Multi-Stage Weigh Index is used to display data in the form of IDZ calculation results. The quantitative data collection method used to calculate the value of the zakat index components is indicators, variables and dimensions so that the calculation process must be carried out in stages.

RESULT AND DISCUSSION

Results Analysis Data

In studies This objective measurement Index Village Zakat (IDZ) This is for determine the feasibility of Sungai Rasau village in receiving village development using zakat funds. The Zakat Village Index has its own parameters.

Index Dimensions Economy

The economic index value is obtained by multiplying the results of the output of the indicator points and indicator weights and then multiplying them by the respective variable weights. This dimension has the greatest weight in determining the IDZ value, because the weight of the economic dimension is 0.35 a quarter of the total IDZ weighting. Here are the calculations:

$$X1 = 0.45X11 + 0.20 X12 + 0.15X13 + 0.20X14$$

$$X1 = 0.45 (0.2625) + 0.20 (0.25) + 0.15 (0.51) + 0.20 (0.525) = 0.348 = 0.35$$

Table 3. Mark Index Variable Economic Dimensions

Variable	Weight Variables	Index Variable	Information	Interpretation
Activity Productive Economy	0.45	0.26	Not good	Preferably assisted
Center Village Trading	0.20	0.25	Enough Good	Under consideration
Access Transportation and Services Delivery	0.15	0.51	Enough Good	considered
Access Financial institutions	0.20	0.53	Not enough Good	Preferred Helped

The table above is an illustration of the values obtained from each variable which is in the economic dimension, as explained in the results of the dimensional data analysis economy get mark Lowest If compared to with dimensions Which other. The factor that causes the lowest economic dimension is low productive economic activity and low goods delivery services.

As for mark index center trading village obtain mark Lowest because of the market There is only one available in a village and there is a lack of goods delivery services determine appropriateness something village or object in accept fund zakat, There is five dimensions, namely economics, education, health, social humanity, and da'wah. Each dimension has variables and indicators and each has a weight which was made as parameter calculation. Based on whole results measurement obtained, village River Taste obtain mark IDZ as big as 0.629. For explain From where the final score was obtained, below is the explanation starting from each variable to find the IDZ score.

Index Dimensions Health

This dimension provides the

smallest weight in determining the IDZ value, with a weight of 0.22. After going through the calculation process, the health dimension value was 0.63. This value shows that the health in Sungai Rasau village is quite good. There are three variables in this dimension, namely 1) Public Health Infrastructure Indicator Index 2) Health Service Infrastructure Indicator Index 3) Health Promotion and Curative Activity Index 4) Health Insurance Indicator Index.

$$X_2 = 0.22X_{21} + 0.23X_{22} + 0.45X_{23} + 0.10X_{24}$$

$$X_2 = 0.22(0.30) + 0.23(0.69) + 0.45(1) + 0.10(1)$$

$$X_2 = 0.77$$

Table 4. Mark Index Variable Dimensions Health

Variable	Weight Variable	Index Variable	Information	Interpretation
Infrastructure Public health	0.22	0.30	Enough Good	Considered
Service health	0.23	0.69	Good	Not enough Preferred Helped
Promotion And Curative Health	0.45	1	Very Good	No Preferably Assisted
Guarantee health	0.23	1	Very Good	No Preferred Helped

Based on the table, in general the majority of residents' houses are habitable and they also have good access to clean water because it can be used for cooking, bathing and drinking water. Health services in this village are quite good because there are services health Which routine There is each two week at each RW. Whereas for the health insurance variable, it is very good because the majority work in factories so they have health insurance from the factory.

Index Educational Dimensions

There are two variables measured

in forming this dimension, namely the level of education and literature and educational facilities. Based on the weight values that have been determined, the education dimension has a weight of 0.63 in determining the IDZ value, here is the calculation:

$$X3 = 0.50X31 + 0.50X32 \quad X3 = 0.50(0.95) + 0.50(0.30)$$

$$X3 = 0.48 + 0.15 \quad X3 = 0.63$$

Table 5. Mark Index Dimensional Variables Education

Variable	Weight Variable	Index Variable	Information	Interpretation
Education Public	0.50	0.95	Good	Not enough Preferred
Literature and Means Education	0.50	0.30	Not enough Good	Preferred helped

Based on the table, the general education level of the majority of people is appropriate recommendation government that is two mercy year must Study. However constrained divariable literature and facilities because there are no facilities and literature to support village community education.

Index Dimensions Social and Humanity

The weighting of social and humanitarian dimensions in determining the IDZ value gets a proportion of 0.25. The index value for this dimension is 0.62, which means deep condition Good And not enough preferred. There are four variable in this dimension will be discussed. To clarify, here are the calculations:

$$X4 = 0.25X41 + 0.35X42 + 0.30X43 + 0.10X44 = 0.25(0.39) + 0.35(0.78) + 0.30(0.5) + 0.10(1)$$

$$X4 = 0.0975 + 0.273 + 0.15 + 0.1$$

$$X4 = 0.62$$

Table 6. Mark Index Variable Dimensions Social and Humanity

Variable	Weight Variable	Index Variable	Information	Interpretation
Means Room Interaction Open Society	0.25	0.69	Enough Good	Considered
Infrastructure Electricity, Communication and Information	0.35	0.78	Very Good	Not Considered
Disaster mitigation Natural	0.30	0.15	Enough Good	Not enough Preferred
Population	0.10	0.1	Enough Good	Not enough Preferred

Based on the table, the social and humanitarian conditions of Sungai Rasau village are generally good, but the problem is the third variable, namely natural disaster mitigation, Still lack of system countermeasures only There is tube extinguisher fire at the village hall. Even if there is information that needs to be conveyed regarding a disaster, the method of informing it is still traditional, namely using a mobile TOA using a pick-up truck.

Index Dimensions Da'wah

In determining the IDZ in this dimension, it has a fairly large weight, namely 0.25. The value of the Da'wah dimension index is 0.85. This value shows the spiritual condition of the population village in condition Good. There is three variable in dimensions This that is Index Dimensions of Da'wah and Advocacy 1). Indicators of Availability of Religious Facilities & Assistance 2). Indicator Index for the Level of Public Religious Knowledge 3). Indicator Index for the Level of Religious Activity and Community Participation 4). Community Behavior Indicator Index 5). Indicator Index for Introduction to the Da'wah Field

$$X5 = 0.25X51 + 0.25X52 + 0.20X53 + 0.15X54 + 0.15X55$$

$$= 0.25 (0.74) + 0.25 (1) + 0.20(0.57) + 0.15 (1) + 0.15(1)$$

$$\mathbf{X5 = 0.85}$$

Table 7. Mark Index Variable Dimensions
Da'wah

Variable	Weight Variable	Index Variable	Information	Interpretation
Availability Means Religious Companion	0.25	0.74	Enough Good	Considered
Level Knowledge Religion	0.25	1	Very Good	No Considered
Level Religious Activities and Participation	0.20	0.57	Good	Not enough Preferred
Community Behavior	0.15	1	Very Good	No Considered
Introduction Medan Da'wah	0.15	1	Very Good	No Considered

Index Village Zakat

The Zakat Village Index (IDZ) is the result of a series of additions of five variables Which There is. First results from variable multiplied with weight from each each variable Which Already set, then added up all from five variable that then results Which go out is IDZ. For know description calculation IDZ as follows:

$$\text{IDZ} = 0.25X_1 + 0.16X_2 + 0.20X_3 + 0.17X_4 + 0.22X_5$$

$$\text{IDZ} = 0.25(0.35) + 0.16(0.77) + 0.20(0.63) + 0.17(0.62) + 0.22(0.85)$$

$$\text{IDZ} = 0.63$$

Focus discussion in studies this is as explainer from results analysis previous data for know condition village use mark variable from five dimensions that have

been obtained, here is the explanation.

Economic Dimensions

Activity Productive Economy

The creative industry activities in the Sungai Rasau village are very sad. Because it's based on data force Work in village River There are quite a lot of Rasau, but most of them prefer to work in factories around Pamulutan District. Until now there has been no superior product that symbolizes Sungai Rasau village, however There is a number of industry home Which produce goods half So into finished goods, namely songket.

Center Trading Village

The condition of the trading center in Sungai Rasau village is not good. This is greatly influenced by the trading center indicators which are still minimal. The good news village River Taste Already start build food court or Central trade street vendors (PKL) near the Sungai Rasau village hall. In the future, this could improve the economy of Sungai Rasau village as mentioned previously.

Access Transportation and Service Delivery

Transportation Access and Delivery Services indicator value for road access gets a perfect score, namely 1, this is because of the road The ones available in Sungai Rasau village are very good and can be passed by four-wheeled vehicles or more than four-wheeled vehicles. The other two indicators each get a value of 0.5 and 0.00 This is due to reduced public transportation operating and access to delivery services which is far from Sungai Rasau village.

Access Institution Finance

Access institution finance in Village Anchoring spelled out Enough Good Because Already there are many services available.

Health Dimensions

Health Public

The health level of the residents of Sungai Rasau village is considered very good. Due infrastructure or life Healthy in village River Taste very accommodate. As for water sources, in the village the majority of residents on the Rasau River use well water and do not use PDAM because the water source is in the village Still very clean. And For place throw away water big (WC) on Every house in Sungai Rasau village actually has everything.

Service Health

The availability of doctors in Sungai Rasau village is not good, due to the total number of practicing doctors (midwives) available In the village of Sungai Rasau there is only one person. Whereas For village police And Integrated Healthcare Center active held every two weeks or twice a month. And the affordability of the health center is quite close because the geographical location of Sungai Rasau village is in the middle of Pamulutan District, so it is close to the health center.

Activity Promotion and Curative Health

Activity promotion yes curative health in Village River I feel like Already very It's good considering that socialization is often done every week.

Guarantee Health

This variable only has one indicator and the value obtained for this variable is a perfect 1.00, because the majority of the population works in factories and gets health insurance from the factory, apart from that for Entrepreneurial people also have a high awareness of the importance of following BPJS Health, a more detailed explanation will be explained as follows.

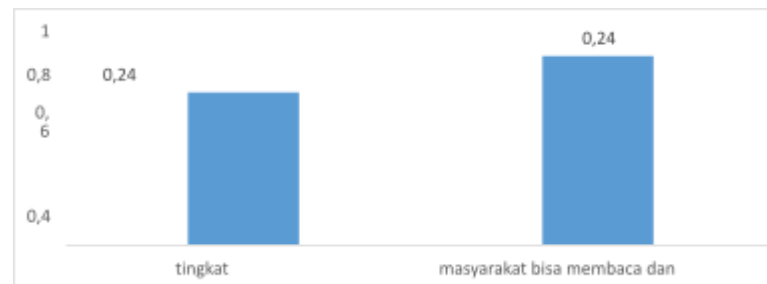
Table 8. Mark Index Variable Guarantee Health

Indicator	Indicator Value
Level Membership BPJS Health	1

Dimensions Education

Education Public

This variable is composed of two indicators, namely the education level and literacy level of the community. From these two things we can then conclude the educational condition of the community. Further information will be presented as follows.



The figure above shows that the education level indicator gets a value of 0.48, which means good. This is because in Sungai Rasau village, awareness of the importance of education is very high, based on data, the majority of the population has completed 12 years of compulsory education, although perhaps there are still very few who continue to college. Then read and count. The majority of people in Sungai Rasau village can read and count.

Facility Education Public

Based on the index value, the education dimension gets a value of 0.15, indicating that the condition Good, For more he explained as give me showing that facility education Which There is on village River Taste said to be very good. Because the distance between the schools themselves is relatively close, at school level Base (SD) That is at in the village And For School Intermediate The first (SMP) is still relatively close and no more than 1KM from home. The one that is a little further away is at the Senior High School (SMA) because it is outside the

sub-district. The willingness of the respondent teachers not to give an opinion was due to not understanding in detail how many were competent or adequate so they were reluctant to answer and in the end most did not answer.

Dimensions Social And Humanity

Means Room Interaction Open

The availability of sports facilities is quite good, because there are still sports facilities available limited only There is field ball For sport other Still Not yet There is. And for community group activities, it is said to be quite good because activities such as reciting the Koran, youth organization, tahlilan are still firmly held by the people of Sungai Rasau village.

Variable Infrastructure Electricity, Communication, And Information

By whole If see from condition village River Taste in variable This is considered very good because the supporting facilities for carrying out community activities are very supportive.

Countermeasures Disaster

Village readiness Rasau River in responding to disasters. Because Sungai Rasau village is very lacking in terms of tools for dealing with disasters, if there is emergency information, Sungai Rasau village officials use the classic method by using TOA or *sound* around the village using a *pick-up truck*.

Dimensions Da'wah

Availability Means Companion Religious

This variable consists of three indicators, namely the availability of mosques, access to mosques, and there is companion religious. As for availability means and companions are the core things that need to be there to support the community in worship. Following is score Which obtained from indicator compiler from variable. The availability of mosques

in Sungai Rasau village is quite good because based on data there are three mosques and seven prayer rooms in Sungai Rasau village. Whereas For the access very near No more from 1 KM with homes. And finally, for companions, each mosque has its own companion and is quite accommodating.

Level Knowledge Religion

In variable This consists from two indicator as evaluator ie level Al-Quran literacy And Awareness in pay Zakat And Infaq. indicator literacy The Al-Quran in Sungai Rasau village is said to be very good because the population's awareness of the importance of religion is very high so that children in Sungai Rasau village are always sent to the landfill. As for awareness of paying Zakat, according to the data, it is considered very good because literacy in religion has been formed from an early age.

Variable Level Liveliness Religious And Participation Public

In variable This indicator Which calculated from level participation public in following activity routine religious And pray congregation. Activity routine Which is in the scheduled Sungai Rasau village and implemented well. In fact, according to several sources, there are at least two routine recitations per week. As for congregational prayer, it is good, according to several respondents at times Which pray congregation not enough that is when pray asr And Dhuhur is because many local residents work in factories so their prayers are probably in the factory prayer room. Participation in routine activities is very good, because activities such as tahlilan are held after sunset so that people who work are already at home and can take part in activities.

Index Zakat Village

From the results of the discussion above, the IDZ value obtained by Sungai Rasau village is 0.63, If refers to table

category results so Village River Taste enter into the category of villages that have good conditions or are less preferred for assistance. However, it does not rule out the possibility that Sungai Rasau village will receive zakat funding assistance. Based on previous research, villages that received assistance for village development produced quite significant results, as did the research done by Farikhatusholikhah et al (2018) in village Bendono showing increasing value, especially in the economic dimension, which has the same obstacles due to the lack of productive economic activity. This research shows that in the first study the economic dimension score obtained was 22.41, increasing to 43.03. However, if Sungai Rasau village does not receive assistance in the end, matter positive Which can taken And as reference For development in the future so that focused For develop sector economy productive as on results this study got the smallest score.

CONCLUSION AND RECOMMENDATION

The overall Village Zakat Index (IDZ) calculation result is 0.629. The index number is at a score between 0.61-0.80, which is in good condition. By index score Which obtained Village River Taste not enough preferred to be helped fund zakat in frame implementation program Zakat Community Development. The results obtained for the Economic dimension were 0.35, which means that assistance is preferred. Then the results of the health dimension index were 0.77, which means that the public's health condition is in good condition and there is less preference for assistance. Then the education dimension result is 0.63, which means good and not preferred in receiving zakat funding assistance. Then the results of the social and humanitarian dimension index received a value of 0.62, which means it is in quite good condition and is considered For helped. Then results index dimensions preaching get a value of 0.85

meaning it is in very good condition and is not preferred for assistance.

As for suggestion Which Can displayed based on results study measurement zakat village index, suggestions that can be given are:

1. Considered for given help form coaching about entrepreneur and creative industry.
2. Consideration of providing assistance in the form of establishing a park people read, because in Sungai Rasau village there are no facilities and literature to support education.
3. Consideration is being given to providing assistance in the form of natural disaster mitigation equipment and guidance regarding the importance of evacuation routes.

REFERENCES

- Adi, Isbandi Rukminto. *Kesejahteraan Sosial : Pekerjaan Sosial, Pembangunan Sosial, Dan Kajian Pembangunan*. RAJAWALI PERS, 2019.
- Anik, and Iin Emy Prastiwi. "Peran Zakat Dalam Meningkatkan Pertumbuhan Ekonomi Melalui Pemerataan 'Equity'." *Proceeding Seminar Nasional & Call For Papers*, no. September (2019): 119–38.
- Beik, Irfan Syauqi, and Laili Dwi Arsyianti. "Measuring Zakat Impact on Poverty and Welfare Using Cibest Model." *Journal of Islamic Monetary Economics and Finance* 1, no. 2 (2016): 141–60. <https://doi.org/10.21098/jimf.v1i2.524>.
- Farikhatusholikhah, Tanti Novianti, and Khalifah Muhamad Ali. "Implementasi Indeks Desa Zakat Dalam Mendukung Program Zakat Community Development Di Desa Bedono, Kabupaten Demak." *Scientific Repository IPB*, 2018. <https://repository.ipb.ac.id/handle/123456789/93756>.
- Fierro, Iván, Pinto, Diego, Afanador, Daniel. "ZAKAT DALAM PERSPEKTIF EKONOMI ISLAM" 7, no. August (2014): 1–43.
- Firman Muhammad Abdurrohman Akbar, Erika Amelia, Ahmad Rodoni. "ANALISIS KEBIJAKAN EKONOMI SYARIAH ZAMAN RASULULLAH SAW BERDASARKAN PERSPEKTIF HUKUM EKONOMI ISLAM." *Ar Rasyid Journal of Islamic Studies* 1, no. 1 (n.d.): 1–15. https://scholar.google.com/citations?view_op=view_citation&hl=id&user=OT0T78gAAAAJ&citation_for_view=OT0T78gAAAAJ:d1gkVwhDpl0C.
- Herdianti, Novi. "Pengukuran Indeks Desa Zakat Dalam Mendukung Program Zakat Community Development (Studi Kasus: Desa Popongan Kabupaten Semarang)." n.d.
- Jamil, Alfian. "Implementasi Indeks Desa Zakat Pada Desa Sungai Dua Kecamatan Rambutan." *Jurnal Ekonomi Dan Perbankan Islam* 1, no. 2 (2018): 245–57.
- M. Ali hasan. *Zakat Infak*. Kencana Prenada Media Group, 2006. https://books.google.co.id/books/about/Zakat_dan_infak.html?id=KDbYAA_AAMAAJ&redir_esc=y.
- M. Arif Mufraini. *Akuntansi Dan Manajemen Zakat: Mengomunikasikan Kesadaran Dan Membangun Jaringan, Cet. 1 (Jakarta: Kencana, 2006), h. 155*. Kencana : Jakarta, 2006.
- Mariana, Hanik. "Korelasi Zakat Dengan Perilaku Konsumen Dan Pembedayaan Ekonomi Masyarakat Di Banyudono, Ponorogo." *Muslim Heritage* 1, no. 1 (2016): 59–72. <http://jurnal.iainponorogo.ac.id/index.php/muslimheritage/article/view/38290> <http://jurnal.iainponorogo.ac.id/index.php/muslimheritage/article/download/382/364>.
- Maulida, Sri, Rizali, and Akhsanul Rahmatullah. "The Implementation of Indeks Desa Zakat (IDZ) for Priority Areas of the Zakat Community Development (ZCD) Program for the Empowerment of Productive Mustahiq in South