

Identification of Zakat Impact Measurement Tools

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ABSTRAK

Pengelolaan zakat bertujuan untuk mengentaskan kemiskinan dan meningkatkan kesejahteraan mustahiq (penerima). Untuk mengukur pencapaian tujuan pengelolaan zakat tersebut, maka diperlukan berbagai instrumen pengukuran dampak zakat terhadap mustahiq. Penelitian ini bertujuan untuk mengidentifikasi dan menganalisis beberapa instrumen pengukuran dampak zakat. Analisis dilakukan dengan cara melakukan studi literatur terhadap berbagai sumber referensi. Analisis menggunakan pendekatan analisis deskriptif dan analisis konten. Hasil penelitian ini menemukan empat instrumen pengukuran dampak zakat, yaitu: Social Return on Investment (SROI), Center of Islamic Business and Economic Studies (CIBEST), Sustainable Livelihood Impact Assessment (SLIA), dan BAZNAS Index for Sustainable Water and Sanitation (BI-WAS). Secara keseluruhan, semua instrumen dapat mengukur dampak zakat terhadap mustahiq baik untuk program zakat konsumtif maupun untuk zakat produktif.

Kata kunci: Dampak Zakat; SROI; CIBEST; SLIA; BI-WAS

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ABSTRACT

Zakat management aims to alleviate poverty and improve the welfare of mustahiq. Various instruments for measuring the impact of zakat on mustahiq are needed to measure the achievement of the goals of zakat management. This study aimed to identify and analyze several instruments to measure the impact of zakat. The analysis was conducted by conducting a literature study on various reference sources. The analysis used a descriptive analysis approach and a content analysis approach. The results of this study found four instruments for measuring the impact of zakat: Social Return on Investment (SROI), Center of Islamic Business and Economic Studies (CIBEST), Sustainable Livelihood Impact Assessment (SLIA), and BAZNAS Index for Sustainable Water and Sanitation (BI-WAS). Overall, all instruments can measure the impact of zakat on mustahiq for zakat disbursements to mustahiq.

Keywords: Impact of Zakat; SROI; CIBEST; SLIA; BI-WAS

INTRODUCTION

One of the goals of zakat management in Indonesia is to increase the benefits of zakat in realizing community welfare and reducing poverty (Nasir et al., 2016). The objectives are described in detail in the Regulations for the Distribution and Utilization of Zakat (2018) and the Regulations for the Distribution and Utilization of Zakat (2018). In line with this goal, several researchers, such as Aziz and Sholikah (2014), Hakim (2016), Noeralamsyah, Hafidhuddin, and Beik (2019), argue that zakat management regulations are evidence of constitutive *ijtihad* in the field of zakat, which is beneficial for the general benefit. Furthermore, zakat management directs zakat management entities to focus on achieving the impact of zakat on mustahiq (Hidayat and Haryadi, 2018; Johari et al., 2014). Therefore, various tools are needed to measure the impact of zakat on mustahiq (Ismail et al., 2018).

The impact of zakat is related to the benefits of mustahiq (Rahmat and Nurzaman, 2019). In addition, the impact of zakat provides an overview of the success and good governance of zakat management entities in distributing zakat (Adiwijaya and Suprianto, 2020; Bachmid and Natsir, 2015; Ismail et al., 2018). Some researchers, such as Fazlurrahman, Ridlwan, and Hadi (2017) and Fitri (2017), explain that the distribution of zakat to mustahiq plays a role in changing the condition of mustahiq to become *munfiq* and eventually become *muzaki*. Abdullah et al. (2015) found that zakat is very effective in alleviating extreme poverty.

Furthermore, the impact of zakat is felt by mustahiq if the programs are rolled out effectively (Bahri et al., 2020; Fahrini, 2016). Several experts have used various tools to determine the impact of zakat. These tools are very useful to ensure that the objectives of zakat management are properly achieved. Therefore, the existence of

various tools for measuring the impact of zakat is essential for determining the achievement of zakat management goals.

Unfortunately, various tools for assessing the impact of zakat are still separated in various articles and books, including (Baznas, 2019b; Beik et al., 2019; Beik and Arsyianti, 2015; Vinet and Zhedanov, 2011). This is due to the absence of articles or books that compile and discuss various impact assessment tools. This has resulted in the limited use of tools to assess the impact of zakat distribution. Furthermore, not all zakat distribution programs have been affected. The five dimensions of the zakat distribution program need to be impacted, including the fields of humanity, education, health, economy, and da'wah (Nasir et al., 2016). One of the efforts that needs to be done is to identify and analyze various impact assessment tools that experts have made from government institutions.

Various analyses have been conducted using impact assessment tools. Some of these studies were conducted at Baznas (Baznas 2019), Puskas (2020), and Puskas (2018). On the other hand, several studies were conducted at the Amil Zakat Institution (LAZ) (Isniastiwi, 2020; Reza Dasangga and Cahyono, 2020). However, the impact assessment analysis seems to use the CIBEST model more often. In addition, most impact assessment analyses have been conducted on Baznas.

Research that identifies and analyzes various impact assessment tools has never been conducted in line with this information. This kind of research needs to be done because it can provide information about various tools for assessing the impact of zakat, which is useful for describing the achievement of zakat management goals. In addition, the findings obtained can be used as the basis for development research related to the impact of zakat. The results can also be used as a basis for developing zakat distribution programs for *mustahiq*. Therefore, this study aims to identify and analyze zakat impact measurement tools that have been practiced in Indonesia.

LITERATURE REVIEW

Theoretical Background

Social impact is a variety of changes in psychological states and subjective feelings, motives and emotions, cognitions and beliefs, values, and behavior (Latané, 1981), resulting from the real, implied, or imaginary presence of other individuals (Latané and Wolf, 1981). Social impact theory was initiated by Latané (1981). Latané (1981) explains that influence occurs as a result of the operation of multiple social forces according to the social impact theory. The social impact theory describes the effects of a social force field (Latané and Wolf, 1981).

In this study, social impact theory was used to analyze the impact of zakat distribution on *mustahiq*. This is related to the role of zakat in alleviating poverty and increasing the welfare of *mustahiq* (Abdelbaki, 2013; Abdullah et al., 2015; Bouanani and Belhadj, 2019; Hossain, 2012; Widyatama et al., 2020). Several studies also mention that poverty alleviation programs are carried out through various program fields, including economics (Anis and Kassim, 2016) and various other fields (Atabik, 2015).

Zakat Concept

Zakat is one of the pillars of Islam; thus, the law becomes mandatory for those who have reached the nisab (Dhar, 2013; Owoyemi, 2020). As-Sayid Sabiq in *Fiqh as-Sunnah* explains, in language, the meaning of zakat is an-namaa (growth and development), ath-thaharatu (holiness), al-barakah (blessings), katsrah al-khair (the amount of goodness), and ash-shalahu (success) (Ismail et al., 2018). Meanwhile, in the term *fiqh*, zakat means the number of assets required by Allah SWT to be handed over to the rightful person and spend a certain amount on their own (Widiastuti and Rosyidi, 2015).

With the obligatory position of zakat, it needs to be appropriately managed. Yusuf and Derus (2013) explain that zakat management begins with the incorporation of zakat directly from the Prophet Allah (SAW). Since then, the task of managing zakat has been carried out by Muslim leaders. However, after the fall of the Ottoman Empire in 1925, according to Yusuf and Derus (2013), the collection of zakat became a function of individuals and groups of people. This is carried out as an Islamic duty and prevents the institution from being completely forgotten. In Indonesia, zakat management is currently carried out by zakat management entities consisting of the National Board of Zakat (Baznas), Baznas Province, Baznas District/City, and Amil Zakat Institution (LAZ). Baznas has the mandate to coordinate zakat management nationally.

Zakat collected by the zakat management entity is then distributed to *mustahiq*, consisting of eight asnaves (fakir, miskin, amil, mualaf, riqab, gharimin, and fi sabilillah). This follows the provisions of Al-Quran surah At-Taubah verse 60. The review conducted by Johari et al. (2014) found that the issue of zakat is one of the issues most discussed by scholars and economic researchers because zakat is one of the ways to reduce and alleviate poverty.

Impact Measurement

The impact is then defined as the effect or result of each person's decision. Dicktus (2013) explains that impact is a measure of the size of the influence of social, economic, environmental, or other public interests that begins with the achievement of the performance of each indicator in an activity (S. Hidayat, Wibowo, & Doddy, 2019b). Some researchers say that zakat has many impacts on society, including social and economic security for the community (Azzahra and Majid, 2020) and increased welfare (Bahri, 2019). Bahri (2013) argues that for zakat management entities to have sustainable benefits and impacts, it is necessary to innovate the utilization of zakat (Ismail et al., 2018). Therefore, according to Azzahra and Majid (2020), the more effective the role of zakat, the greater its impact on economic growth.

It is essential to measure the impact of zakat on the achievement of zakat management goals (Puskas, 2017). The results of measuring the impact of zakat can provide an overview of the success or failure of zakat management entities in distributing zakat. Zakat management entities very much need information on the study of the impact of zakat to carry out the mandate properly. In addition, the results of the study of the impact of zakat can take pictures and illustrate the changing conditions of *mustahiq*.

METHOD

This research uses a literature study approach by collecting documents and data from various reference journals related to the research theme. Data analysis was conducted using a descriptive content analysis. Furthermore, a comparative analysis was carried out on the similarities and differences in each measurement tool for the impact of zakat. The study was conducted by understanding the text to obtain an explanation for each measurement tool. Content analysis was carried out on four impact measurement tools: Social Return on Investment (SROI), Center of Islamic Business and Economic Studies (CIBEST), Sustainable Livelihood Impact Assessment (SLIA), and Baznas Index for Sustainable Clean Water and Sanitation (BI-WAS).

RESULT AND DISCUSSION

Zakat management entities can use zakat impact measurement tools to evaluate the success of zakat distribution programs. Moreover, these tools can measure the benefits of zakat that *mustahiq* has received. In this study, the analysis was carried out on four impact measurement tools: Social Return on Investment (SROI), Center of Islamic Business and Economic Studies (CIBEST), Sustainable Livelihood Impact Assessment (SLIA), and Baznas Index for Sustainable Clean Water and Sanitation (BI-WAS). Furthermore, it is explained one by one of the measurement tools to assess zakat's impact, which can be relied on by zakat management entities.

Social Return on Investment (SROI)

Social Return on Investment (SROI) is a tool for measuring and calculating a broader concept of value by measuring changes experienced by people or organizations in relevant ways (Hastono and Ratnasari, 2020; Nicholls et al., 2012). SROI is about value, not money, and is a broad way of delivering value (Byrne, 2009). The SROI model is useful for measuring zakat's impact on investment by looking at three aspects: social, economic, and environmental. It is useful in increasing the accountability of non-profit institution programs (Purwohedi, 2017).

SROI has a formula and framework for measuring and calculating a broader value covering social, environmental, and economic aspects (Hidayat et al., 2019; Nicholls, 2016). This is illustrated in Fig. 1.

$$\begin{array}{c}
 \text{SROI} \\
 \text{Social Return On} \\
 \text{Investment}
 \end{array}
 = \frac{
 \left(\begin{array}{cc}
 \text{Tangible} & + & \text{Intangible} \\
 \text{Value to the Community (TV)} & & \text{Value to the Community (IV)}
 \end{array} \right)
 }{
 \left(\begin{array}{cc}
 \text{⌚} & + & \$ \\
 \text{Total} & & \text{Total}
 \end{array} \right)
 }$$

Figure 1. Social Return on Investment (SROI) Formula

Based on Figure 1, the SROI ratio = (net benefit present value)/(input value) was obtained. The net present value is the cash flow expected to be discounted in the future. The input value is the total funds invested (Hidayat et al., 2019). Furthermore, the data were analyzed for impact measurements to obtain financial value. This was followed by calculating the SROI ratio.

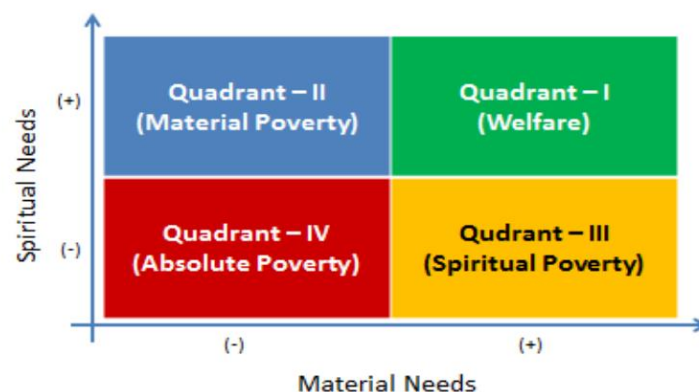
SROI consists of two types with different uses: evaluative and forecast. The evaluative type is based on the actual results of the organization. Meanwhile, the forecast type is calculated to predict the extent to which a program planned by the organization generates social value. To carry out a proper SROI analysis, several principles must be considered, such as stakeholder involvement, understanding the changes that have occurred, properly assessing important matters, including only material, not excessive, transparent, and verifying the results. (Hastono and Ratnasari, 2020; Nicholls et al., 2012)

The SROI was organized into six stages. First, we define the scope and identify the main stakeholders. It is essential to have clear boundaries on what your SROI analysis will cover, who will be involved in the process, and how. Second, the mapping results were obtained. By engaging with stakeholders, you will develop an impact map or theory of change that shows the relationship between inputs, outputs, and outcomes. Third, we prove the results and provide them with the values. This stage involves searching for data to show whether results have occurred and then assessing them.

Fourth, Build impact. After gathering evidence about the results and monetizing them, many aspects of changes that will occur or result from other factors are eliminated from consideration. Finally, the SROI is calculated. This stage involves adding up all the benefits, subtracting any negatives, and comparing the investment results. The sensitivity of the results was tested. Sixth, report, use, and embedding. This critical final step involves sharing findings with interested stakeholders and responding to them, embedding a sound outcome process, and verifying reports.

Center of Islamic Bussines and Economic Studies (CIBEST)

The Center of Islamic Business and Economic Study (CIBEST) model was designed and developed by Beik and Arsyianti (2015). Measurements are carried out comprehensively, covering both material and spiritual aspects, which refer to Al-Quran and Sunnah. The household is the unit of analysis in the CIBEST model (Beik, 2015). The household is divided into four situations, which may be related to its ability to meet material and spiritual needs. This is illustrated in Fig. 2.



Source: Beik and Arsyianti (2015, 2016a)

Figure 2. The CIBEST quadrant

Based on Figure 2, the four CIBEST quadrants can be explained as follows. Quadrant 1 is a household that fully fulfills both material and spiritual needs. It is called a prosperous household, and they live under Hayyatan Thayyibah or a condition of welfare, as mentioned by Allah SWT in QS 16:97. Quadrant 2 is a household that can fulfill spiritual needs only. While they cannot fulfill material needs to the minimum level, this household lives under material poverty. It follows the statement of Allah SWT in QS 2: 155-156. In this verse, Allah has given information that some people will be tested for their shortcomings and wealth, lack of fruits, and other material needs.

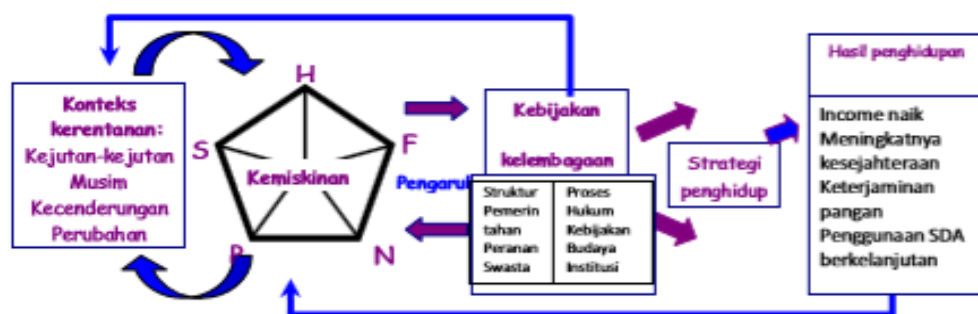
Furthermore, in Quadrant 3, a household can only meet material needs. As for spiritual needs, this household cannot fulfill them. This household lives in a state of spiritual poverty. Regarding this matter, Allah SWT has mentioned this class of people in Surah al-An'am: 44. The verse's content explains that Allah SWT has explained the existence of a warning, but they can produce an abundance of money and wealth to support their future lives. They only get pleasure in this world and will suffer in the hereafter if they do not change their spiritual condition.

Fourth, this household cannot meet the needs of both materials and spirituality. This household was included in the absolute poverty category. This was explained by the Allah SWT in Q.S. Thaha (124). The verse's content is that anyone who turns away from Allah's orders or warnings will live a little life and be gathered on the Day of Judgment in a blind state. Therefore, these community groups must be given more attention to the process of state development because they represent the weakest community groups (Beik and Arsyianti, 2016b). The CIBEST index consists of the indices of material poverty, spiritual poverty, absolute poverty, and welfare..

Sustainable Livelihood Impact Assessment (SLIA)

Measuring zakat's impact using the sustainable livelihood impact assessment (SLIA) aims to measure community asset changes before and after the program (Adato and Meinzen-dick, 2002; Caroline Ashley, 2000). The SLIA measures and evaluates the program's sustainability in five assets: human, natural, financial, physical, and social. These five assets influence the vulnerability aspect and the policy or regulatory aspect, and thus influence livelihood strategies to achieve better livelihood outcomes (Ashley 2000).

Data change results from respondents' admissions obtained from in-depth interviews and focus group discussions (FGDs). The sustainability framework with an impact assessment and approach is shown in the figure below.



Source: DFID (1997), Wigati and Fitrianto (2013)

Figure 3. Sustainability Framework

Based on Figure 3, several factors influence the conditions of society. One of them is policymakers who can play a role in determining the right strategy to deal with various dangerous things and have risks. In addition, this framework also provides flexibility to society's elements in reducing the risk of vulnerability (Wigati and Fitrianto, 2013).

The result of this framework is the ability to reduce social vulnerability and sustainably manage natural resources. Therefore, the use of SLIA makes the community a subject. Meanwhile, the government plays a role in providing public services. Thus, it can reduce problems due to a lack of development infrastructure.

Baznas Index for Sustainable Water and Sanitation (BI-WAS)

In Indonesia, Article 33, paragraph 3 of the 1945 Constitution states that the land, water, and natural resources therein will be under the state's control and will be used for the most significant benefit. In 2012, UNICEF Indonesia raised issues related to clean water, sanitation, and hygiene in Indonesia (Baznas DIY, 2016). In their research, the organization informed that since 1993, Indonesian households have shown a twofold increase in access to adequate sanitation facilities.

Unclean water and sanitation are some of the root causes of various diseases. The contributing factors include individual behavior habits, personal knowledge of ideal sanitation practices, and other common factors such as environmental damage. At some point, inadequate water and sanitation have an impact on economic losses (Baznas, 2016).

Global efforts to address water and sanitation problems have been carried out through the UNICEF's water, sanitation, and hygiene (WASH) campaign. This movement was subsequently replaced by the Sustainable Development Goals 2030 campaign (Baznas, 2016). The WASH agenda aims to improve mothers' and children's welfare by improving drinking water and proper sanitation sectors. Furthermore, regarding this matter, the Indonesian government has adopted WASH with a local interpretation known as drinking water and environmental health (AMPL) in cooperation between the Government of Indonesia and UNICEF.

Baznas, as a non-structural government institution, positions its role in supporting the implementation of the WASH program at the national level. The BAZNAS program related to WASH is implemented in several areas to distribute Zakat, Infaq, and Alms (ZIS) funds managed by this institution (Hudaefi et al., 2019). Sharia Legitimacy of Zakat Fund Distribution for Water and Sanitation Facilities Development is filled in the Fatwa of the Indonesian Ulema Council (MUI) No.001/MUNAS /-IX /MUI/2015. This decision explains the permissibility of using the Zakat, Infaq, Sadaqah, and Waqf funds (Ziswaf) for the construction of clean water and sanitation facilities that are appropriate for public benefit. It is based on the verse of the Alquran "Take zakat from part of their property, with that zakat you clean and purify them and pray for them. In fact, your prayer (becomes) the peace of mind for them. Allah is all-hearing, all-knowing" (At-Taubah: 103).

The BAZNAS indicator for sustainable clean and safe water and sanitation (BI-WAS) has four dimensions. Each dimension was translated into several variables for a more in-depth measurement. The variables that translated each dimension included

15 variables. Developing dimensions and variables was established through focused discussion (FGD) three times, which involved experts in water and zakat.

Table 1. Dimensions and Variables

Baznas Index for Sustainable Water and Sanitation (BI-WAS)

| No | Dimensi | Variabel |
|----|----------------------------|--|
| 1 | Water Facilities | <ol style="list-style-type: none"> 1. Access to clean and safe water 2. The availability of sources of safe and clean water 3. The quality of water |
| 2 | Private Latrine Facilities | <ol style="list-style-type: none"> 1. The availability of a private toilet in the house 2. The availability of Septic Tank nearby house 3. The availability of washbasin 4. The use of hand soap |
| 3 | Cleanliness | <ol style="list-style-type: none"> 1. Sources of water 2. The distance of Septic Tank with water sources 3. Cleaning Septic tank 4. The availability of rubbish bin |
| 4 | Behaviour | <ol style="list-style-type: none"> 1. Do not defecate and urinate openly 2. Washing hand with soap after defecating and urinating |

Source: Hudaefi et al. (2019)

The BI-WAS is designed to help zakat management entities assess the impact of zakat distributed on water supply and sanitation development programs. It is a form of contribution from zakat management entities in Indonesia, especially in developing literature related to the discussion of zakat and SDGs. The nature of zakat funds plays a fundamental role in poverty alleviation and is thus in line with the SDGs for poverty alleviation and zero hunger. In addition, the MUI fatwa discussed permits the use of zakat funds to finance the SDGs.

Similarities and Differences in Measurement Tools

Each measurement tool has characteristics in its field, and the similarities and differences for each model.

Table 2. Similarities and Differences for Each Tools

| Measurement Tools | Equation | Difference |
|-------------------|--|--|
| SROI and SLIA | It has the same aspect to measure in the social field. | SROI involves stakeholders from a program/project analyzed to explore the various impacts felt after the program/project runs. Three aspects are used to measure this method, namely social, environmental, and economic. Meanwhile, SLIA measures and evaluates the program's sustainability in five assets: human, natural, financial, physical, and social. These five assets influence the vulnerability aspect and the policy or regulatory aspect, thus influencing livelihood strategies to achieve better livelihood outcomes. |

| | | |
|-----------------|--|--|
| SLIA and BI-WAS | The two measurement tools are used as measurement tools in the same field, namely the environment and nature | SLIA The suitable method for measuring and evaluating zakat's impact is the Sustainable Livelihood Impact Assessment (SLIA) method. The SLIA method measures and evaluates the program's sustainability in five assets, namely: human, natural, financial, physical, and social. Meanwhile, BI-WAS measures through clean water and sanitation. There are four dimensions in the BAZNAS indicator for sustainable clean, and safe water and sanitation (BI-WAS). Each dimension is translated into several variables for more in-depth measurement. The variables that translate each dimension are 15 variables. |
| CIBEST and SLIA | The two measurement tools have the same characteristics involving humans and the environment | The CIBEST model CIBEST is composed of 4 indices: the welfare index, the material poverty index, the spiritual poverty index, and the absolute poverty index. Measurements were made with the household analysis unit and divided into six sub groups, namely the head of the household (KK), working adults, non-working adults (> 18 years), adolescents (14-18 years), children (7) - 13. years), and children with criteria up to 6 years. Meanwhile, the SLIA suitable method for measuring and evaluating zakat's impact is the Sustainable Livelihood Impact Assessment (SLIA) method. The SLIA method measures and evaluates the program's sustainability in 5 (five) assets, namely: human, natural, financial, physical, and social. |

Advantages and Limitations of the Measurement Tools

Each tool has its own advantages and disadvantages from the explanation of the four measurement tools. The results are presented in Table 3.

Table 3. Advantages and Limitations of the Measurement Tools

| Measurement Tools | Excellence | Limitations |
|-------------------|---|--|
| SROI | Can test the level of correlation and trust relationships in this logical tools of social entrepreneurship theory of change | 1. The level of correlation and significance cannot be measured due to time constraints and is not the main focus of this SROI method. 2. In preparing the SROI method, |

| | | |
|---------------|--|---|
| | | the inclusion of negative impacts of an organization on society (i.e., environmental impacts). |
| | | 3. Social benefits differ between any benefit projects. |
| CIBEST | <ol style="list-style-type: none"> 1. Includes the spiritual aspect 2. Has a factor that describes the <i>mustahiq</i> 3. As one of the impact studies which has complete indicators | <ol style="list-style-type: none"> 1. Because the research object is small, it is possible to be very expensive and inefficient 2. If the data is taken from BPS, it does not describe the <i>mustahiq</i> data 3. CIBEST is only one of the impact tools, so the research results are partial. |
| SLIA | <ol style="list-style-type: none"> 1. Sustainable livelihood analysis can provide important information on how existing structures and processes affect people's livelihoods. 2. Provide a common language (common language) for policymakers from various sectors. 3. A sustainable livelihood approach can help policymakers think outside the sectoral boxes and see policy change from other people/parties' perspective. | <ol style="list-style-type: none"> 1. This approach does not provide a clearer picture of identify poor people who are the subject of this approach. 2. Lack of explanation on how resources and other livelihood opportunities can be distributed locally. 3. Livelihood analysis at the national level is impractical. |
| BI-WAS | <ol style="list-style-type: none"> 1. BI-WAS has four main dimensions and 15 derivative variables, which have been developed through scientific methods. 2. It is the first study to develop a measuring instrument for sustainable clean, and safe water and sanitation | It begins by conducting an assessment of an area that will receive assistance related to water sources and sanitation development |

Based on the explanation above, there are four tools for measuring the impact of zakat that can be used as an instrument to realize the accountability of zakat management, especially in terms of distribution. In Sharia enterprise theory, Triyuwono (2001) states that there are two forms of accountability that need to be carried out by zakat management entities. The first responsibility is vertical to Allah SWT. The second responsibility is horizontal accountability carried out to humanity and the natural environment, in this case, the *muzaki*, the government, and other stakeholders.

CONCLUSION

Zakat is the third pillar of Islam. In Indonesia, zakat management aims to alleviate poverty and improve the welfare of mustahiq. To ensure the achievement of zakat management goals, this study identified and analyzed various studies that measured the impact of zakat. The results of this study indicate that the impact of zakat can be measured using four tools: SROI, CIBEST, SLIA, and BI-WAS.

Measuring the impact of zakat is one of the efforts of zakat management entities to realize good zakat governance. The four tools for measuring the impact of zakat can be used by zakat management entities in Indonesia and globally. Of the four tools presented, the CIBEST model is one of the impact assessors with complete indicators. Each tool needs to be implemented to obtain results regarding the impact of zakat on mustahiq. This is proof of accountability that the zakat management entity has implemented good zakat governance.

The results of this study provide information for academics, researchers, and practitioners about four tools to assess the impact of zakat. The findings obtained can be used to assess the impact on programs that have been implemented by zakat management entities, including Baznas, Baznas Province, Baznas District/City, and Amil Zakat Institution (LAZ). Thus, the purpose of zakat management in terms of distribution can be seen in the benefits of mustahiq. The limitation of this research is that it only identifies and analyzes practised tools in Indonesia. For this reason, research on its development can be identified more widely in other countries.

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