

**The Optimalization of Zakat Distribution *During* Covid-19 Pandemic Using Data Envelopment Analysis (DEA) Method at *Badan Amil Zakat Nasional (BAZNAS)* Indonesia**

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**ABSTRACT**

**Purpose:** The purpose of this paper is to assess the level of optimality of *zakat* institutions to deal with the economic crisis during the Covid-19 pandemic.

**Design/Method/Approach:** In this research, the measurement of efficiency of *zakat* distribution during the Covid-19 pandemic at *badan amil zakat* nasional (BAZNAS) has been carried out using data envelopment analysis (DEA) method.

**Findings:** The result is the mean of *zakat* distribution relative efficiency are 70 %. Finally, some suggestion for evaluating the distribution of *zakat* in the future has been discussed.

**Originality/Values:** The contribution of this research is to obtain the efficiency value of *zakat* distribution during the Covid-19 pandemic. Therefore, the management of *zakat* distribution at BAZNAZ can be improved and evaluated.

## INTRODUCTION

Corona Virus Disease (COVID-19) is a pandemic virus that has spread throughout the world since 2019<sup>1</sup>. Indonesia is one of the countries that experiencing the pandemic. In November 2020, there were more than 500,000 positive cases<sup>2</sup>. This causes disruption of economic activity, especially for the lower middle class. Therefore, the economic problems caused by Covid-19 must be resolved<sup>3</sup>.

According to Islam, *zakat* is one solution to deal with the impact of Covid-19 in the economic area<sup>45</sup>. *Zakat* is several assets that must be given by Muslim, and then given to certain groups who are entitled to receive it (*Mustahik*)<sup>67</sup>. Furthermore, to ensure that the collected *zakat* is distributed to mustahik, zakat management institutions such as the Lembaga Amil Zakat (LAZ) and Badan Amil Zakat Nasional (BAZNAS) are needed<sup>8</sup>.

To handle economic problems caused by Covid-19, LAZ and BAZNAS established the Covid-19 Crisis Center. Crisis Centre has a function to help people who are affected by the economy. To achieve this goal, *zakat* must be distributed properly to the people who are entitled to receive it<sup>9</sup>. Furthermore, *zakat* must be managed institutionally in accordance with Islamic law, namely trust, benefit, justice, legal certainty, integration, and accountability. Thus, these factors can increase the effectiveness and efficiency of *zakat* management in accordance with Law Number 23 of 2011 concerning *Zakat* Management<sup>10</sup>.

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<sup>1</sup>Mohammad and others, 'An Artificial Intelligence and NLP Based Islamic FinTech Model Combining Zakat and Qardh-Al-Hasan for Countering the Adverse Impact of COVID 19 on SMEs and Individuals', *International Journal of Economics and Business Administration*, VIII.Issue 2 (2020), 351–64 <<https://doi.org/10.35808/ijeba/466>>.

<sup>2</sup>worldometer, "Covid-19 Virus Data," 2020. Available online: [worldometers.info/coronavirus/](http://worldometers.info/coronavirus/).

<sup>3</sup>Mega Ilhamiwati, and Yosi Maytesa, 'Al-Falah: Journal of Islamic Economics', 2020, 116–29.

<sup>4</sup>Maheran Zakaria, 'The Influence of Human Needs in the Perspective of Maqasid Al-Syari'ah on Zakat Distribution Effectiveness', *Asian Social Science*, 10.3 (2014), 165–73.

<sup>5</sup>Saparuddin Siregar, 'Problematika Fundraising Zakat,' Pascasarjana UIN SU Medan, 2015.

<sup>6</sup>Carolina Schroeder Ely, 'UU NO 23 TAHUN 2011 Tentang Pengelolaan Zakat', 2011.

<sup>7</sup>Ainol Yaqin, 'Optimalisasi Zakat Produktif Dalam Pengentasan Problem Kemiskinan', *IQTISHADIA: Jurnal Ekonomi & Perbankan Syariah*, 2.2 (2015), 220 <<https://doi.org/10.19105/iqtishadia.v2i2.849>>.

<sup>8</sup>Kartika Andiani and others, 'Strategy of BAZNAS and Laku Pandai For Collecting and Distributing Zakah in Indonesia', *Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah*, 10.2 (2018), 417–40 <<https://doi.org/10.15408/aiq.v10i2.6943>>.

<sup>9</sup>Patmawati Ibrahim, 'Ibrahim, Patmawati Jurnal Syariah', *Pembangunan Ekonomi Melalui Agihan Zakat*; 16.2 (2008), 1–24.

<sup>10</sup>C. S. Ely, "UU NO 23 TAHUN 2011 Tentang Pengelolaan Zakat," 2011.

In the distribution of *zakat*, there are parameters that underlie organizational performance in terms of distribution, namely the efficiency of *zakat* distribution<sup>11213</sup>. Thus, these parameters need to be measured to determine whether *zakat* has been properly distributed. Data Envelopment Analysis (DEA) is the one solution to measuring the efficiency of *zakat*<sup>1415</sup>. The DEA method is a nonparametric method that serves to measure the efficiency of a unit in decision making<sup>1617</sup>. The DEA method was chosen because it can measure the efficiency value well by using the ratio of input and output of *zakat* distribution. The advantage of this method is that it can be used to process large amounts of data and does not require the assumption of a functional relationship between input and output variables<sup>18</sup>.

Research related to the efficiency of *zakat* management organizations using the DEA method has been done before.<sup>19</sup> Lestari<sup>20</sup> examines the efficiency of the Regional Amil Zakat Agency (BAZDA) using the Data Envelopment Analysis (DEA) method. The object is financial statements of BAZDA of East Lombok Regency in the period 2012-2014 with an intermediation approach.

<sup>11</sup>Ade Nur Rohim, 'Optimalisasi Penghimpunan Zakat Melalui Digital Fundraising', *Al-Balagh: Jurnal Dakwah Dan Komunikasi*, 4.1 (2019), 59 <<https://doi.org/10.22515/balagh.v4i1.1556>>.

<sup>12</sup>Program Budi Prayitno, SH. Magister, Ilmu Hukum, and Universitas Diponegoro, 'OPTIMALISASI PENGELOLAAN ZAKAT PADA BADAN AMIL ZAKAT DAERAH (Tinjauan Terhadap Badan Amil Zakat Daerah Kabupaten Muna Propinsi Sulawesi Tenggara)', *Tesis*, 2008.

<sup>13</sup>Farhan Amymie, 'Optimalisasi Pendistribusian Dan Pendayagunaan Dana Zakat Dalam Pelaksanaan Tujuan Program Pembangunan Berkelanjutan (SDGs)', *Anida (Aktualisasi Nuansa Ilmu Dakwah)*, 17.1 (2019), 1–18 <<https://doi.org/10.15575/anida.v17i1.5046>>.

<sup>14</sup>Lulu Marjania Rahmani, Yayasan Rahmat Hidayat, and Siiti Ira Rohmah Maulida, 'Analisis Efisiensi Penghimpunan Dana Zakat Infaq Dan Shadaqah ( ZIS ) Berbasis Digital Di Pusat Zakat Umat Menggunakan Metode Data Envelopment Analysis ( DEA )', 6.2 (2020), 708–10.

<sup>15</sup>Nasher Akbar, 'Analisis Efisiensi Organisasi Pengelola Zakat Nasional Dengan Pendekatan Data', 4.2 (2009), 760–84.

<sup>16</sup>A. Lestari, 'Efisiensi Kinerja Keuangan Badan Amil Zakat Daerah (Bazda): Pendekatan Data Envelopment Analysis (Dea)', *Jurnal Ekonomi & Studi Pembangunan*, 16.2 (2015), 177–87.

<sup>17</sup>Aulia Zahra and Prayogo P Harto, 'Zakat Dengan Metode Data Envelopment Analysis', 2009, 25–44.

<sup>18</sup>A. Borodin and I. Mityushina, 'Evaluating the Effectiveness of Companies Using the Dea Method', *Naukovyi Visnyk Natsionalnoho Hirnychoho Universytetu*, 6, 2020, 187–93.

<sup>19</sup> Hendrianto, 'Kepuasan Muzakki Terhadap Kualitas Pelayanan Zakat Pada BAZ (Badan Amil Zakat) Kabupaten Kerinci', *AL-FALAH: Journal of Islamic Economics*, 1.2 (2016), 164-185. STAIN Curup Bengkulu.

<sup>20</sup>A. Lestari, 'Efisiensi Kinerja Keuangan Badan Amil Zakat Daerah (Bazda): Pendekatan Data Envelopment Analysis (Dea)', *Jurnal Ekonomi & Studi Pembangunan*, 16.2 (2015), 177–87.

The results showed East Lombok Regency experienced 100 percent zakat distribution efficiency.

Furthermore, research by Malik et.al.<sup>21</sup> This study examines the efficiency of the West Java Muhammadiyah Zakat Institution (*Lazismu*) in dealing with Covid-19. The method used is Data Envelopment Analysis (DEA). The results of this study indicate that the efficiency of *zakat* distribution in West Java Province reaches 22%. In the results of efficiency calculations, there is a ratio that should be greater than 100% (surplus) between input and output, but the researcher does not explain why this can happen.

Research by Ninglasari et.al.<sup>22</sup> This study aims to examine the behavior of *amil zakat* by adopting the concept of acceptance theory and use of technology. The model is implemented between *amil zakat* and MSMEs (Micro, Small, and Medium Enterprises). Then, *amil zakat* will serve financially for MSMEs to survive the COVID 19 pandemic situation. This study uses primary data collected through online questionnaires and analyzed using partial least square regression. The results of this study indicate that all hypothetical variables except facilities have a significant positive effect on the intentions of *amil zakat*. The results of this study can help the government and regulators to plan strategic intervention strategies to minimize the impact of the COVID-19 pandemic on MSMEs in Indonesia. In this study, the number of samples has limitations. Thus, the additional number of samples must be added to obtain more accurate results.

Research by Mohammad<sup>23</sup> found that Covid-19 greatly affected financial conditions, especially for casual workers and SMEs (Small, Medium enterprises). These conditions must be overcome so that the negative impact of Covid-19 on daily workers and SMEs can be minimized. The method is a finite model that integrates *zakat* and *qardhul hasan* which is expected to help minimize the negative impact of Covid-19 on daily workers and SMEs. The finite model adopts artificial intelligence and NLP which combines *zakat* and loans. They propose a combination of *zakat* and *qardhul hasan*, the financial problems of the

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<sup>21</sup>Zaini Abdul Malik and Ifa Hanifia Senjiati, 'Efficiency Service Handling COVID 19 The Institute of Zakat By Method of Data Envelopment Analysis (DEA)', *Journal of Islamic Business and Economic Review*, 3.2 (2020), 72–80.

<sup>22</sup>Sri Yuyu Ninglasari, 'An Empirical Examination of Factors Influencing the Behavioral Intention to Use Zakat-Based Crowdfunding Platform Model for Countering the Adverse Impact of COVID-19 on MSMEs in Indonesia', 2020.

<sup>23</sup>Mohammad and others, 'An Artificial Intelligence and NLP Based Islamic FinTech Model Combining Zakat and Qardh-Al-Hasan for Countering the Adverse Impact of COVID 19 on SMEs and Individuals', *International Journal of Economics and Business Administration*, VIII.Issue 2 (2020), 351–64.

community, especially workers and SMEs, can be resolved. This study only proposes an Islamic finites with a combination of *zakat* and interest-free loans to overcome the Covid-19 problem for daily workers and SMEs. However, the finites has not been implemented in real terms in the field, so there is no relevant data on whether the method is effective in overcoming financial problems during the Covid-19 period.

Research by Arif<sup>24</sup> which aims to review the role of *zakat* and its application to zakat institutions in regional Islamic councils. This study has carried out several programs in helping communities affected by the crisis. Furthermore, this study uses two methods, namely inductive and analytical approaches. The result of this study shows that the *zakat* distribution program by Baitulmal-MAIWP is affected by Covid-19. In addition, the *amil zakat* program would be better if there was a effort that proposed in increasing the efficiency of the distribution of *zakat* to the community.

Based on previous study, this research will fill a gap regarding the *zakat* distribution for Covid-19 period. Our goals are to measure the efficiency level of *zakat* distribution during the Covid-19 pandemic at the National *Amil Zakat* Agency (BAZNAS) using the DEA method. Monthly BAZNAS *zakat* collection and distribution in the March-October 2020 period are the analyzed data. Furthermore, this research provides some solutions that can be made by BAZNAS in increasing the *zakat* distribution efficiency level. Therefore, the contribution of this research is calculation result can be used as a reference for evaluating the distribution of *zakat* in the upcoming years due to Covid-19 pandemic.

## RESEARCH METHOD

This research is using Data Envelopment Analysis (DEA) method for *zakat* efficiency calculation. DEA is a methodology that evaluates the efficiency of a decision-making unit (work unit) which is responsible for several inputs to obtain a targeted output<sup>25</sup>. DEA has two models, namely the CCR and BCC models. The CCR model is the most basic model developed in 1978 by Charnes, Cooper and Rhodes. The CCR model is a basic DEA model that uses the assumption of Constant Return to Scale which assumes that the addition of one unit of input must result in an increase of one unit of output. While the BCC (Banker, Charnes and Cooper) model known as Variable Return to Scale (VRS) assumes that each addition of one unit of input does not mean that it is

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<sup>24</sup>Arif Ali Arif and Muntaha Artalim Zaim, 'The Role of Zakat Institution in Facing Covid-19: A Case Study of the Federal Territory Islamic Council ( MAIWP ) of Malaysia', January, 2020.

followed by the addition of one unit of output, the increase in output can be greater than one (Increasing Return to Scale), less than one (Decreasing Return to Scale). In this study, the model used is the VRS model.

There are three benefits derived from measuring efficiency with DEA, namely:

1. As a indicator for obtaining relative efficiency that is useful for facilitating comparisons between the same economic units.
2. Measuring various efficiency information between units of economic activity to identify the contributing factors.
3. Determine the implications to increase the level of efficiency.

Each calculation is free to determine the value for each existing input and output variables, as long as they are able to meet the two conditions required, namely the value must not be negative, and the value must be universal. This means that each calculation in the sample must be able to use the same set of values to evaluate the ratio and the ratio is not more than 1. A calculation is relatively efficient if the calculation value is equal to 1 (100 percent efficient), otherwise if the value is less than 1, then the calculation in is considered relatively inefficient.

The efficiency can be measured by calculating the ratio between its output and input. DEA will calculate using n inputs to produce m different outputs. Efficiency calculations can use the following equation.

$$Es = \frac{\sum_{i=1}^m UiYis}{\sum_{j=1}^n VjXjs}$$

Es, m, and n are efficiency, output, and input data, respectively. Then, *Yis* is the number of the “i” output produced; *Xjs* the number of the “j” input; *Ui* = s x 1 is output values; *Vj* = s x 1 is input values. The equation shows the use of one input variable and one output variable. The efficiency ratio (Es), then maximized by the following formula:

$$Es = \frac{\sum_{i=1}^m UiYis}{\sum_{j=1}^n VjXjs} \leq 1$$

*Ui* and *Vj* ≥ 0 is the first inequality which explains that there is a ratio for other calculations that is not more than 1, while the second inequality has a non-negative (positive) weight. The ratio number will vary from 0 to 1. The

<sup>25</sup>A. Lestari, ‘Efisiensi Kinerja Keuangan Badan Amil Zakat Daerah (Bazda): Pendekatan Data Envelopment Analysis (Dea)’, *Jurnal Ekonomi & Studi Pembangunan*, 16.2 (2015), 177–87.

results are declared efficient if the ratio is close to 1 or 100 percent, on the other hand, if it is close to 0 it indicates the lower efficiency.

The category of *zakat* effectiveness is then classified into several levels, the levels are:

Table 1. Efficiency Level Category

Percentages	Category
>90%	Very Effective
70-89%	Effective
50-69%	Quite Effective
20-49%	Less Effective
<20%	Not Effective

## RESULT AND DISCUSSION

This study focuses on optimizing the distribution of *zakat* carried out by BAZNAS during the Covid-19 pandemic. To determine the optimal level of *zakat* distribution, this study uses data on reports of receipts and distribution of funds at the National *Amil Zakat* Agency (BAZNAS). The data consists of the types of receipts and distributions as well as the amount of funds. Furthermore, the time range taken is data on the receipt and distribution of *zakat* in the period March to October 2020. This time range is used because it considers the start time of the Covid-19 pandemic and the availability of data from BAZNAS Indonesia which is only until October 2020. Data on receipt and distribution of funds from BAZNAS can be seen in table 2.

**Table 2.** The Funding and Distribution of *Zakat* during Pandemic Covid-19 in Indonesia Collected by BAZNAS

Month	Funding/Distribution	Quantity
March 2020	<b>Funding</b>	
	Entity's <i>Zakat</i>	Rp 520,402,860.00
	Individual <i>Zakat</i>	Rp 17,930,869,239.43
	<i>Zakat Fitrah</i>	-
	Bounded <i>Infaq</i>	Rp 2,117,369,127.70
	Unbounded <i>Infaq</i>	Rp 202,983,849.05
	Total of Funding	<b>Rp 20,771,630,076.18</b>
	<b>Distribution</b>	
	Social Sector	Rp 8,537,726,700.00
	Education Sector	Rp 1,476,057,834.00
Health Sector	Rp 1,274,432,080.00	



Month	Funding/Distribution	Quantity
	Economic Sector	Rp 476,161,956.00
	Religion Sector	Rp 3,230,673,485.00
	Total of Distribution	<b>Rp 14,995,052,055.00</b>
<b>April 2020</b>	<b><i>Funding</i></b>	
	Entity's <i>Zakat</i>	Rp 1,244,989,696.00
	Individual <i>Zakat</i>	Rp 23,787,077,297.00
	<i>Zakat Fitrah</i>	Rp 27,666,270.00
	Bounded <i>Infaq</i>	Rp 13,699,139,760.47
	Unbounded <i>Infaq</i>	Rp 316,192,854.00
	Total of Funding	<b>Rp 39,075,065,878.00</b>
	<b><i>Distribution</i></b>	
	Social Sector	Rp 11,307,084,007.00
	Education Sector	Rp 299,963,750.00
	Health Sector	Rp 1,253,750,682.00
	Economic Sector	Rp 259,551,788.00
	Religion Sector	Rp 1,729,333,143.00
	Total of Distribution	<b>Rp 14,849,683,370.00</b>
<b>May 2020</b>	<b><i>Funding</i></b>	
	Entity's <i>Zakat</i>	Rp 1,675,628,318.00
	Individual <i>Zakat</i>	Rp 75,294,540,072.98
	<i>Zakat Fitrah</i>	Rp 6,975,645,249.00
	Bounded <i>Infaq</i>	Rp 29,778,510,221.04
	Unbounded <i>Infaq</i>	Rp 184,678,257.00
	Total of Funding	<b>Rp 113,909,002,118.02</b>
	<b><i>Distribution</i></b>	
	Social Sector	Rp 39,479,874,394.00
	Education Sector	Rp 1,954,883,538.00
	Health Sector	Rp 2,583,766,384.00
	Economic Sector	Rp 1,259,376,657.00
	Religion Sector	Rp 3,646,689,244.00
	Total of Distribution	<b>Rp 48,924,590,217.00</b>
<b>June 2020</b>	<b><i>Funding</i></b>	
	Entity's <i>Zakat</i>	Rp 361,030,709.00
	Individual <i>Zakat</i>	Rp 21,836,458,429.08
	<i>Zakat Fitrah</i>	-
	Bounded <i>Infaq</i>	Rp 3,205,047,233.25
	Unbounded <i>Infaq</i>	Rp 464,352,016.30
	Total of Funding	<b>Rp 25,866,888,387.63</b>



Month	Funding/Distribution	Quantity
	<b><i>Distribution</i></b>	
	Social Sector	Rp 8,642,717,125.00
	Education Sector	Rp 883,874,874.00
	Health Sector	Rp 1,444,873,163.00
	Economic Sector	Rp 617,299,878.00
	Religion Sector	Rp 303,457,755.00
	Total of Distribution	<b>Rp 11,892,222,795.00</b>
<b>July 2020</b>	<b><i>Funding</i></b>	
	Entity's <i>Zakat</i>	Rp 946,808,940.00
	Individual <i>Zakat</i>	Rp 19,009,746,401.48
	<i>Zakat Fitrah</i>	-
	Bounded <i>Infaq</i>	Rp 7,809,291,114.66
	Unbounded <i>Infaq</i>	Rp 272,243,275.00
	Total of Funding	<b>Rp 28,038,089,731.14</b>
	<b><i>Distribution</i></b>	
	Social Sector	Rp 7,062,881,500.00
	Education Sector	Rp 424,305,000.00
	Health Sector	Rp 526,234,926.00
	Economic Sector	Rp 35,000,000.00
	Religion Sector	Rp 2,118,127,348.00
	Total of Distribution	<b>Rp 10,166,548,774.00</b>
<b>August 2020</b>	<b><i>Funding</i></b>	
	Entity's <i>Zakat</i>	Rp 787,070,580.00
	Individual <i>Zakat</i>	Rp 22,762,983,523.20
	<i>Zakat Fitrah</i>	-
	Bounded <i>Infaq</i>	Rp 2,534,152,427.00
	Unbounded <i>Infaq</i>	Rp 412,578,992.00
	Total of Funding	<b>Rp 26,496,785,522.20</b>
	<b><i>Distribution</i></b>	
	Social Sector	Rp 11,229,230,266.00
	Education Sector	Rp 1,065,234,236.00
	Health Sector	Rp 2,256,903,078.00
	Economic Sector	Rp 148,659,635.00
	Religion Sector	Rp 1,913,996,690.00
	Total of Distribution	<b>Rp 16,614,023,905.00</b>
<b>September 2020</b>	<b><i>Funding</i></b>	
	Entity's <i>Zakat</i>	Rp 497,008,900.00
	Individual <i>Zakat</i>	Rp 16,308,901,556.50

Month	Funding/Distribution	Quantity
	<i>Zakat Fitriah</i>	-
	Bounded <i>Infaq</i>	Rp 1,131,532,566.00
	Unbounded <i>Infaq</i>	Rp 238,959,198.00
	Total of Funding	Rp <b>18,176,402,220.50</b>
	<b><i>Distribution</i></b>	
	Social Sector	Rp 10,608,422,428.00
	Education Sector	Rp 2,765,298,037.00
	Health Sector	Rp 299,450,000.00
	Economic Sector	Rp 181,500,000.00
	Religion Sector	Rp 1,630,312,794.00
	Total of Distribution	<b>Rp 15,484,983,259.00</b>
<b>October 2020</b>	<b><i>Funding</i></b>	
	Entity's <i>Zakat</i>	Rp 1,188,470,938.00
	Individual <i>Zakat</i>	Rp 14,058,141,368.12
	<i>Zakat Fitriah</i>	-
	Bounded <i>Infaq</i>	Rp 2,410,426,238.00
	Unbounded <i>Infaq</i>	Rp 222,213,500.00
	Total of Funding	<b>Rp 17,879,252,044.12</b>
	<b><i>Distribution</i></b>	
	Social Sector	Rp 6,132,658,611.00
	Education Sector	Rp 1,689,263,962.00
	Health Sector	Rp 365,014,300.00
	Economic Sector	Rp 428,210,003.00
	Religion Sector	Rp 2,510,944,066.00
	Total of Distribution	<b>Rp 11,126,090,942.00</b>

Based on the table, the DMU (Decision Making Unit) that will be used is the distribution period from March to October. Furthermore, we calculate the efficiency level of *zakat* distribution using the DEA method. Calculations are carried out on each data collection (Input) and distribution (Output) of zakat carried out by BAZNAS during a predetermined period. From the calculations that have been made, the best distribution efficiency value is in September 2020 with a relative efficiency value of 1 (100%). Table 3 shows the results of efficiency calculations using the DEA method.

**Table 3.** BAZNAS Funding and Distribution Efficiency

Month	Funding (Input)	Distribution (Output)	Efficiency	Relative Efficiency
March	Rp 20,771,630,076	Rp 14,995,052,055	0,7219006	0,847373

<b>2020</b>					
<b>April 2020</b>	Rp 39,075,065,878	Rp 14,849,683,370	0,3800296	0,446082	
<b>May 2020</b>	Rp 113,909,002,118	Rp 48,924,590,217	0,4295059	0,504158	
<b>June 2020</b>	Rp 25,866,888,387	Rp 11,892,222,795	0,4597469	0,539655	
<b>July 2020</b>	Rp 28,038,089,731	Rp 10,166,548,774	0,3625978	0,42562	
<b>August 2020</b>	Rp 26,496,785,522	Rp 16,614,023,905	0,6270204	0,736002	
<b>September 2020</b>	Rp 18,176,402,220	Rp 15,484,983,259	0,8519278	1	
<b>October 2020</b>	Rp 17,879,252,044	Rp 11,126,090,942	0,6222906	0,73045	
<b>Total</b>	Rp 290.213.115.976	Rp 144.053.195.317	4,5	5,2	
<b>Mean</b>	Rp 36.276.639.497	Rp 18.006.649.414	0,6	0,7	

\*Efficiency = Output/Input

#### **Relative Efficiency = Efficiency i/Maximum Efficiency**

The efficiency of *zakat* distribution can be calculated based on the highest relative efficiency value. This is because the relative efficiency takes the benchmark value against the highest efficiency of the sample taken. Thus, the highest efficiency in the distribution of *zakat* is in September 2020 with a relative efficiency value of 1 (100%). This shows that the distribution in that month is the most optimal distribution compared to other months. Furthermore, the lowest efficiency was in July, where the relative frequency in that month had a value of 0.42 (42%). Meanwhile, the average relative efficiency of *zakat* distribution is 0.7 (70%).

Based on these results, the efficiency of *zakat* distribution by BAZNAS can be optimized. The optimization is carried out by increasing distribution efficiency every month. There are several programs that can be made by BAZNAS, namely as follows:

1. Develop a distribution program through *zakat* distribution institutions that are coordinated with BAZNAS Indonesia.
2. Carry out the distributing *zakat* programs through various social emergency service for mustahik with the well targeted, times, and appropriate handling model.

3. Carry out the *zakat* utilizations programs through the develop village areas. It must be comprehensive and includes five dimensions, namely economy, education, health, da'wah and social humanity.

By using the mentioned programs, the efficiency of *zakat* distribution can be more optimal. Thus, the goal of increasing the contribution of *zakat* to help the economic crisis during the Covid-19 pandemic is achieved.

## CONCLUSION

The Covid-19 pandemic has an impact for society, especially in the economic area. One solution to deal with the economic impact is to use *zakat* as a form of support to the community. In this study, we have calculated the efficiency level of *zakat* distribution during the Covid-19 pandemic at BAZNAS using data envelopment analysis (DEA). The results of this study indicate that the average value of BAZNAS *zakat* distribution efficiency is 70%. This shows that the distribution of zakat can still be optimized. Thus, BAZNAS must make several programs to increase the efficiency value. The programs to increase the efficiency of *zakat* distribution can be carried out by developing zakat distribution, social emergency service, and developing the *zakat* distribution in village programs. Through these programs, the efficiency of *zakat* distribution can be more optimal. Thus, the goal of increasing the contribution of *zakat* to help the economic crisis during the Covid-19 pandemic can be achieved. ■

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