

# Assessment of Zakat Distribution: A Case Study on Zakat Community Development in Bringinsari Village, Sukorejo District, Kendal

1<sup>st</sup>Rahman Saleh  
*Universitas Indonesia*  
Depok,Indonesia

2<sup>nd</sup>Mohamad SolehNurzaman  
*Universitas Indonesia*  
Depok,Indonesia  
dedenmsn@gmail.com

3<sup>rd</sup>Yusuf Wibisono SE, ME  
*Universitas Indonesia*  
Depok,Indonesia

**Abstract**—This study aims to assess the feasibility of zakat distribution conducted by Zakat Community Development program, one of the BAZNAS programs in Bringinsari village, Sukorejo Subdistrict, Kendal Regency, Central Java using the Zakat Village Index. The assessment will help determine whether the community in the village is prioritized to be given zakat. Indicators of Zakat Village Index have five dimensions: economic, health, education, social and humanity and da'wah. The methodology used in this research is Mixed Methods Research, a research methodology that combines qualitative and quantitative approaches. Qualitative methods used in the form of interviews and observation. and the quantitative method used is Multi Stage Weighted Index that is by combining several processes of weighting stages given to each component of index compiler, so that the weighting given to each component is done in stages and procedural by using Zakat Village Index (IDZ). The results of this study indicate that the economic dimension has an index value of 0.32 and the index value of health dimensions is 0.38 both occupy the lowest value. This indicates that the economic and health conditions of the population is less good. In summary, Bringinsari Village obtained a total value of zakat village index of 0.44. This indicates that the condition of the village is in poor condition. Therefore, based on the calculation value, Bringinsari village should be prioritized to be assisted by zakat funds.

**Keywords**—*Assessment, evaluation, zakat, Zakat Village Index,*

## I. INTRODUCTION

The Issue of zakat distribution is complex. The problems such as unevenly distribution, The method of distributing and wrong target, the obstacles of

channeling zakat program can be found in our society. The research done by [1] showed that giving zakat in cash can not assist zakat recipient ( mustahiq) in long term. Development and poverty have become essential issues in economic , social, and politic study throughout the world especially developing countries including Moslem populated countries. Many parties from various organizations such as UN has been working hard to eradicate poverty through any activities, service program and policy.

Poverty is an issue which has to be handled seriously. It needs effort from all parties both government and non-government. Philanthropy institution and Zakat administrator have responsibility morally in increasing standard of living because the gist of Islam spirit in solving poverty is inclusive nature which has to be attached to Islamic financial development [5]. It implies that Islamic finance must be associated with poverty eradication program as a basic social responsibility in reaching maqashid syariah. Zakat has been known as the main component in Islamic social safety system and has been proven to decrease poverty level and also minimizing the gap of income inequality [3].

The poverty in Indonesia is also a complex issue and has to be handled from any dimension which is not only about economy but also religion and moral.If we see the society population total, The fact about poverty level in Indonesia which is always above 10% shows a big amount.

**Table 1.Total poor population according to region  
(million people)**

| Year | City                  |                      | Countryside          |                     | Cities                |                      |
|------|-----------------------|----------------------|----------------------|---------------------|-----------------------|----------------------|
|      | Semester 1<br>(Maret) | Semester<br>2( Sept) | Semester<br>1(Maret) | Semester<br>2(Sept) | Semester<br>1 (Maret) | Semester<br>2( Sept) |
| 2017 | 10.67                 | -                    | 17.1                 | -                   | 27.77                 | -                    |
| 2016 | 10.34                 | 10.49                | 17.67                | 17.28               | 28.01                 | 27.76                |
| 2015 | 10.65                 | 10.62                | 17.94                | 17.89               | 28.59                 | 28.51                |
| 2014 | 10.51                 | 10.36                | 17.77                | 17.37               | 28.28                 | 27.73                |
| 2013 | 10.33                 | 10.63                | 17.74                | 17.92               | 28.07                 | 28.55                |

Sumber: diolah dari data Badan Pusat Statistik Indonesia tahun 2013-2017

Based on data from BPS , in the last five years, there was not a significant different about the number of poor population especially in the first semester (March) 2017 in cities which was about 10.67 million people. This number tended to increase for about 330 thousand people from 10.34 people in 2016. On the other hand, the number of poor people in countryside which number was 17.1 million people decreased as 570 thousand people from the same position for about 17,67 million in 2016. However, the total number of poor people both in cities and countryside decreased generally from 28.01 million people in 2016 into 27.77 million people in 2017.

Kendal regency is a regency in north central Java that has been classified as an area prone to poverty. Based on data from BPS, poverty level in Kendal in 2014 reached 11,80 percent into 11,33 percent in 2016. The vice regent of Kendal, Mr Masrur Masykur said that actually Kendal owns a big potency in eradicating poverty but the effort of running poverty eradication program has not planned well therefore it is still not optimal yet.

Geographically, Bringinsari village is situated in Mount Prawu which is far from downtown. This village is isolated because it has less infrastructure support for transportation both from the village and to the village. Based on this fact, this village deserves to get special attention in distributing zakat. Even though the condition of villagers needs help, it would be better to perform an assessment whether they fit or not in gaining zakat fund . They should be assessed to whether they deserve or not in accepting correct empowerment programs that can assist to raise the standard of living of mustahiq so the poverty can be minimized gradually in that area.

## II. METHOD

### A. Location and Time

This research will be done in Bringinsari village Sukorejo district, Kendal regency from April 1, 2018 until July 2, 2018.

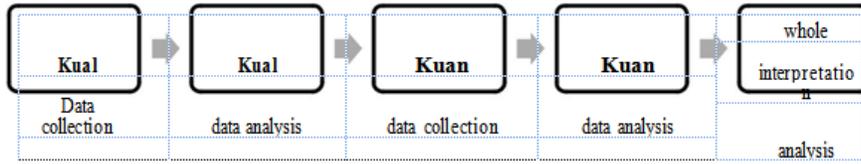
### B. Data collection Technique

This research uses mixed method both qualitative and quantitative approach. Qualitative approach uses observation through collecting field data, interview by noting essential things and recording use audiotape or tape recorder. Qualitative approach uses in-depth interview ( deep interview). Deep interview is a process to gain information for research purpose by asking and answering face to face between interviewer and respondent or the person who is interviewed. It is done with or without interview guidance where the interviewer and the respondent involved in a long term social life. Meanwhile the quantitative approach in this research uses questionnaire technique and observation. Questionnaire is a collection technique by giving or distributing question list to the respondents hoping that they give their respond.

Still, there are some data resources from primary and secondary data. Primary data resource can be obtained from respondent by using data collection method in the form of questionnaire and BAZNAS database. The purpose of this research is to measure zakat assessment therefore the object of this research is BAZNAS, Bringinsari village apparatus and zakat recipient ( mustahiq). Whilst secondary data obtained by collecting literature from books, journals, website, and other related documents with zakat.

**Zakat assessment Calculation techniqu**

The calculation procedure is as follow :



The higher the number, this village is considered as not prioritized to be assisted. After that we can obtain an actual number.

After getting score in every indicator then it is multiplied by each indicator weight to yield indicator index. After that, indicator index is classified based on its variable and then multiplied by the weight of each variable to get variable index. Index from each variable is multiplied by its weight dimension to get dimension index. The result is composite index which can be called zakat village index.

The formula is as follows:

$$IDZ = (X1ek + X2ks+ X3 pe + X4ke+X5da)$$

IDZ = Zakat village Index X1.....X5= weighting assessment

- Ek = economic dimension
- Ks = health dimension
- Pe = education dimension
- Ke = humanity dimension
- Da = preaching dimension

The score IDZ is around 0 and 1, it will be divided into 5 categories or score range as shown below:

**Table 2. Categories**

| Score range | Information | Interpretation              |
|-------------|-------------|-----------------------------|
| 0,00-0,20   | Not good    | High priority to be donated |
| 0,21-0,40   | Less good   | Priority to be donated      |
| 0,41-0,60   | Good enough | Considered to be donated    |
| 0,61-0,80   | good        | Less prioritized            |
| 0,81-1,00   | Very good   | Not prioritized             |

Source : strategic study center BAZNAS ( 2017)

**III. LITERATURE REVIEW**

**A. Zakat definition**

Etymologically, the word zakat is derived from Arabic word “ zakka” which means grow and develop. Terminologically, zakat is spending wealth in special way ( those who reach nisab and haul ) to the needy people with certain requirement [2].

In Holy Quran, the word zakat was mentioned at least twenty times. The Holy Quran affirms that whoever wants to implement Islam thoroughly ( kaffah) must perform shalat and pay zakat. Actually

the similar accentuation in zakat and shalat order signifies equality and inseparable. This thing shows Islam advancement in generosity. Aldous Huxley wrote : “ Thus the world we live in is a world that is judged to be the only benchmark of acceptable progress, in fact in decline. Technological progress is fast, but without the progress of generosity, technological progress is useless. Even worse than useless. Technological advancement only provides a more efficient means of recalling our words. Therefore, the importance of the meaning of zakat is unquestionable.” [4]

According to UU no 23 year 2011 about zakat management, zakat is a property that must be issued by a Muslim or business entity to be given to the needy based on Islamic Shari’a.

Based on the definitions above, we can conclude that zakat is one of the obligations of a Muslim and one of the pillars of Islam. If a Muslim has wealth and reaches nisab( minimum level), then he/she must spend some of his wealth to be given to the needy people ( mustahiq).

Zakat is the way to purify and clean the soul and wealth based on Islam taught which is stated in the Holy Quran.

**B. Zakat village Index (IDZ)**

Zakat village index is arranged by composite index which means it consists of indexes in every component. The making of IDZ done by using a research based on mixed method, a combination of quantitative and qualitative methods. In this study, qualitative method is used to form the forming component of national zakat index while quantitative method is used to form its calculation estimation model. in the process of deciding IDZ , strategic study center team BAZNAS ( PUSKAS BAZNAS) explored alike indexes through related study results beforehand and discussed with many experts in their field. From IDZ component then it is set altogether by giving weight in it with focus group discussion mechanism and judgment expert criteria.

The former of IDZ components consists of 5 dimension i.e. Economy, Health, education, Social and humanity, and preaching. From each dimension, they are divided into 15 variables and 39 indicators The calculation estimation technique to get IDZ score uses Multi-stage weighted index method. This method combines every weighting level in every index former component therefore the weighting must be done gradually and in procedure.

IV. RESULT AND DISCUSSION

A. Discussion of zakat village index

Based on Zakat village index measurement in Bringinsari village, it obtained Zakat village Index 0.47. It showed that the condition of the village is good enough. As the result of this calculation, Bringinsari village is considered to receive zakat fund. There are five dimensions which was measured in zakat village index. Every dimension has its own index score. Further information about index score from every dimension is explained in grafik 1

The summary of IDZ result

Picture 1 the summary of IDZ result



Source : Primary data 2018

Economy Health education Preaching Social and Humanity

Economic dimension has index score 0.32. This score shows that economy condition in the village is weak. Economic dimension is the lowest index. The score of health index is 0.43. This shows that health condition in the village is less good. While preaching dimension is 0.60 the highest than any other dimensions. It shows that the spiritual condition in the village is good. Likewise education dimension which score is 0.52. Social and humanity dimension score is 0.49 which means that generally, social and humanity condition in Bringinsari village is good enough. Further discussion about dimension index score will be explained by tables below.

A. Economic Dimension index score

The economic dimension index score of Bringinsari is 0.32. This score shows that economic condition of the villagers is less good. As result, Bringinsari village can be prioritized to be assisted. The index is the lowest than any other dimensions. The factors caused this phenomenon are : low productive economic activity, lack of village trade center, lack of transportation access, and lack of access to financial institution.

Productive economic activity variable score shows 0.26. Village trade center variable score is 0.24. Transportation access variable score is 0.21. Financial institution Access variable score is 0.20. further explanation about variable index score from economic dimension is explained in Table 2:

Table 3. Productive Economic Activity

| Variable                             | Variable index  |
|--------------------------------------|-----------------|
| Productive economic activity         | 0.51            |
| Village trade center                 | 0.24            |
| Transportation access                | 0.21            |
| Financial institution access         | 0.20            |
| Indicator                            | Indicator index |
| Number of superior product           | 0.51            |
| Labor force participation rate       | 0.24            |
| Number of creative industry activist | 0.25            |
| Community                            |                 |

Source : Primary data 2018

Productive economic activity variable index score is 0.25. This thing shows that productive economic activity is still low. Based on productive economic activity variable table, the indicator index of superior product score is 0.51 which means that there is superior product produced by this village. The score of labor force participation shows 0.75 which means that unemployment number in this village is low.

The score of creative industry activist community indicator index is 0.25 which means that the community is still rare. There are many undeveloped potential products seen from physical condition. It is due to low human resources so that the natural resources have not been managed well. Until now, there is not superior product produced by this village. There are only home industry products which are operated individually such as : popcorn, cassava chips, guava processed food, typical chili paste.

Table 4. Village Trade Center

| indicator    | Indicator index |
|--------------|-----------------|
| Market       | 0.00            |
| Trade center | 0.50            |

Village Trade center variable has index score 0.24. it shows that the village has less trade center that can be accessed by villagers. Based on the table, the score of market availability indicator is 0.00 and trade center indicator is 0.50. it because Bringinsari village doesn't have market as means of trade and village need supplier. The distance of the nearest market in Sukorejo district is about 20 kilometer. Economic activities are done traditionally and have not made used of technology or online marketing yet

There are 10 stalls and 1 basic need shop which provide daily need, while mini market is not available yet.

**Table 5. Transportation and logistic/delivery service access variable**

| Indicator                      | Indicator index |
|--------------------------------|-----------------|
| Accessibility of village roads | 0.50            |
| Public transportation          | 0.00            |
| Delivery /logistic service     | 0.00            |

Based on the table, accessibility of village road index is 0.50. it means that the access to and from the village is available. The road can be passed by four wheel vehicles. Most of the road is covered by asphalt but some parts are already damaged.

Whilst public transportation and delivery/logistic service index is 0.00. It is due to the unavailability of public transportation over there. Not all villagers can travel easily. The villagers use motorcycle or walk to the big province road out of Bringinsari.

**Table 6. Finance institution access variable**

| indicator  | Indicator index |
|--|-----------------|
| Availability and accessibility of financial institutions     | 0.00            |
| The percentage of people owed to money len Der               | 0.75            |
| The percentage of people who use financial Products/services | 0.25            |
|  |                 |

Based on finance institution access variable, the availability and accessibility indicator index is 0.00. It shows that the access to finance institution is low. The percentage of people owed to moneylender is 0.75. It shows that the number of people who owed from moneylender is high. The percentage of people who use financial product/services index score is 0.25

People involvement in finance institution is 20 percent total villagers and still classified as a conventional finance institution. People cannot access sharia finance institution because it doesn't exist in Bringinsari village and its vicinity. The villagers also involve in lending money from moneylender with high interest.

Based on the result of zakat village index in economic dimension with the index score 0.32, we can conclude that villagers economic condition is weak generally therefore can be prioritized to be assisted. The most vulnerable is trade center activity and transportation / delivery service that scores are 0.24 and 0.21. If this village gets assistance someday, the form of aid program activities can be focused on those variables.

**B. Health Dimension Index Score.**

Health dimension index score of Bringinsari village is 0.38. It shows that the health condition of the village is less good. Therefore, based on health dimension index score, Bringinsari village becomes the second priority to be assisted. There are three indicators which include in society health variable such as : society health, health service and health insurance which scores are 0.69, 0,28 and 0,00. Generally, the house condition of their houses are not livable. There is only 20 % whose houses are permanent and having access to clean water for cooking, washing and drinking. Health service in this village is inadequate. It is due to unavailability of health facilities and medical personnel. Once there was tragedy ended with death because there was not a midwife who could be accessed 24 hours. The midwife is 20 km from the village.

Health insurance variable is the lowest in health dimension. For further information about variable index score from health dimension will be explained as follow

**Table 7. Public Health**

| variable         | Variable index |
|------------------|----------------|
| Public health    | 0.69           |
| Health service   | 0.28           |
| Health insurance | 0.00           |

Source : Primary data 2018

**Table 8. Indicator**

| indicator                                      | Variable index |
|--|----------------|
| Clean water facility                           | 0.50           |
| The number of house with bathroom and toilet   | 0.50           |
| The number of house with drinking water access | 1.00           |
| The condition of villager house                | 0.25           |

Source : Primary data 2018

Public health variable consists of four indicators. They are: the number of houses which have bathroom and toilet, the number of houses which have access to drinking water and the condition of villager houses which each indicator index is 0.50. It illustrates that, generally, the condition of people health in Bringinsari village is in good condition. Clean water facility for bathing and washing is available in every house. About 70 percent of houses have bathroom and toilet inside their house. Some villagers still defecate at the river. Therefore in 2018 the local government is targeting toilet program. Drinking water source taken bay villagers is from the mountain. Majority of people in this village use well

or water streaming from the mountain. It is due to the location of the village is on the mountain so that water is easy to be got. Physically, the majority of houses are permanent building, with roof tile, with wall and tile floor. Still, there are some houses which condition are not livable. The walls are from old wood.

**Table 9. Health Service.**

| indicator                              | Indicator index |
|--|-----------------|
| Health center availability             | 0.00            |
| Health clinic availability             | 1.00            |
| Midwife availability                   | 0.00            |
| Children health service availability   | 1.00            |
| Certified midwife/ doctor availability | 0.00            |

Source : Primary data 2018

Health service variable index score is 0.38. it shows that the access to health service is not good. There are five indicators measured in health service variable. Health center availability is 0.00. There is not health center in the village. Those who want to go to health center must go to Sukorejo district or Kendal.

Health clinic and children health service score is 1.00. there are six children health service spread out in every urban village head. The distance to reach health clinic and children health service is about 2 km. Midwife availability indicator index is 0.00. it shows that the percentage of midwife compare to the number of villagers is not balance. At present, there is only one midwife who serves villagers every day. The total number of villagers is 37044. The certified midwife/doctor availability indicator is 0.00. There is not any doctor nor local people whose profession is a doctor.

**Table 10. health insurance**

| indicator                            | Indicator index |
|--------------------------------------|-----------------|
| The number of villager who have BPJS | 0.00            |

Source : Primary data 2018

Health insurance variable index score is 0.00. it shows that people participation in health insurance is very low. Until now, there is only 40 percent of people who own health insurance card. The majority of villagers have BPJS and healthy Indonesia card because they are farmers.

Based on the measurement result of zakat village index in health dimension, the score is 0.38. We can conclude that generally, the health condition of people is not good. Therefore they deserve to be helped. The most vulnerable is located on health service and health insurance which scores are 0.25 and 0.00. the unavailability of medical personnel and the low of people participation at health insurance becomes the reason of the low score of the variable index score.

Therefore, if this village gets aid from zakat fund, the form of assistance program activity may be focused on those variables.

**C. Education dimension index score**

**Table 11. Education Dimension**

| variable                     | Variable index |
|------------------------------|----------------|
| Literacy and education level | 0.14           |
| Education facility           | 0.50           |

Source : Primary data 2018

Education dimension index score is 0.32. it shows that education condition in Bringinsari village is not good. Based on education dimension index score, Bringinsari gets a priority to be helped. There are two variables measured. They are : literacy and education level and education facility. Based on the result of measurement, each variables scores are 0.14 and 0.50. Generally this condition is not good and not supported by sufficient education facility. Some indicators In this variable shows that the education level of the villagers is low.

**Table 12. literacy and education level variable.**

| indicator                            | Indicator index |
|--------------------------------------|-----------------|
| The education level of the villagers | 0.25            |
| The villagers who can read and count | 0.5             |

Source : Primary data 2018

Literacy and education level variable index score is 0.25. It shows that education level and people literacy are in bad condition. Based on literacy and education level variable table, the education level of the villagers is 0.25. it means that the awareness of going school is still low. Most graduates are from elementary school, there are 719 students and then senior high school for about 421 students. Junior high school for about 394 students. Bachelor for about 56 students and D3 for about 17 people. Its relation to literacy is that, in the average, villagers whose ages 15-45 years old are able to read and count. The indicator index score in reading and writing is 0.5. Based on the measurement done by villagers whose age are between 15-45 years old, in average, they can read and write.

**Table 13. Education facility variable**

| indicator  | Indicator index |
|--|-----------------|
| Availability of learning facilities and its infrastructure | 1.00            |
| Accessible to school                                       | 0.25            |
| The availability of an adequate number of teachers         | 0.75            |

Source : Primary data 2018

Based on education dimension, education facility variable score is 0.50. It shows that education facility is in good condition. There are three indicators : The availability of learning facilities and its infrastructure, accessible to school, The availability of an adequate number of teachers. The score of availability of learning facilities and its infrastructure is 1,00 which means that it is in a good condition. The infrastructure and learning facility in Bringinsari village are SDN 1 Bringinsari, MI AL-Islam and MTS NU. No Senior High School. The school buildings are livable. There are enough learning facilities such as : classrooms, table, chairs and blackboard. There are 25 students in every classroom. Meanwhile there are damages and unfinished construction at MI Al Islam and MTS NU.

Accessible to school index score is 0.25. it shows that the school is reachable. The distance from the village to junior high school is 3km more or less, and 20 km to senior high school. There is not public transportation so that they have to go by their own vehicle or on foot. The villagers prefer sending their kids to public senior high school. The score of adequate number of teachers availability is 0.75

**D. Social and humanity dimension index score**

**Table. 14. Social and humanity**

| indicator   | Variable index |
|---|----------------|
| Open space facility                                       | 0.78           |
| Communication and information, electricity infrastructure | 0.36           |
| Natural disaster mitigation                               | 0.00           |

Source : Primary data 2018

The score of social and humanity dimension index in Bringinsari is 0.43. It shows that the social and humanity condition in the village is quite good so that this village can be considered to be assisted. There are three variables in social and humanity dimension. They are : open space facility, Communication/information/electricity infrastructure, Natural disaster mitigation. The scores of each variable are 0.78, 0.36, 0.00. It shows that generally, open space facility, communication/information/electricity infrastructure are available in the village. Meanwhile the score of mitigation is 0.00 because there is not natural disaster management system. For the time being, the warning is done traditionally use TOA/ Masjid speaker.

**Table 15. Open Space facility variable**

| Indicator                                      | Indicator index |
|--|-----------------|
| The availability of sport facility             | 0.5             |
| The availability of activity done by villagers | 1.00            |

Source : Primary data 2018

Open space facility variable consists of two indicators. They are : The availability of sport facility and the availability of activity done by villagers. The scores of Each indicator are 0.5 and 1.00. The availability of sport facility supports villagers in socializing with the villagers from another village. There are 2 football fields, 2 volleyball field , badminton field, and table tennis in Bringinsari village. The condition of sport facility is feasible. The score of The availability of activity done by villagers is 0.50. It shows that it is available. The villagers do activities together. There are village consultative body, six majelis taklim and six youth organizations.

**Table 16. Information variable**

| Indicator                            | Indicator index |
|--------------------------------------|-----------------|
| Availability of electricity          | 1.00            |
| Availability of communication access | 0.25            |
| Availability of internet access      | 0.50            |
| Availability TV and radio broadcast  | 1.00            |

Source : Primary data 2018

Based on the table, the score of availability of electricity is 1.00. It shows that the villagers can use electricity in almost all houses in the village. Meanwhile the score of communication access is the lowest i.e. 0.25. It shows that communication access is not in good condition. Cellular communication access is minimum and unstable. The best signal comes from two provider, Indosat and Telkomsel.

The score of internet access indicator index is 0.50. It means that internet access is quite good. All this day, internet access can be obtained only through provider. The score of TV and radio broadcast is 1.00. It means that it is in a good condition. All houses own TV as entertainment and information access.

Based on the measurement of zakat village index in social and humanity dimension, the score is 0.52. it concludes that generally social and humanity condition is quite good. The most vulnerable condition lies on natural disaster mitigation which score is 0.00. It because there is not natural disaster management system so that if this village gets aid from zakat fund, it should be focused on that variable.

**E. Preaching dimension index score**

**Table 17. Dimension index**

| variable  | Variable index |
|---|----------------|
| The availability of religious facility/preacher | 0.53           |
| The level of religion knowledge in villagers    | 0.48           |
| The level of religious participation/activities | 0.30           |

Source : Primary data 2018

The score of preaching dimension index in Bringinsari village is 0.48. It shows that the spiritual condition of the people is good. Therefore Bringinsari is less prioritized to be helped. There are 2284 Muslims and no one is Christian. The person who opened the area for the first time is also the founder of madrasah Al Islam. The existence of Madrasah Al Islam gives an influence to the social condition of the villagers. The village which closes to pesantren is more religious. Children in Bantar village join madrasah at daytime.

There are three variables measured in preaching dimension. The score of religious facility / preacher availability is 0.53. it shows that generally, the condition of religious facility is good. The score of religion knowledge is 0.48. it means that the religious knowledge level is in good condition. Meanwhile, the score of religious activity and its participation is 0.30. It shows that the religious activity and religious participation is low.

**Table 18. religious facility & preacher availability variable.**

| Indicator                 | Indicator index |
|---------------------------|-----------------|
| Masjid availability       | 0.75            |
| Access to Masjid          | 0.75            |
| The existence of preacher | 1.00            |

Source : Primary data 2018

Based on religious facility & preacher availability, the score of Masjid availability is 0.75. it shows that Masjid availability is suffice. There are six masjids. The condition of Masjid is still strong and livable. Access to Masjid is about 1-3 km from house.

The score of preacher availability is 1.00. It shows that the number of preacher is enough. There are two types of preacher: Ustad whose job is teaching people and ustad whose job is teaching how to read and write Quran.

The level of reading Quran is high because many teacher teach using qiroati method. This method is known in Semarang and Kendal. More than 80 percent of villagers in this village are able to read Quran.

**Table 19. The level of religious knowledge variable**

| Indicator                   | Indicator index |
|-----------------------------|-----------------|
| The level of Quran literacy | 0.75            |
| The awareness to donate     | 0.25            |
|                             |                 |

Source : Primary data 2018

The score of Quran literacy is 0.75. It shows that the ability of villagers in reading Quran is quite good. Around 80 percent of total villagers are able to read Quran. The awareness to donate indicator score is 0.25. it means that the awareness to donate is not good. The villagers have awareness to pay zakat fitra

once a year. Zakat mal is not managed maximally because their economic condition is not well. Villagers usually give zakat fitrah in Masjid or directly give it to the needy. Zakat fitrahis in the form of rice, corn because their daily food are corn and rice and not money. Zakat payment method is collected in “amil zakat Masjid”.

**Table 20. Religious activity and villagers’ participation level Variable.**

| Indicator                                 | Indicator index |
|---|-----------------|
| Religious routine activity                | 1.00            |
| The participation of praying 5 time a day | 0.25            |
| Religious routine activity participation  | 0.75            |

Source : Primary data 2018

Based on the above table, there are three indicators measured in Religious activity and villagers participation level variable. The first indicator is religious routine activity. The score is 1.00. It shows that there is an active religious activity in this village. The form of religious activity held by the villagers is Quran Recitation in Majlistaklim.

The score of praying 5 time a day participation variable is 0.25. It shows that the participation of the villagers is low. They rarely pray in congregation because they are busy doing their job as labour outside of Bringinsari village. The most active praying time is Magrib( 4 lines). Jumat prayer can reach twenty lines.

The score of religious routine activity participation indicator index is 0.75. It shows that the participation level of the villagers is high. A routine Quran recitation for children takes place every afternoon in Masjids. Whereas the Quran recitation for adult-male takes place in the weekend after Maghreb. There is additional ceremony on Friday night i.e. Surah Yasin recitation. Muslim people in the village organizes religious routine activity once a week. This routine activity still can adjust Javanese calendar.

Based on the zakat village index measurement, the result of preaching dimension index is 0.48. It concludes that generally, the religious spiritual condition is good. On the other hand, seen from villagers participation and religious activity level variable, the most vulnerable conditionlies on the participation of payer 5 time a day in masjid. The score is 0.25. The lack of understanding about the benefit of prayer in congregation causes villagers pray in their own houses individually. Therefore it is very important to educate them in order to pray in congregation. If the village gets aid from zakat fund, The form of aid program activity and training for praying in congregation can be focused on the variable.

## V. CONCLUSION

Based on the result of zakat village index result done in BringinsariSukorejo district, Kendal regency, it is gained index calculation result for about 0.47 therefore we come to conclusion that the village deserve to get zakat fund. Economic dimension is still low, 0.32. Therefore in this case a motivation to help villagers is needed.

The exact program in improving the people in Bringinsari is economic, health, education program in accordance with zakat village index calculation.

## VI. SUGGESTIONS

Based on measurement result that has been obtained, we can recommend some program activities to help improving their welfare. There are three dimensions which IDZ prioritized or considered to be assisted, such as:

1. Economic dimension, activity program for housewives. This program has to be done sustainably. Bringinsari agriculture produces guava but the price is so low. It is Rp 500 perkilo . If the guavas are too many and no shark loan buy it, the villagers will just throw them away. In this case, we can teach the villagers how to preserve guava so it can stand longer and package it in interesting way.
2. Health dimension, the unavailability of midwife in the village is the most vulnerable thing. Medical personnel is needed by giving an official residence and promising incentive. The distance from the village to health center is 20km so that this problem must be solved by building 1 health clinic for two villages.

3. Health insurance aid program can be a solution for the villagers who can't afford paying insurance.
4. Social and humanity dimension, activity program can be a training about natural disaster mitigation. Seeing hilly land, it could be landslide.
5. On further research, hopefully it can add the number of respondent of zakat recipient and add BAZNAS and LAZ program research object which is similar to Zakat community development program.

As the purpose of zakat village index is ensuring target achievement of zakat distribution program. if Bringinsari has got an indicator as a good village and the impact is good as well, therefore it can try to move zakat fund distribution to other villages.

## REFERENCES

- [1] Ahmed, H. (2004). Role of Zakah and Awqaf in Poverty Alleviation
- [2] Hasan, (2003). *Masail Fiqhiyah: Zakat, Pajak Asuransi dan Lembaga Keuangan* (4<sup>th</sup>ed). Jakarta: PT Raja Grafindo Persada.
- [3] Imtiaz I.A., (1989). Management of Zakat in Modern Muslim Society
- [4] Mannan, (1992). *Ekonomi Islam: Teori dan Praktek* (Potan Arif Harahap, PenerjemahJ akarta: Interma)
- [5] Obaidullah, Mohammed. (2008). Introduction to Islamic Microfinance. IBF Net Limited.