

THE EFFECTIVENESS OF THE DISTRIBUTION OF ZAKAT, INFAQ, AND SADAQAH FUNDS BY BAZNAS: A COMPARATIVE STUDY OF SOUTH KALIMANTAN AND WEST JAVA PROVINCES 2019-2023

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ABSTRACT

The effective and targeted distribution of zakat and infaq/sadaqah is the biggest challenge faced by zakat management bodies. This research was conducted to determine the level of effectiveness and performance of BAZNAS in distributing zakat and infaq/sadaqah using activity ratios, by comparing BAZNAS of South Kalimantan Province and BAZNAS of West Java Province. This study is different with different studies in terms of providing a broader picture by comparing the effectiveness and performance of the distribution of zakat and infaq/sadaqah funds in two provinces with contrasting Muslim population characteristics, namely West Java Province as the province with the largest Muslim population, and South Kalimantan Province which is in 14th position. The research method uses a type of quantitative descriptive data with secondary data, namely fund change reports for the period 2019-2023. The research results show that BAZNAS of South Kalimantan Province and BAZNAS of West Java Province have distributed zakat and infaq/sadaqah funds very effectively, based on the Zakat Allocation Ratio and Infaq and Sadaqah Ratio which obtained values > 90%. The performance of BAZNAS of South Kalimantan Province in distributing ZIS funds has been excellent, based on the six ratios used, achieving a value > 1. Meanwhile, at BAZNAS West Java Province, out of the six ratios used, only two ratios were categorized as not good, namely the Infaq Sadaqah Turnover Ratio and the Average of Days Infaq Sadaqah Outstanding in 2020 and 2022. This is because, in those years, the collected infaq/sadaqah funds could not be distributed properly, as the funds disbursed were lower than the funds collected, causing the funds to remain idle for too long. This study indicates that the effectiveness of zakat institutions is not always influenced by the great potential of the population of the people in the region but depends on internal management and institutional distribution strategies.

Keywords: Effectiveness; Distribution; BAZNAS; ZIS; Activity Ratio

ABSTRAK

Pendistribusian zakat, infak, dan sedekah yang efektif dan tepat sasaran merupakan tantangan terbesar yang dihadapi oleh lembaga pengelola zakat. Penelitian ini dilakukan untuk mengetahui tingkat efektivitas dan kinerja BAZNAS dalam menyalurkan zakat, infak, dan sedekah dengan menggunakan rasio aktivitas, dengan cara membandingkan BAZNAS Provinsi Kalimantan Selatan dan BAZNAS Provinsi

Jawa Barat. Penelitian ini berbeda dengan penelitian lainnya dalam hal memberikan gambaran yang lebih luas dengan cara membandingkan efektivitas dan kinerja penyaluran dana Zakat dan Infak/Sedekah di dua provinsi dengan karakteristik penduduk muslim yang kontras, yaitu Provinsi Jawa Barat sebagai provinsi dengan penduduk muslim terbesar, dan Provinsi Kalimantan Selatan yang berada pada posisi ke-14. Metode penelitian menggunakan jenis data deskriptif kuantitatif dengan data sekunder yaitu laporan perubahan dana periode 2019-2023. Hasil penelitian menunjukkan bahwa BAZNAS Provinsi Kalimantan Selatan dan BAZNAS Provinsi Jawa Barat telah menyalurkan dana zakat, infak, dan sedekah dengan sangat efektif, berdasarkan Nisbah Alokasi Zakat dan Nisbah Infak dan Sedekah yang memperoleh nilai $> 90\%$. Kinerja BAZNAS Provinsi Kalimantan Selatan dalam menyalurkan dana ZIS sudah sangat baik, berdasarkan keenam rasio yang digunakan memperoleh nilai > 1 . Sementara itu, pada BAZNAS Provinsi Jawa Barat, dari keenam rasio yang digunakan, hanya dua rasio yang masuk kategori kurang baik, yaitu Rasio Perputaran Infak Sedekah dan Rata-rata Hari Beredar Infak Sedekah tahun 2020 dan 2022. Hal ini dikarenakan pada tahun-tahun tersebut dana infak sedekah yang terkumpul belum dapat tersalurkan dengan baik, karena dana yang disalurkan lebih kecil dari dana yang terhimpun, sehingga dana tersebut terlalu lama menganggur. Penelitian ini menunjukkan bahwa efektivitas lembaga zakat tidak selalu dipengaruhi oleh besarnya potensi jumlah penduduk suatu daerah tetapi tergantung pada manajemen internal dan strategi penyaluran kelembagaan.

Kata kunci: Efektivitas; Penyaluran; BAZNAS; ZIS; Rasio Aktivitas

1. INTRODUCTION

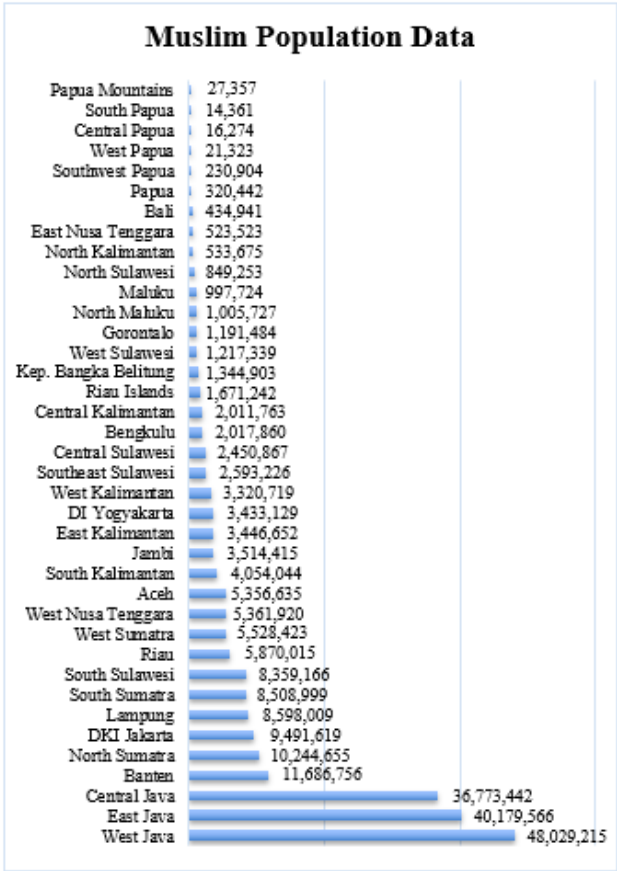
Indonesia is a country with rich religious diversity and one of the best examples of religious tolerance in the world. Indonesia is the fourth most populous country in the world, and the second largest Muslim country in the world with 84.35% of the population practicing Islam. Figure 1 shows data on the population of Indonesia who follow Islam in 38 provinces.

Based on Figure 1, it is explained that the largest Muslim population is in West Java Province with 48,029,215 people while the smallest Muslim population is in Papua Mountains Province with 27,357 people. As a country with the second largest Muslim population in the world, Indonesia has a strong tradition of practicing Islamic teachings, including zakat, infaq, and sadaqah. Zakat is one of the pillars of religion, and is one of the noble cultures of Islam, which comes to proclaim equality, love, cooperation, and can ensure human sustainability for the benefit of the world and the hereafter (Abiyani & Rizal, 2022). Because zakat is one of the pillars of Islam whose law is mandatory. On this basis, every Muslim who is able is required to pay zakat according to the applicable provisions in Islamic sharia (Kabib et al., 2021). Infaq and sadaqah are different from zakat which is only issued at a certain time, with a certain amount and can only be given to certain groups (Normasyhuri et al., 2022).

This large Muslim population makes the potential for receiving zakat, infaq and sadaqah also large. The utilization of zakat, infaq and sadaqah from Muslims must be operated and directed properly and as early as possible. This is because zakat, infaq and sadaqah are capital to improve the economy and

welfare of the people (Kartika & Tarigan, 2022). In regulating the management of ZIS, the government formed an institution that is tasked with managing zakat as a whole, starting from the collection, distribution, and utilization of zakat funds to underprivileged people (Nafi, 2020). Zakat institutions carry out an intermediary function, namely collecting zakat funds from muzakki and distributing them to mustahik (Widiastuti et al., 2021). One of the zakat institutions is BAZNAS. The direction of the community to pay zakat through BAZNAS is in order to equalize income (Rininda et al., 2023). The biggest challenge faced by zakat management agencies is its effective and targeted distribution. The correct goal is to only give zakat funds to mustahiq groups, and it is appropriate to allocate zakat funds as a solution to the problem of poverty (Hartawan, 2022). The success of zakat is strongly supported by good governance of the institution and compliance of zakat payment from Muslims (Sawmar & Mohammed, 2021).

Figure 1. Muslim Population Data in Indonesia



Source: Kementerian Agama, 2022

Effectiveness is one of the instruments in measuring the performance of companies or institutions that have financial statements, in this case LAZ and BAZNAS which have their own guidelines, namely PSAK 109 (Bahri & Arif, 2020). In terms of zakat distribution, it is measured using the Zakat Core Principle (ZCP) to find out how the management of the distribution of zakat funds by a zakat institution is carried out, whether it has met the standard effective criteria. Zakat Core Principles (ZCP) is a document containing 18 principles that regulate 6 (six) main aspects or dimensions of zakat management. The six dimensions are legal basis, zakat supervision, zakat governance, intermediation function, risk management and sharia compliance (Hamdani et al., 2019).

In measuring the effectiveness of BAZNAS, it is necessary to compare its effectiveness with other provincial BAZNAS to find out how much difference in the level of distribution of ZIS funds and its performance. The research object taken in this study, namely BAZNAS in South Kalimantan Province because it is a province located on the island of Kalimantan with the largest Muslim population and occupies the 14th position. As for BAZNAS, that will be compared with BAZNAS of South Kalimantan Province is BAZNAS of West Java Province, because it is the province with the largest Muslim population number one in Indonesia. The number of poor people in the provinces of South Kalimantan and West Java is shown below.

Table 1. Poor Population of South Kalimantan and West Java

Year	Number of Poor (Thousand)	
	South Kalimantan	West Java
2019	192	3.399
2020	188	3.920
2021	208	4.195
2022	196	4.071
2023	189	3.889

Source: BPS data processed by the author, 2024

From the table above, it can be seen that the number of poor people in South Kalimantan Province is relatively stable with a slight decrease from year to year, from 198 thousand people in 2019 to 192 thousand people in 2023. Meanwhile, the number of poor people in West Java Province fluctuates more significantly, with the highest number reaching 4,195 thousand people in 2021 and decreasing to 3,689 thousand people in 2023. With a large Muslim population, both South Kalimantan and West Java have great potential to collect and distribute significant ZIS funds.

The comparison was conducted to see how significant the effectiveness and performance of BAZNAS in a province with a Muslim population level that is in the 14th position, namely BAZNAS South Kalimantan Province with the effectiveness of BAZNAS West Java Province as the province with the largest Muslim population number one in Indonesia. Is there a significant

difference in the effectiveness of ZIS fund distribution and BAZNAS performance based on the level of Muslim population in Indonesia.

Research on the effectiveness and efficiency of zakat, infaq/sadaqah (ZIS) fund management by BAZNAS has been widely conducted. Nasution & Indra (2022) assessed the performance of zakat institutions based on the Zakat Core Principles framework, emphasizing aspects of governance, accountability, and transparency. Furthermore, Nisa et al (2022) examined the effectiveness of zakat fund distribution by BAZNAS during the COVID-19 pandemic. This study emphasizes the context of the crisis and the response of zakat institutions to the decline in community economic activity. Meanwhile, Nurhasanah (2021) used the Zakat Management Organization (OPZ) performance ratio approach, such as the Zakat Allocation Ratio (ZAR) and Zakat Turnover Ratio, to assess the efficiency of BAZNAS.

Most of these studies tend to focus on the analysis of one BAZNAS entity individually without considering demographic variables as differentiating factors, such as the number of Muslim populations that are the main targets for ZIS fund distribution. Because this is based on the simple logic that the potential for zakat in areas with a large Muslim population should be higher and ideally followed by better distribution effectiveness. There are not many studies that compare the performance of zakat institutions based on the context of the Muslim population empirically using a performance ratio approach such as the Zakat Allocation Ratio (ZAR) and the Infaq and Shodaqoh Allocation Ratio (ISAR). Thus, there is a research space that has not been adequately explored, especially in evaluating the relationship between the Muslim population and the effectiveness of the distribution of zakat and infaq/sadaqah funds.

In this study, the authors measured effectiveness using activity ratios consisting of ratios, namely Allocation to Collection Ratio, Zakat Turnover Ratio, Average of Days Zakat Outstanding, Infaq Sadaqah Turnover Ratio, Average of Days Infaq Sadaqah Outstanding, ZIS Turnover Ratio, and Average of Days ZIS Outstanding which were adopted from OPZ financial ratios by the 2019 National Amil Zakat Agency Strategic Study Center.

2. LITERATURE REVIEW

2.1 THEORY OF PLANNED BEHAVIOR

Sharia enterprise theory explains the main mandate and wealth owned by stakeholders is accountable to Allah. Sharia enterprise theory views Allah's power as the main owner of the business or wealth. The right to manage is given to humans. All forms of accountability must be able to be carried out by humans both vertically to God and horizontally to other humans (Asyifa et al., 2023). According to Triyuwono (2001), zakat must be realized optimally by paying attention to the environment and stakeholders. Sharia enterprise theory views that the distribution of zakat by Islamic institutions must be the main concern to realize welfare (added value) for the environment and stakeholders.

Zakat institutions in distributing optimum zakat means a reflection of the realization of accountability to God as the main stakeholder (Hermawan & Rini, 2018). In principle, Sharia enterprise theory has the concept that Islamic institutions must optimize all forms of business in order to provide welfare implications for humans and the environment, one of which is the optimization of zakat distribution which is accounted for before Allah as the main stakeholder.

2.2 DISTRIBUTION OF ZAKAT, INFAQ, AND SADAQAH FUNDS

The distribution of ZIS funds is an aspect of zakat management as in Law Number 23 of 2011 concerning zakat management, consisting of several activities, namely planning, implementing and coordinating activities in the collection, distribution and utilization of zakat, for the effectiveness and efficiency of services in zakat management and increasing the benefits of zakat as an instrument of people's welfare (Nurhasanah, 2021). BAZNAS Regulation No.3 of 2018 concerning Distribution and Utilization, what is meant by distribution is the distribution of zakat to mustahik in a consumptive form, while utilization is the utilization of zakat in the form of productive businesses.

2.2.1 National Amil Zakat Agency

The National Amil Zakat Agency (BAZNAS) is the official and only body established by the government with the authority to carry out national zakat management (Hamdani et al., 2019) (Nasution & Indra, 2022). The main task of BAZNAS/LAZ is a zakat institution that is tasked with collecting, distributing and distributing zakat in accordance with the provisions stipulated in Islam. One of the objectives of establishing a zakat institution is to help muzakki and mustahik, in its management it is more structured and clear because the main point of zakat is how to manage it (Sardini & Imsar, 2022). In order to create effectiveness in the management of zakat, then in the process of running, the Ministry of Religion divides BAZNAS into several regions, namely the National Capital BAZNAS, Provincial BAZNAS, and Regency / City BAZNAS.

2.2.2 Zakat, Infaq, and Sadaqah

Zakat is an instrumental and fundamental part of the five pillars of the pillars of Islam. One of the strategic instrumental parts in the process of poverty alleviation and has an influence on the behavior, patterns and ways of thinking of the community's economy so that zakat becomes consumptive distribution and productive power (Alam et al., 2019). The benefits of zakat are not only limited to the problem of poverty, but also help solve various problems related to society (Harahap & Nurhayati, 2023).

Infaq is something that is spent for good. Infaq also has no time limit, as well as large and small amounts. However, infaq is usually synonymous with treasure, namely something given for good (Khairina, 2019). According to Law of the Republic of Indonesia Number 23 of 2011 concerning Zakat Management, Infaq is property issued by a person or entity outside of zakat for

public benefit. Sadaqah has a broader meaning than zakat or infaq. Sadaqah can mean infaq, zakat and non-material kindness. Therefore, sadaqah is not always in the form of wealth, but rather a gift of kindness to others (Bank Indonesia & Universitas Islam Indonesia, 2016)

2.3 ACTIVITY RATIO

The activity ratio is a ratio used to measure the company's effectiveness in using its assets (Kasmir, 2017). Activity assessment is intended to measure the effectiveness of OPZ in channeling ZIS funds that have been collected. OPZ must ensure that the funds raised can be channeled effectively to mustahik. The effectiveness of fund allocation is one of the OPZ performance indicators that must be considered. Meanwhile, according to the Law on Zakat Management, the purpose of institutionalized zakat management is to increase the effectiveness of services in zakat management. Assessment of the performance of OPZ activities is carried out on several ratios, namely:

2.3.1 Allocation to Collection Ratio

This ratio is used to measure the ability of a zakat institution to distribute its zakat funds by dividing the total distribution funds by the total collection funds (Yudhira, 2020).

According to the Center for Strategic Studies of the National Amil Zakat Agency (Baznas, 2019). The ACR ratio can be divided into 4 (four) types, as follows:

a) Gross Allocation to Collection Ratio

$$= \frac{\text{ZIS Fund Distribution}}{\text{ZIS Fund Collection} + \text{Ending Fund Balance ZIS } t-1}$$

b) Net Allocation to Collection Ratio

$$= \frac{\text{ZIS Fund Distribution}}{\text{ZIS Fund Collection}}$$

c) Zakat Allocation Ratio

$$= \frac{\text{Total of ZIS Fund Distribution}}{\text{Total of ZIS Fund Collection}}$$

d) Infaq and Sadaqah Allocation Ratio

$$= \frac{\text{Total of infaq sadaqah Fund Distribution}}{\text{Total of infaq sadaqah Fund Collection}}$$

2.3.2 Zakat Turnover Ratio

This ratio is used to measure the activity of OPZ in collecting and distributing zakat.

$$= \frac{\text{Zakat funds are distributed year } x}{(\text{Zakat funds received year } x + \text{initial balance of zakat funds year } x) / 2}$$

2.3.3 Average of Days Zakat Outstanding

This ratio is a ratio that describes how long the collected zakat is stored/deposited in OPZ.

$$= \frac{360 \text{ days}}{\text{Zakat Turnover Ratio}}$$

2.3.4 Infak Sadaqah Turnover Ratio

This ratio is generated from the measurement of the amount of distribution of infaq and sadaqah funds against the amount of total average revenue, to find out how active OPZ is in collecting and distributing infaq/sadaqah funds.

$$= \frac{\text{Infaq sadaqah Fund Distribution year } x}{(\text{infaq sadaqah Fund Distribution received year } x + \text{initial balance of infaq sadaqah funds year } x) / 2}$$

2.3.5 Average of Days Infaq Sadaqah Outstanding

This calculation is used to analyze how long the infaq sadaqah funds settle in the zakat management organization.

$$= \frac{360 \text{ days}}{\text{Infaq Sadaqah Turnover Ratio}}$$

2.3.6 ZIS Turnover Ratio

This ratio is used to measure how active OPZ is in ZIS collection and distribution activities. The higher the value, it shows that OPZ is more active in collecting and distributing.

$$= \frac{\text{ZIS Fund Distribution year } x}{(\text{ZIS Fund Received year } x + \text{initial balance of ZIS fund year } x) / 2}$$

2.3.7 Average of Days ZIS Outstanding

This ratio is used to explain and analyze how long the collected ZIS funds settle in OPZ.

$$= \frac{360 \text{ days}}{\text{ZIS Turnover Ratio}}$$

3. RESEARCH METHODS

This research method uses a qualitative descriptive approach. This type of research data is secondary data, namely BAZNAS financial reports published on the BAZNAS website page of South Kalimantan Province and BAZNAS of West Java Province for the 2019-2023 period. The variables and indicators of this research are zakat, infaq and sedekah (ZIS). Indicators of zakat, infaq and sadaqah (ZIS) are carried out through the calculation of the effectiveness of the distribution of zakat, infaq and sadaqah (ZIS) funds using the activity ratio adopted from Puskas BAZNAS.

4. RESULTS AND DISCUSSION

The results of this research show the findings that the contribution of zakat, infaq and sadaqah from BAZNAS is optimally realized both the management of BAZNAS South Kalimantan Province and BAZNAS West Java Province. Sharia Enterprise Theory strengthens the concept of the results of this research that the utilization of zakat and infaq/sadaqah funds is an integral part of the accountability of zakat and infaq/sadaqah funds to Allah and is responsible for having a positive impact on the environment and other stakeholders. The results of this research found the optimization of the management and contribution of zakat and infaq/sadaqah funds in BAZNAS South Kalimantan Province and BAZNAS West Java Province based on the point of view of financial ratio calculations such as Allocation to Collection Ratio, Zakat Turnover Ratio, Average of Days Zakat Outstanding, Infaq and Sadaqah Turnover Ratio, Average of Days Infaq and Sadaqah Outstanding, ZIS Turnover Ratio, Average of Days ZIS Outstanding.

In principle, Sharia Enterprise Theory underlies the contribution activities of Islamic institutions are highly dependent on the management carried out in impacting social/religious activities. In this study, BAZNAS South Kalimantan Province and BAZNAS West Java Province perform their functions according to sharia based on the calculation of financial ratios presented in this study. The following is the amount of collection and distribution of zakat and infaq/sadaqah funds at BAZNAS South Kalimantan Province for the 2019-2023 period.

Table 2. ZIS Funds BAZNAS South Kalimantan Province

Year	Zakat		Infak/Sadaqah	
	Collection	Distribution	Collection	Distribution
2019	7.328.504.182	7.087.524.813	2.253.404.682	2.403.168.765
2020	6.430.198.141	5.927.950.867	3.387.269.305	3.878.621.331
2021	6.188.256.844	6.886.600.789	5.561.642.530	5.753.744.405
2022	8.317.156.170	8.121.202.220	8.426.314.719	7.711.105.370
2023	10.135.845.158	9.717.173.089	21.596.243.235	21.737.611.627

Source: Processed by the author, 2024

From the table above, the collection and distribution of zakat tends to increase, with the largest amount of zakat collected in 2023 amounting to 10,135,845,158 and distributed amounting to 9,717,173,089. Similar to zakat, the largest infaq/sadaqah fund was also collected in 2023 amounting to 21,596,243,235 and distributed amounting to 21,737,611,627.

The table below is the amount of collection and distribution of zakat and infaq/sadaqah funds at BAZNAS West Java Province for the period 2019-2023.

Table 3. ZIS Funds BAZNAS West Java Province

Year	Zakat		Infaq/Sadaqah	
	Collection	Distribution	Collection	Distribution
2019	24.673.563.257	28.968.406.253	2.432.320.524	3.087.859.424
2020	32.434.891.794	29.849.463.666	13.520.635.196	2.575.951.697
2021	35.749.423.110	36.836.509.863	2.688.011.847	13.314.641.410
2022	41.978.544.420	36.658.161.054	6.733.125.970	2.569.613.865
2023	44.469.475.342	44.522.121.440	5.873.687.935	6.168.094.447

Source: Processed by the author, 2024

At BAZNAS West Java Province, the largest collection and distribution of zakat is in 2023 with an amount of 44,469,475,342 and 44,522,121,440 respectively. The largest infaq/sadaqah fund itself was collected in 2020 in the amount of 13,520,635,196, but the funds distributed were only 2,575,951,697. This resulted in the infaq/sadaqah funds settling and will be distributed in 2021 amounting to 13,314,641,410. The following is a discussion of the results of the calculation of the activity ratio of the ZIS funds of BAZNAS South Kalimantan Province and BAZNAS West Java Province for the 2019-2023 period.

4.1 ALLOCATION TO COLLECTION RATIO

This calculation is used to see the extent to which the effectiveness of the distribution of funds at OPZ. Based on the 2019-2023 financial statements. The following is the ACR value of BAZNAS South Kalimantan Province.

Table 4. Value of Allocation to Collection Ratio of BAZNAS South Kalimantan

ACR Type	2019	2020	2021	2022	2023	%	Category
Gross Allocation to Collection Ratio (GACR)	0,90	0,90	0,98	0,93	0,96	0,93	Very Effective
Net Allocation to Collection Ratio (NACR)	0,99	1,00	1,08	0,95	0,99	1,00	Very Effective

ACR Type	2019	2020	2021	2022	2023	%	Category
Zakat Allocation Ratio (ZAR)	0,97	0,92	1,11	0,98	0,96	0,99	Very Effective
Infaq and Sadaqah Allocation Ratio (ISAR)	1,07	1,15	1,03	0,92	1,01	1,03	Very Effective

Source: Processed by the author, 2024

From the table above, it is known that the BAZNAS of South Kalimantan Province and the collected funds have been distributed very effectively and stably, based on the calculation of the four ratios which are in the very effective category during the 2019-2023 period. ZIS funds collected are allocated to 5 fields, namely for education, health, humanitarian, economic, and advocacy da'wah fields. Meanwhile, the ACR value of BAZNAS West Java Province can be found with the following results:

Table 5. Value of Allocation to Collection Ratio BAZNAS Jabar

ACR Type	2019	2020	2021	2022	2023	%	Category
Gross Allocation to Collection Ratio (GACR)	0,89	0,65	0,89	0,72	0,77	0,78	Effective
Net Allocation to Collection Ratio (NACR)	1,18	0,71	1,30	0,81	1,01	1,00	Very effective
Zakat Allocation Ratio (ZAR)	1,17	0,92	1,03	0,87	1,00	1,00	Very effective
Infaq and Shodaqa Allocation Ratio (ISAR)	1,27	0,19	4,95	0,38	1,05	1,57	Very effective

Source: Processed by the author, 2024

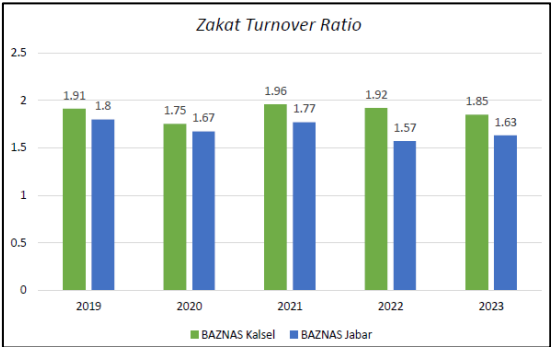
At BAZNAS West Java Province *Gross Allocation to Collection Ratio (GACR)* obtained a value of 78% in the effective category, while for the other three ratios the results were in the highly effective category. During the 2019-2023 period, there was a continuous increase in channeling ZIS funds, which means that the BAZNAS of West Java Province has effectively channeled the funds collected to mustahik very effectively.

BAZNAS South Kalimantan: GACR remains stable at 0.90 (very effective category) while BAZNAS West Java: Experienced a significant decline to 0.65, which means that only 65% of the funds collected can be distributed in the same year (effective category), during the Pandemic causing

a decrease in distribution capacity, especially in BAZNAS West Java, which indicates administrative, logistical, or strategic obstacles in adjusting distribution programs during an emergency.

4.2 ZAKAT TURNOVER RATIO

Figure 2. Zakat Turnover Ratio

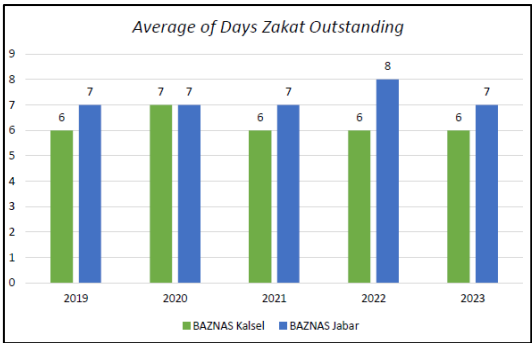


Source: Processed by the author, 2024

In 2019, the ratio value was 1.91 and the following year, namely 2020, it decreased by 1.75. The decline in the activeness of BAZNAS South Kalimantan Province in 2020 was one of the impacts of the Covid-19 pandemic. so that the collection received decreased compared to the previous year by 6,430,198,141 and the distribution amounted to 5,927,950,867. Meanwhile, the BAZNAS of West Java Province experienced the lowest decline in 2022 with a value of 1.57 which was previously worth 1.77 in 2021. In this year the Covid-19 pandemic has decreased and people are starting to move normally, but the activity in collecting and distributing zakat funds has also decreased.

4.3 AVERAGE OF DAYS ZAKAT OUTSTANDING

Figure 3. Average of Days Zakat Outstanding

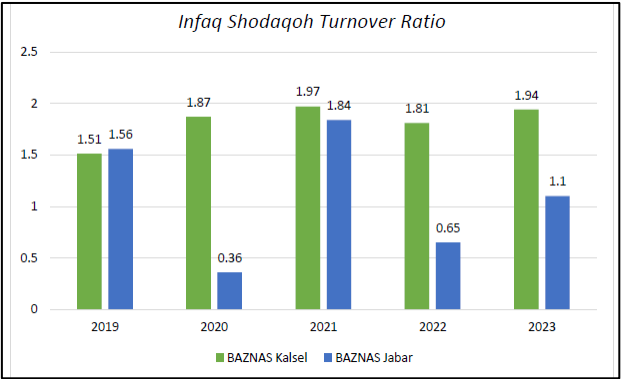


Source: Processed by the author, 2024

In the 2019-2023 period BAZNAS South Kalimantan Province was able to distribute the funds raised in 6 months, but in 2020 there was a decrease in the distribution of zakat for 7 months. This is due to a decrease in the level of activeness in collecting and distributing zakat based on the *zakat turnover ratio*. Meanwhile, BAZNAS of West Java Province experienced a decline in 2022 with the length of time the zakat funds settled in BAZNAS for 8 months.

4.4 INFAQ AND SADAQAH TURNOVER RATIO

Figure 4. Infaq Shodaqoh Turnover Ratio

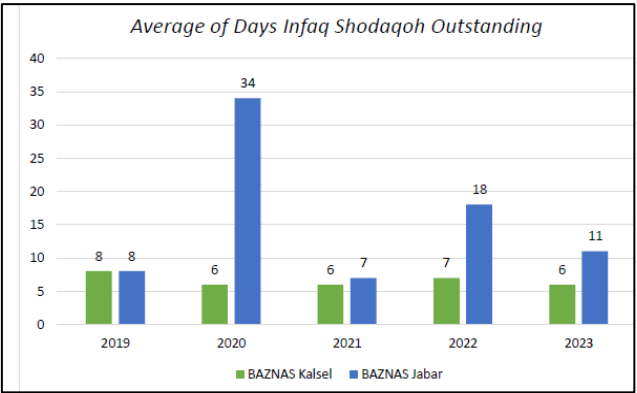


Source: Processed by the author, 2024

The best achievement of BAZNAS performance in South Kalimantan Province was in 2021 with a result of 1.97 very good category. The amount of collection collected was 3,387,269,305 and the distribution was 3,878,621,331. Even though it is in a very good category, the amount of distribution exceeds the amount of collection, which indicates that the infaq/sadaqah funds collected have not fulfilled the number of beneficiaries. Meanwhile, BAZNAS West Java Province in 2020 and 2022 is in the poor category, with achievements in 2020 worth 0.36 and in 2022 worth 0.65. The total collection in 2020 amounted to 13,520,635,196 and the distribution amounted to 2,575,951,697, from the amount of distribution that was less than the collection, it showed that the infaq/sadaqah funds were not channeled properly and the funds would settle into the final balance for the following year.

4.5 AVERAGE OF DAYS INFAQ AND SADAQAH OUTSTANDING

Figure 5. Average of Days Infaq Shodaqoh Outstanding

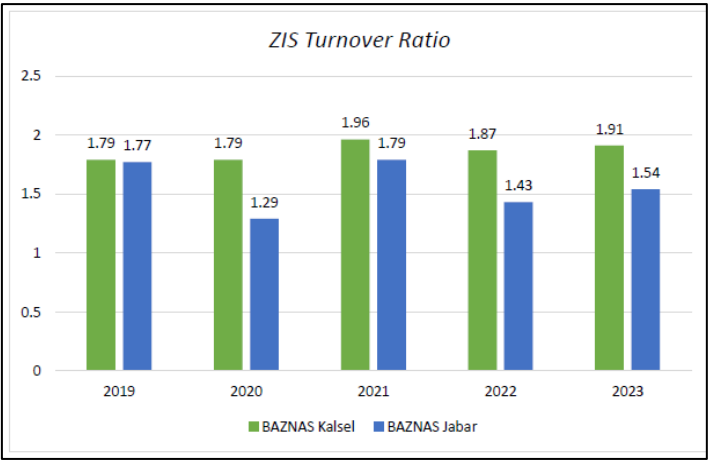


Source: Processed by the author, 2024

BAZNAS of South Kalimantan Province shows a more stable and efficient performance in managing infaq/sadaqah funds compared to BAZNAS of West Java Province. The achievement of BAZNAS performance is based on the *Infaq Sadaqah Turnover Ratio* which obtained a very good value and the funds distributed did not exceed the funds raised in the previous year. Meanwhile, the BAZNAS of West Java Province received a not good category in 2020, because the funds raised were greater than the previous year so that they could not be fully distributed during 2020 but within a period of 34 months.

4.6 ZIS TURNOVER RATIO

Figure 6. ZIS Turnover Ratio

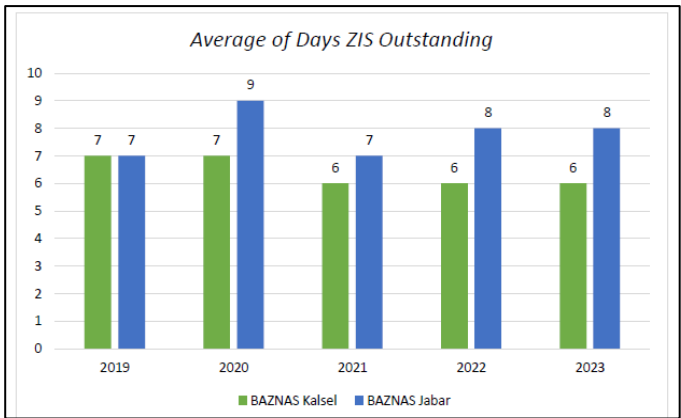


Source: Processed by the author, 2024

This ratio shows the performance of BAZNAS of South Kalimantan Province in conducting collection and distribution activities and zakat and infaq/sadaqah very well. BAZNAS South Kalimantan Province always maintains its performance while collecting and distributing ZIS funds during the 2019-2023 period. Meanwhile, the BAZNAS of West Java Province in this ratio shows the performance of the distribution and collection of ZIS funds very well, although the *Infaq Sadaqah Turnover Ratio* obtained a poor value.

4.7 AVERAGE OF DAYS ZIS OUTSTANDING

Figure 7. Average of Days ZIS Outstanding



Source: Processed by the author, 2024

This ratio shows that BAZNAS South Kalimantan Province was able to distribute both zakat and infaq/sadaqah funds very well during the 2019-2023 period, from the *Average of Days Zakat Outstanding* and *Average of Days Infaq Sadaqah Outstanding* BAZNAS obtained a value with a very good category. While the BAZNAS of West Java Province is in a very good category, although the value obtained from the calculation of *Average of Days Infaq Sadaqah Outstanding* is stated to be less good in 2020 and 2022.

Based on the results of the 5 ratios above, (1) Zakat Turnover Ratio reflects the level of effectiveness of the distribution of zakat funds that have been collected in a certain period. In 2019, BAZNAS South Kalimantan recorded a ratio of 1.91, indicating very good distribution. However, in 2020 there was a decrease to 1.75, influenced by the impact of the Covid-19 pandemic which caused social and economic activities to slow down. On the other hand, BAZNAS West Java Province experienced a significant decline in 2022, with the ratio dropping to 1.57 from 1.77 in the previous year, even though the pandemic conditions had improved. This shows that economic recovery has not had a direct positive impact on zakat collection and distribution activities, (2) *Average of Days Zakat Outstanding*, BAZNAS South Kalimantan shows consistent performance, with an average distribution

carried out in 6 months. However, in 2020, there was a delay in distribution for 7 months, in line with the decline in the zakat turnover ratio due to the pandemic. Meanwhile, BAZNAS West Java experienced a decline in performance in 2022 with a distribution time of 8 months, which reflects less than optimal distribution management even though social conditions are starting to return to normal.

(3) Infaq and Sadaqah Turnover Ratio of BAZNAS South Kalimantan showed the best performance in 2021 with a ratio of 1.97. However, the distribution value which is greater than the collection (collection) indicates that there is a carry over from the previous year or utilization of reserve funds. This needs to be considered so that there is no long-term imbalance between collection and distribution. In contrast, BAZNAS West Java showed low performance in 2020 and 2022, indicating suboptimal distribution of infaq and sadaqah funds. This imbalance has an impact on the accumulation of funds that are not distributed in the current year and are deposited in the final balance. (4) Average of Days Infaq and Sadaqah Outstanding South Kalimantan managed to show efficient distribution, consistent with a high turnover ratio value. Meanwhile, BAZNAS West Java showed clear inefficiency in 2020, where the funds collected could not be fully distributed and were only distributed within 34 months. This indicates serious challenges in the planning and implementation of distribution programs. (5) ZIS Turnover Ratio and Average of Days ZIS Outstanding In aggregate, BAZNAS South Kalimantan is consistent in maintaining the performance of ZIS fund collection and distribution during the 2019–2023 period. The stable and very good value indicates that this institution has an effective and efficient distribution system and process, while BAZNAS West Java also shows good performance in aggregate, although there are several indicators (especially in infak/sadaqah) that reflect structural weaknesses in fund management. This indicates the need to improve the quality of governance and evaluation of distribution based on the needs of mustahik on an ongoing basis.

5. CONCLUSION

Based on the results of the research and discussion described in the previous chapter, it can be concluded that BAZNAS South Kalimantan Province and BAZNAS West Java Province in the 2019-2023 period have channeled ZIS funds very effectively based on the Zakat Allocation Ratio and Infaq and Sadaqah Allocation Ratio which obtained a value of > 90%. The performance of the BAZNAS of South Kalimantan Province in channeling ZIS funds has been running very well, seen from the six ratios used obtaining a value > 1. Meanwhile, at BAZNAS West Java Province, of the six ratios used, there are two ratios that are stated to be in the bad category, namely the Infaq Sadaqah Turnover Ratio and Average of Days Infaq Sadaqah Outstanding in 2020 and 2022. This is because in that year the collected infaq/sadaqah funds could not

be channeled properly, based on the funds distributed being lower than the funds collected which caused the funds to settle for too long.

This study provides important implications for the management of ZIS funds by zakat institutions, especially at the provincial level. The finding that BAZNAS South Kalimantan Province is able to maintain the performance of ZIS fund distribution at an optimal level indicates that the implementation of the principles of efficiency and accountability can be achieved consistently if supported by a good management system and a planned distribution strategy. Meanwhile, the decline in performance on certain indicators at BAZNAS West Java Province emphasizes the importance of periodic monitoring and evaluation of the effectiveness of distribution, especially in the management of infaq and sadaqah funds. These results can be the basis for policy makers to improve distribution mechanisms and reduce the accumulation of funds that are not distributed on time.

This study has several limitations. First, the scope of the study is limited to two provincial-level BAZNAS, so the results cannot be generalized to all regions of Indonesia. Second, the performance ratio analysis only covers the period 2019 to 2023, so it does not describe long-term trends and has not considered external impacts such as the COVID-19 pandemic as a whole on the distribution pattern of ZIS funds. Third, the data used is secondary and depends on reports published by each institution, so it is possible that there is limited information or data inconsistency in the field.

Future research is suggested to expand the object of study by involving BAZNAS from various provinces or districts/cities in order to obtain a more comprehensive picture of the effectiveness and efficiency of ZIS fund distribution nationally. In addition, qualitative approaches such as interviews with zakat managers and mustahik can also be used to complement quantitative analysis and provide a deeper understanding of the factors that influence distribution performance. Further research is also suggested to consider other indicators such as mustahik satisfaction, the impact of empowerment programs, and the integration of information technology in the ZIS fund distribution system. Further researchers can also conduct research with different types of ratios and can use other Zakat Core Principle points, in order to obtain more varied results in determining how effective other zakat institutions are in distributing zakat and infaq/alm's funds.

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