

Growth Ratio Analysis of The Baznas in The Covid-19 Pandemic

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ABSTRACT

Keywords:

Growth Ratio;
Growth Of
Allocation
Ratio; Growth
of Operational
Expense Ratio

This study aims to calculate and analyze the growth of the ZIS Growth Ratio, Growth Of Allocation Ratio and Growth of Operational Expense Ratio in 2019, 2020 and 2021 in the Central Baznas financial reports, using Quantitative Data types in the form of numbers contained in financial reports (Collectors of funds and Distribution of Zakat funds) and analyzed using the Growth Ratio issued by the Central Baznas. Based on the results of the calculation of the ZIS Growth Ratio growth ratio, it shows that growth is not good, even in 2020 the growth ratio has decreased, but it will increase again in 2021. Furthermore, ZIS Growth Of Allocation in 2019, 2020 and 2021 shows growth that is not good but if you look at the increase every year growth has increased quite a lot, especially in 2020 of 22.33%, while the calculation results for the Growth of Operational Expense ratio have not been effective and efficient in terms of the growth rate of operational costs in managing funds used for operational activities for channeling and collecting Zakat funds, Infaq and Alms.

INTRODUCTION

The spread of the Corona virus occurred for the first time at the end of 2019 which resulted in a halt to the world economy (Yulia Puspitasari, 2020), without exception the State of Indonesia also felt the consequences. The spread of the Corona Virus has had an impact on changes in health behavior (Prastiwi et al., 2020) to changes in the Indonesian economy. It was noted that there had been an increase in the number of poor people, which initially was 9.29% in 2019 and then increased by 0.93% to 10.22 in 2020, but decreased after the reduction in the Covid-19 case to 9.72, meaning there was a decrease of 0.5%, as shown in the following table:

Table 1. Number of poor people in Indonesia

Year	Population of Indonesia	Poor Population	Poverty Percentage
2019	266,911,900	24,785,870	9.29%
2020	269,603,400	27,549,690	10.22%
2021	272,682,500	26,503,650	9.72%

Source: BPS, 2022.

The Indonesian government has issued various policies to reduce the spread of the Corona Virus (Putri, 2020), but these policies have resulted in a further reduction in household consumption from 5.04 percent to -2.63 percent and the consumption of Non-Profit Institutions that serve Households (LNPRT) (Hendarmin & Kartika, 2018) decreased from 10.62 percent to -4.29 percent. In fact, these two consumptions greatly influence economic growth, when viewed from the growth rate of Gross Domestic Product (GDP). Besides that, investment, which was initially 3.25 percent, became 1.94 percent, thereby affecting the economy in Indonesia. The decline in investment was greater due to the effect of reduced employment. Trading activities, namely exports and imports with foreign parties, also decreased from -0.87 percent to -7.70 percent in exports and -7.69 percent to -17.71 percent in imports. Exports and imports experienced a drastic decline which affected the value of net exports during an economic contraction..

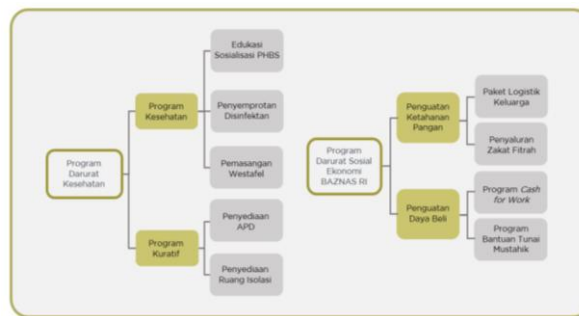
Based on the decline in GDP in 2020, the Government immediately issued various strategies and policies to recover the Indonesian economy (Susanto et al., 2021) and remains optimistic in carrying out policies consistently and building cooperation with all components that support the recovery. This is not only carried out by the Government, but also carried out by all community institutions, including Muslims who participate in providing solutions to improve the economic system (Sakinah & Maulana, 2021) and national finance, especially through sharia aspects. The offers are given, especially in the fields of zakat, infaq, alms and waqf (ZISWAF).

The scholars have issued MUI Fatwa Number: 23 of 2020 concerning Utilization of assets to allocate ZISWAF funds for communities affected by Covid-19, in dealing with the outbreak and its impact. The use of ziswaf funds has the potential to be a solution for handling Covid 19 as seen from the number of receipts. According to data or reports from the CAF World Giving Index in 2018, Indonesia is ranked first as a country with a population that has a high social conscience (Mutafarida & Fahmi, 2020). Therefore, Indonesia has the potential to raise ZISWAF funds through institutions formed by the government and non-governmental organizations.

Prior to the Covid-19 virus pandemic, recipients of zakat funds were specific to only 8 groups (Prahesti & Putri, 2018) as emphasized in surah at Taubah. However, over time, the condition and interpretation of the scholars that Islam is a religion of rahmatan lil alamin which means compassion for all nature is very compatible with Islamic rules and laws in

realizing the benefit of mankind. Thus, in the conditions of the Covid-19 pandemic, zakat is used as an instrument for funding sources in dealing with Covid-19. However, the use of zakat funds for these conditions cannot be done freely, but must be based on clear criteria so that it does not come out of the zakat function itself. The use of zakat funds has several provisions, namely, productive zakat is distributed in cash or in kind for the poor who are affected by Covid-19. Then the use of zakat funds in the form of services or asset management for the benefit of the community is prioritized for mustahiq, such as basic needs, provision of medicines, Personal Protective Equipment and disinfectants needed by officers or volunteers in handling Covid-19. Zakat funds are used for both Muslim and non-Muslim communities affected by Covid-19 (Amanda et al., 2021).

Figure 1. Zakat Distribution Strategy during the Covid-19 Pandemic by Baznas



Source: Outlook Zakat 2022

Zakat as one of the efforts to reduce poverty in Indonesia is carried out by equal distribution of income between people who are able and less fortunate according to the advice of the Prophet in Islamic teachings. Zakat can be interpreted as al-barakatu (blessing), al-namaa (growth and development), at-thaharatu (purity), as-salahu (orderliness), and commendable. Technically, zakat is an amount of money or goods taken from assets that have met the haul and nisab requirements and then handed over to the muzakki. Zakat purifies the soul and property of other people's rights and has a positive impact on the community's economy by reducing poverty, increasing economic growth, and increasing purchasing power parity. (Canggih, et al., 2017).

Zakat has a very important effect on human life (Rais, 2009), if it is distributed to productive activities that have long-term benefits. Implementation of the distribution of zakat funds can be done in the form; zakat is distributed to maintain individual income in the poor (Pratama, 2015), zakat which has been allocated within 50% can be allocated in the form of financing productive activities for poor groups of society, such as financing for activities and training in productive skills and providing business capital (Amanda et al.,

2021). Based on the number of Indonesian Muslim population reaching 86.84%, it is expected to maximize Indonesia's zakat potential, so that the targets that have been designed can be achieved, based on data from the Ministry of Religion, the following percentages of adherents of the Islamic religion are obtained:

Table 2: Data of Religion Adherents in Indonesia

No.	Religion	Number	Percentage
1	Islam	230,183,018	86.84%
2	Christian	20,058,041	7.57%
3	Catholic	8,174,688	3.08%
4	Hindu	4,494,572	1.70%
5	Buddhist	1,971,286	0.74%
6	Confucian	68,615	0.03%
7	Another Belief	109,921	0.04%
Total		265,060,141	100%

Source: Ministry of Religion Data Year 2022

The management of zakat with great potential has failed to optimize the significant potential of Islamic philanthropy in alleviating poverty and increasing the welfare of the people (Maghfirah, 2021), when viewed from the national zakat potential based on the zakat potential mapping indicator (IPPZ), as of 2019, Indonesia's zakat potential is recorded at IDR 233,8 trillion or the equivalent to 1.72% of the 2018 GDP, namely IDR 13,588.8 trillion. In 2019, corporate zakat has a potential of IDR 6.71 trillion. Meanwhile, in 2020 the company's zakat potential will reach IDR 144.5 trillion. In other words, the total potential for zakat in Indonesia in 2020 is IDR 327.6 trillion (Hasan, 2021).

Table 3: Zakat Potential and Realization 2014-2018

Year	Potential Zakat	Realization Zakat	Presentation
2014	IDR 72,203,238,039,270	IDR 277,284,348,035	0.38%
2015	IDR 78,505,668,235,673	IDR 329,911,961,101	0.42%
2016	IDR 248,404,218,238,000	IDR 354,932,710,394	0.14%
2017	IDR 271,254,975,000,000	IDR 403,761,207,201	0.15%
2018	IDR 315,350,000,000,000	IDR 438,722,890,421	0.14%

Source: (Afiyana et al., 2019)

Based on the table on the potential and realization of zakat in Indonesia in 2014-2018 it is noted that the realization of zakat funds in Indonesia continues to increase every year, but this is in stark contrast to the total national zakat potential. The percentage of zakat in Indonesia in 2014 was 0.38%, in 2015 it was 0.42%, in 2016 it was 0.14%, in 2017 it was 0.15% and in 2018 it was 0.14% meaning that the percentage of zakat realization in Indonesia is not up to 1% of the potential zakat which exists. This becomes lame when considering that the Muslim population in Indonesia is the largest in the world but at the

national level the zakat collected at the official amil institutions is still very small when compared to the large zakat collection halls. (Afiyana et al., 2019). So it is necessary to measure the development of the collection and distribution of zakat, infaq and alms funds from year to year.

LITERATURE REVIEWS

Law no. 23 of 2011

Law Number 23 of 2011 concerning Zakat Management confirms the role of BAZNAS as an institution authorized to manage zakat nationally. In carrying out its duties, BAZNAS carries out 4 (four) functions, namely: a. planning the collection, distribution, and utilization of zakat; b. implementation of the collection, distribution, and utilization of zakat; c. controlling the collection, distribution, and utilization of zakat; and D. reporting and accountability for the implementation of zakat management. The four functions are a series of activities that cannot be separated. Program planning is the starting point for program success. The form of the planning document is the Strategic Plan document as a reference for the 5 (five) yearly program and the Annual Activity Plan and Budget (RKAT) document as a reference in implementing the program every year (Bahri & Khumaini, 2020)

Zakat Institution

Zakat Institutions are institutions or organizations whose main activity is managing zakat, infaq and shadaqah funds Meanwhile, according to PSAK Syariah 109 (2017), zakat institutions, namely amil, are zakat management entities that are confirmed based on statutory regulations to collect and distribute zakat and infaq / alms funds. So that zakat institutions are classified as non-profit oriented organizations or non-profit organizations (Harto et al., 2019).

Definition of Zakat

In language, the word zakat has several meanings, namely al-barakatu (blessing), an-namaa (growth and development), ath-thaharatu (holiness), and ash-shalahu (orderliness). Something is zaka, meaning it grows and develops, and that person is zaka, meaning that person is good. Zakat according to etymology means, blessing, clean, growing and good. Zakat according to fiqh terms is a certain amount of property that is obligated by Allah to be handed over to those who are entitled to receive it, in addition to means issuing a certain amount itself, given to groups who are entitled to receive it according to the provisions set by Islam which according to Ibn Taimiyah the hearts and assets of those who pay zakat become holy and clean and develop meaningfully (Bahri & Khumaini, 2020)

Distribution of Zakat

According to the Big Indonesian Dictionary (KBBI) distribution means the process, method, act of channeling. (KBBI). Thus, the distribution of zakat is a process, method, act of distributing zakat to those who are entitled. Abdus Sami (2010) says that the object or target of zakat is as stated in the Al-Qur'an letter At-Taubah verse 60, which consists of: Fakir, Poor, Amil, Muallaf, Riqob, Ghorimin, Ibn sabil and Fii sabilillah . "Indeed, the zakat is

only for the needy, the poor, amil zakat, converts whose hearts are persuaded, to (liberate) slaves, people who are in debt, for the way of Allah and for those who are on their way , as a decree obligated by Allah, and Allah is All-Knowing, All-Wise" (QS At-Taubah: 60) (Bahri & Khumaini, 2020).

Financial performance

The term financial performance is widely known by the economic community. Financial performance is the level of achievement (performance) achieved by the company, as contained in the Big Indonesian Dictionary (KBBI), performance has several meanings, namely: Something that is achieved, achievements produced and performance capabilities. Financial performance is a formal attempt to evaluate the efficiency and effectiveness of a company in generating profits and a certain cash position. With the measurement of financial performance can be seen the prospects for growth and development of the company's finances. The company is said to be successful if the company has achieved a certain predetermined performance (Nur Pertiwi & Wahyuni, 2022)

RESEARCH METHOD

The Growth Ratio of Collection of Zakat, Infaq, Alms (Growth Ratio)

Measurement of the capacity of the main revenue growth ratio is to assess the ability of zakat institutions to increase zakat funds collected from the previous year. The bigger the better. This growth ratio of fundraising will have an impact on planning the distribution and expansion of zakat institutions. As for the ratio used in measuring the growth of the collection and distribution of zakat funds, it is set out in the following table:

Table 4. Growth Ratio Formula

NO.	Ratio	Formula	Interpretation Ratio
1	Growth Of Zakat	$\frac{\text{Zakat Collection}_t - \text{Zakat Gathering}_{t-1}}{\text{Zakat Collection}_{t-1}}$	Very Good: $R > 130\%$ Good: $120\% < R \leq 130\%$ Good enough: $100\% < R \leq 120\%$ Not Good: $R \leq 100\%$

Source : Baznas, 2019

Distribution Growth Ratio

The distribution growth ratio reflects the growth in the distribution of zakat funds this year compared to the previous year. The growth of disbursed funds will reflect the efficiency of zakat institutions in distributing the collected funds.

Table 5. Growth Of Allocation Ratio

RATIO	FORMULA	INTER-ACHIEVEMENT RATIO
<i>Growth Of Zakat Allocation</i>	$\frac{\text{Zakat Collection}_t - \text{Zakat Gathering}_{t-1}}{\text{Zakat Collection}_{t-1}}$	Very Good: $R > 130\%$ Good: $120\% < R \leq 130\%$ Good enough: $100\% < R \leq 120\%$ Not Good: $R \leq 100\%$

Source: Baznas, 2019

Growth of Operational Expense

The operational cost growth ratio reflects the growth in costs used for Baznas operations this year compared to the previous year. The growth in operational costs used can reflect how effective and efficient an OPZ is in managing the funds used for its operational activities in channeling the collected ZIS funds

Table 6. Growth of Operational Expense

RATIO	FORMULA	INTER-ACHIEVEMENT RATIO
<i>Growth Of Zakat</i>	$\frac{\text{Growth in Operating Costs year } t}{\text{Growth of ZIS Collection } t \text{ year}}$	$R \leq 1$: Harmonized > 1 : Misaligned

Source: Baznas, 2019

Data Types and Sources

This study uses quantitative data in the form of figures contained in financial statements (fund collection and distribution of zakat funds) and growth *ratio*. The source of data in this study is secondary data, which is obtained indirectly providing data to the data collector through documents. Secondary data is taken from data obtained from the Central Baznas Website in the form of written data such as Financial Statement documents for 2019, 2020 and 2021.

Data Collection Techniques

The data collection technique in this study is in the form of documentation studies carried out in obtaining theoretical data, including lecture material books and articles that support research materials and also documents in the form of Central Baznas Financial Statements.

Data Analysis Techniques

The analytical technique applied in this study is descriptive analysis carried out by means of data collection, data classification, explanation and data analysis so as to provide information and a clear picture of the problem under study (Masyitah & Harahap, 2018). In this case, the author calculates the ratio of ZIS Fund Raising Growth and ZIS Fund Disbursement Ratio.

RESULTS AND DISCUSSION

Research results

The *Growth Ratio* is a ratio that measures the growth rate of funds from previous years. The Growth Ratio is very important to measure the development of collecting and distributing zakat, infak and alms funds from year to year. Based on the calculation of the *Growth Ratio* based on the formula, the following results are obtained:

ZIS Fund Raising Ratio (*Growth Ratio*)

Capacity measurement of the growth ratio of Zakat, Infaq and Alms receipts in assessing Baznas' ability to increase zakat funds raised from the previous year. The following is the data on the collection of Zakat, Infaq and Sedeqah from 2018 to 2021:

Table 7. ZIS fundraiser

Year	Fundraising			ZIS Total Fund Raising
	Zakat	Infaq/sedeqah	Reception of amyl	
2018	IDR 153,153,229,174	IDR 41,938,822,768	IDR 20,177,404,843	IDR 215,269,456,785
2019	IDR 248,342,677,327	IDR 41,584,746,869	IDR 25,943,373,338	IDR 315,870,797,534
2020	IDR 305,347,256,942	IDR 76,346,790,474	IDR 26,798,411,296	IDR 408,492,458,712
2021	IDR 448,110,950,330	IDR 69,644,484,321	IDR 25,043,507,162	IDR 542,798,941,813

Interperformance The resulting ratio means that The greater the value obtained, the better the growth of ZIS acceptance. The following are the results of the ZIS Fund Raising Ratio:

a. Calculation of Zakat, Infaq and Alms Growth Ratio in 2019:

$$\begin{aligned} \text{Growth Of ZIS 2019} &= \frac{\text{IDR 315,870,797,534} - \text{IDR 215,269,456,785}}{\text{IDR 215,269,456,785}} \\ &= 46.73\% \end{aligned}$$

b. Calculation of Zakat, Infaq and Alms Growth Ratio in 2020:

$$\begin{aligned} \text{Growth Of ZIS 2020} &= \frac{\text{Rp408,492,458,712} - \text{IDR 315,870,797,534}}{\text{IDR 315,870,797,534}} \\ &= \mathbf{29.32\%} \end{aligned}$$

c. Calculation of Zakat, Infaq and Alms Growth Ratio in 2021:

$$\begin{aligned} \text{Growth Of ZIS 2021} &= \frac{\text{IDR 542,798,941,813} - \text{Rp408,492,458,712}}{\text{Rp408,492,458,712}} \\ &= \mathbf{32.88\%} \end{aligned}$$

ZIS Growth Of Allocation

Growth of Allocation is used to measure the growth of this year's distribution against the previous year. However, if the growth of distribution is getting higher, it must do a deeper analysis whether the increase comes from the distribution of the current year alone or includes the remaining distribution from the previous year. The following is a table of ZIS fund disbursements by bazas from 2018 to 2021:

Table 8. ZIS Fund Disbursement

Year	Disbursement of Funds		ZIS Fund Disbursement
	Zakat	Infaq/Sedeqah	
2018	IDR 161,419,836,880	IDR 38,609,685,879	IDR 200,029,522,759
2019	IDR 187,895,479,359	IDR 41,259,317,120	IDR 229,154,796,479
2020	IDR 254,336,407,086	IDR 59,346,170,902	IDR 313,682,577,988
2021	IDR 386,786,209,368	IDR 47,058,401,318	IDR 433,844,610,686

Source: Baznas Financial Report

If what happens is the second, the high growth of distribution indicates that the funds have settled in the previous year. Just like with the ZIS growth ratio, if the value of the channeling growth ratio is more than 100% then it can be said to be good and if the growth is worth less than 100% then it is not good.

a. Calculation of ZIS Growth Of Allocation Ratio in 2019

$$\begin{aligned} \text{ZIS 2019 Growth Of Allocation Ratio} &= \frac{\text{IDR 229,154,796,479} - \text{IDR 200,029,522,759}}{\text{IDR 200,029,522,759}} \\ &= \mathbf{14.56\%} \end{aligned}$$

b. Calculation of ZIS Growth Of Allocation Ratio in 2020

$$\begin{aligned} \text{ZIS Growth Of Allocation Ratio in 2020} &= \frac{\text{IDR 313,682,577,988} - \text{IDR 229,154,796,479}}{\text{IDR 229,154,796,479}} \\ &= \mathbf{36.89\%} \end{aligned}$$

c. Calculation of ZIS Growth Of Allocation Ratio in 2021

$$\begin{aligned} \text{ZIS Growth Of Allocation In 2021} &= \frac{\text{IDR } 433,844,610,686 - \text{IDR } 313,682,577,988}{\text{IDR } 313,682,577,988} \\ &= \mathbf{38.31\%} \end{aligned}$$

Growth of Operational Expense

The operating expense growth ratio reflects the growth in costs used for Baznas' operations this year against the previous year. The following is a table of the total operational costs of basnas managers:

Table 9. Operating Expenses

Year	Operating Expenses
2018	IDR 43,853,368,635
2019	IDR 58,735,804,698
2020	IDR 68,787,977,722
2021	IDR 90,704,441,274

Source: Data processed, 2022

The growth in operating costs used can reflect how effective and efficient an OPZ is in managing the funds used for its operational activities in disbursing the ZIS funds raised.

a. Growth of Operational Expense in 2019

$$\begin{aligned} \text{2019 cost growth} &= \frac{\text{IDR } 58,735,804,698}{\text{IDR } 43,853,368,635} \\ &= \mathbf{133.94\%} \end{aligned}$$

$$\begin{aligned} \text{Growth of Operational Expense in 2019} &= \frac{113.94\%}{46.73\%} \\ &= \mathbf{2.43} \end{aligned}$$

b. Growth of Operational Expense in 2020

$$\begin{aligned} \text{2020 Cost Growth} &= \frac{\text{IDR } 68,787,977,722}{\text{IDR } 58,735,804,698} \\ &= 117.11\% \end{aligned}$$

$$\begin{aligned} \text{Growth of Operational Expense in 2020} &= \frac{117.11\%}{29.32\%} \\ &= \mathbf{3.99} \end{aligned}$$

c. Growth of Operational Expense in 2021

$$\begin{aligned} \text{2020 Cost Growth} &= \frac{\text{IDR } 90,704,441,274}{\text{IDR } 68,787,977,722} \\ &= 131.86\% \end{aligned}$$

$$\begin{aligned} \text{Growth of Operational Expense in 2021} &= \frac{131.86\%}{32.88\%} \end{aligned}$$

= 4.01

Table 10. ZIS Growth Ratio Results

No.	Ratio	Year	Ratio	Inter-achievement	Ket.
1	ZIS Growth Ratio	2019	46.73%	R < 100%	Bad
		2020	29.32%	R < 100%	Bad
		2021	32.88%	R < 100%	Bad
2	Growth Of Allocation ZIS	2019	14.56%	R < 100%	Bad
		2020	36.89%	R < 100%	Bad
		2021	38.31%	R < 100%	Bad
3	Growth of Operational Expense	2019	2.43	R > 1	Misaligned
		2020	3.99	R > 1	Misaligned
		2021	4.01	R > 1	Misaligned

Source: Data Processed, 2022.

Discussion

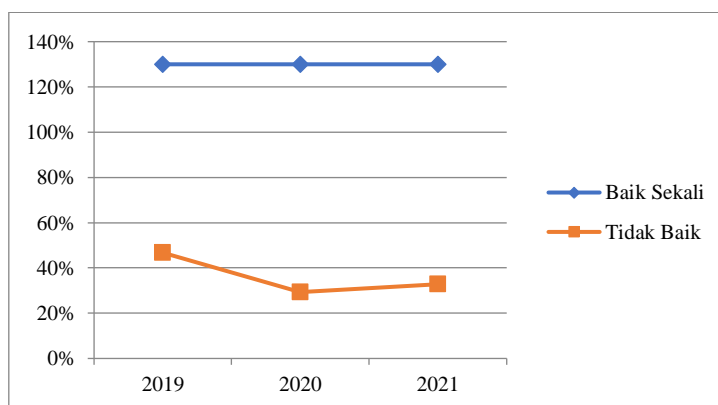
ZIS Growth Ratio in Central Baznas

Based on the measurement of the capacity of the growth ratio of fund receipts by baznas in assessing the ability to increase zakat funds collected during the Covid-19 pandemic, the results of the growth of fund raising in 2019 obtained a growth of 46.73% (R<100%) showing that growth is not good because growth is said to be good if the greater the ratio produced by R > 130%. Where, the first year of the emergence of the corona virus occurred at the end of 2019.

Then for the results of the calculation of the Growth Ratio of Zakat, Infaq and Alms (ZIS) in 2020 there was a decrease of 29.32% (R<100%) which shows that the growth of fund collection is not good because the amount of funds entering from mandatory zakat decreases, this can be caused because in 2020 the number of Covid-19 cases increases, so that there are restrictions on community activities (*Social Distancing*) regulated by the government . This restriction on activities has caused the entire economy to experience a slowdown, including zakat, infaq and alms donors.

Furthermore, the growth ratio in 2021 has begun to increase from the previous year, where the assessment results show a fund raising growth ratio of 32.88% (R<100%). Although the results of the Growth Ratio assessment showed poor results, the results showed an increase in the growth of ZIS fund raisers compared to 2020. This is inseparable from the role of the government in efforts to restore health and economic conditions, through various means, namely by providing vaccinations, treatment and financing for business actors, so that there begins to be an improvement in the community's economy which ultimately has an impact on the ability of the community to pay zakat. The results of the measurement of ZIS fundraising growth in 2019, 2020 and 2021 are presented in the following Growth Ratio chart:

Figure 2. Growth Ratio Chart



Source: Data Processed, 2022.

The *growth ratio* below 100% results stated that the growth of ZIS fund raising was not good, this had an impact on the planning and distribution of Zakat, Infaq and Sadaqah and slowed the expansion of the National Amil Zakat Agency (BASNAS). At the beginning of covid 19 in Indonesia, Baznas did not get the usual fund raising so that it experienced a decrease in the funds raised. This happens because many companies stop workers, and of course many companies that cooperate with zakat institutions get a decrease in the profits they get, so that the company's zakat distribution also decreases. This problem continued to occur during the early years of the spread of covid in Indonesia, there were even some zakat institutions that continued to try to educate the public by creating an activity with an online system or zoom system. Where people are invited to participate in the financial eruption of zakat, during a pandemic. The decline in zakat fund collection continues for up to three months, until finally slowly the community (Radiansyah, 2021).

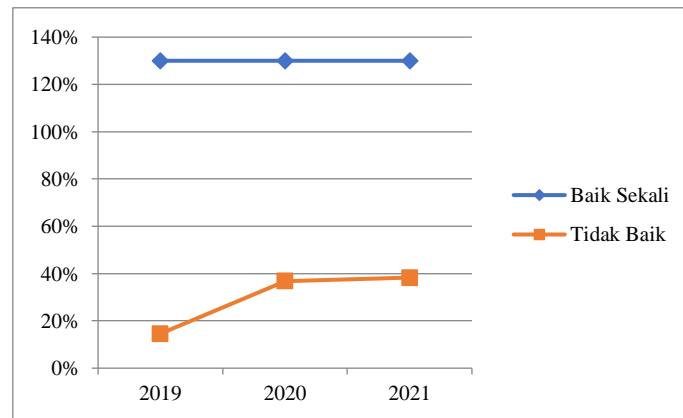
During the pandemic, community activities were limited and many were carried out from home as well as a decrease in socioeconomic conditions and many layoffs were carried out which resulted in a decrease in the number of muzakki. and there are no regulations that facilitate the collection of zakat. BAZNAS as part of government agencies will indirectly carry over from the image of government agencies. So that people lack confidence in distributing their zakat through government agencies (Muzayanah & Mubarokah, 2021)

Growth Of Allocation ZIS At Central Baznas

The growth ratio of fund disbursements by Central Baznas shows the growth of zakat fund disbursements in 2019, 2020 and 2021. The growth of funds disbursed in 2019 was 14.56% (<100%), for 2020 it was 36.89% (<100%) and in 2021 it was 38.31% (<100%). Although the calculation results from the three years show results below 100% but from 2019 to 2021 show an increase in ratio, each in 2020 there was an increase of 22.33% while in 2021 there was an increase

in fund disbursements of 1.42%, this increase shows that there is an increase in the efficiency of zakat institutions in disbursing funds collected in 2020 and 2021. Here's a graph of *ZIS Growth Of Allocation In Central Baznas*:

Figure 3. *Growth Of Allocation* Graph



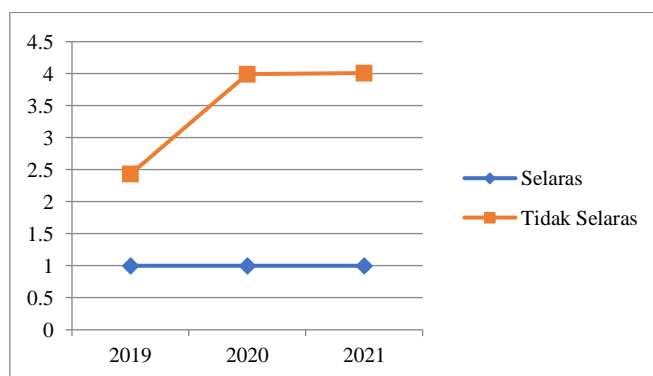
Source: Data Processed, 2022.

The Muslim community is reminded to always help others, especially to the weak (affected) through zakat. Moreover, the potential of zakat in Indonesia so far is very large and influential in empowering the community's economy. Zakat funds can be used in disaster management, such as during the Covid-19 pandemic. Related to the Law that explains the management of zakat, in 2011 Number 23, where zakat must be distributed to equivalent recipients according to Islamic provisions. In addition, the distribution of zakat is adjusted to the principles of equality, territoriality, quality and justice. During the Covid-19 pandemic, many poor people were affected, affecting the economy and the distribution of zakat. The use of zakat funds used for disaster purposes can be distributed to people in need or affected by the Covid-19 pandemic which results in a lack of stability in their economy, in addition to the increase in the number of poverty in Indonesia caused by the Covid-19 pandemic. And people affected by the pandemic can be said to be asnaf or people who are entitled to receive zakat (Amanda et al., 2021)

Growth of Operational Expense in Central Baznas

The operating cost growth ratio in the central baznas shows cost growth in 2019 of 2.43 ($R > 1$), while in 2020 it was 3.99 ($R > 1$) and in 2021 it was 4.01 ($R > 1$). The growth of operational costs by the National Amil Zakat Agency (Baznas) in the management of funds used for operational activities of distributing and collecting Zakat, Infaq and Alms funds has not been effective and efficient based on the results of $R > 1$ calculations. The following is a graph of the *growth of operational expense* ratio in central Baznas:

Figure 4. Growth of Operational Expense Ratio Chart



Source: Data Processed, 2022.

In Islam, zakat is an instrument offered in realizing the concept of social responsibility in the most minimal degree, but it can really help minimize the burden or difficulty felt by the community in the midst of this pandemic (EZ & Maisyhal, 2020). Indonesia is a Muslim-majority country that has great potential in collecting zakat, can be optimized through various improvement strategies. Because the greater the zakat we spend, the greater the national income of a country. the greater the national income of a country means an increase in its economic growth (*economic growth*). Economic growth will contribute to the prosperity and welfare of the Indonesian people. Zakat as a benchmark in regulating community welfare can be used as a standard guideline, in the context of micro and macroeconomics. Based on the macro approach to national income, the calculation of zakat has had a positive influence on national income, which means that it also has a positive effect on the collision of the Indonesian economy. In creating an increase in national income, zakat must be allocated and empowered appropriately in order to empower the economic potential of the people. The alternative and strategic solution offered by Islam is none other than a productive and creative zakat management (distribution and utilization) system. With the management as intended, it is hoped that it can empower the poor to become Aghniya (the rich) and make mustahiq into muzakki (Anik & Prastiwi, 2019)

CONCLUSION

Badan Amil Zakat Nasional (BASNAS) is a nonstructural government agency nationally managing zakat, infaq and alms that is independent and responsible to the President through the Ministry of Religious Affairs. At the end of 2019 is the beginning of the emergence of the Covid-19 Pandemic, followed by subsequent years and began to subside in early 2022, based on the calculation of the *growth* ratio growth ratio ZIS showed that growth was not good even in 2020 it experienced a decrease in the ratio but returned to increase in 2021. Furthermore, ZIS Growth Of

Allocation in 2019, 2020 and 2021 showed not good growth but if you look at the increase every year the growth has increased, especially in 2020 the increase was 22.33%, while for the Growth of Operational Expense ratio, it shows that the growth of operational costs in managing funds used for operational activities of distributing and collecting Zakat funds, Infaq and Almsgiving have not been effective and efficient.

For subsequent researchers in measuring the growth of distribution, it is necessary to analyze more deeply whether the increase comes from the distribution of the current year only or includes the remaining distribution from the previous year. If what happens is the remaining distribution from the previous year, the high growth of distribution indicates that the funds have settled in the previous year.

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