

Policy Article

ANALYSIS OF THE RECEIPT AND DISTRIBUTION OF ZAKAT, INFAQ, AND SADAQAH FUNDS THROUGH THE NATIONAL ZAKAT AMIL AGENCY IN PONTIANAK IN 2016- 2021

ABSTRACT

The research highlights the management of zakat funds and the need for an Islamic accountability framework. In addition, it is also important to understand the mechanism of receiving and distributing zakat funds to empower the community. Analyzing the competence of amilin in increasing the receipt of zakat, sadaqah, and infaq funds is also an important factor in fund management and understanding the role of amil zakat institutions in the economy and creative economic empowerment. The method used in this research is descriptive qualitative research. This research uses primary and secondary data obtained and sourced from researchers' visits to the Pontianak City BAZNAS office. Analysis using the average economic growth rate formula, scoring the Likert scale, and calculating the variable index. The results of the total revenue and distribution occurred an upward movement from 2017-2019 and a downward movement from 2020-2021. There is a blank section in the list of fund reports (ZIS) which shows a lack of accountability. BAZNAS Pontianak City also has programs that help the government. ZIS-related socialization has not been evenly distributed and there is a lack of public awareness of the importance of ZIS. ZIS is increasing but still far from its potential. Optimizing ZIS is not only about the performance of institutions but also related to public understanding. There are various collection programs at BAZANAS Pontianak City. BAZNAS Pontianak City obtained facilities from the City Government in the form of Mini Buses for community services. The Covid-19 pandemic caused a decrease in revenue and distribution in 2019-2021 as a whole. The contribution made by ZIS and Other funds averaged a contribution of 17%. Good performance was found in 2019 and 2020, sufficient performance was found in 2018 and 2012, poor performance was found in 2017, and very poor performance was found in 2016.

Keywords: Analysis, Revenue, Distribution, Zakat, Infaq, Shadaqoh.

1. INTRODUCTION

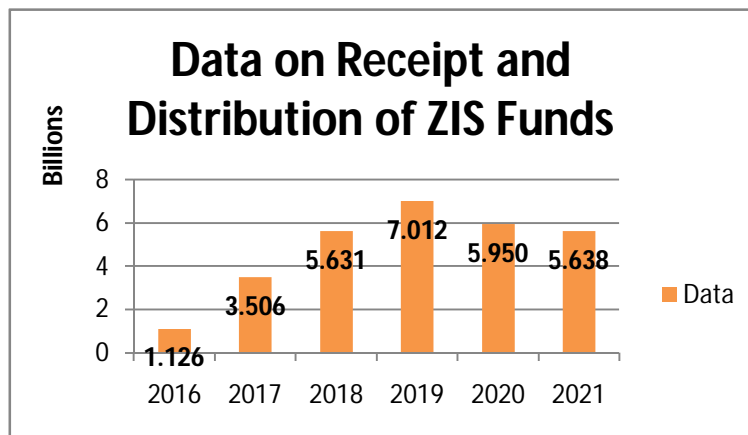
The National Amil Zakat Agency (BAZNAS) of Pontianak City is responsible for managing zakat, sadaqah, and infaq/sedekah (ZIS) funds in its area during the 2016-2021 period. Despite the significant role of BAZNAS in managing these funds, several issues need attention. Research has highlighted the management of zakat funds and the need for an Islamic accountability framework [1]. In addition, it is also important to understand the mechanism of collecting and distributing zakat funds to empower the community.[2].

In the context of zakat fund management, it is necessary to consider whether there is an excess of zakat funds and how to handle it[3]. Analyzing the competence of amilin in

increasing the receipt of zakat, sadaqah, and charity funds is also an important factor in the efficiency of fund management. [4]. In addition, the application of financial technology in the management of zakat funds shows great potential to improve community welfare[5].

It is important to focus on the effectiveness of zakat fund management, especially in the context of the COVID-19 pandemic, where zakat institutions have started to utilize digital technology for online fund collection. [6]. In addition, studies on the factors that influence people's reluctance to pay zakat and sadaqah also need to be considered.[7].

Chart1. 2016-2021 Revenue and Disbursement data



Source: Pontianak BAZNAS Receipt and Distribution Report

In addition, previous studies have also highlighted the importance of collaboration between muzakki (zakat givers) and mustahik (zakat recipients) in strengthening the fundraising capacity of Islamic social financial institutions during the COVID-19 pandemic. This shows that the role of BAZNAS is not only limited to the aspects of fund collection and distribution but also to maintaining cooperation between muzaki and mustahik and improving the quality of human resources of Amil (zakat collectors). [2].

To improve the efficiency of zakat fund management, blockchain has been proposed as an integrated financial inclusion strategy. [8]. In addition, understanding the role of amil zakat institutions in the economy and empowering the creative economy is very important. [9]. In this context, accountability in the management of zakat funds is also the key to empowering the creative economy. [10].

One important aspect that emerges from these references is the importance of analyzing the performance and efficiency of zakat institutions. [11]–[13]. These studies highlight the importance of evaluating the effectiveness of zakat fund management, which can be an important area to explore in the context of the National Amil Zakat Agency in Pontianak.

Moreover, the reference emphasizes the role of digital transformation in improving the Zakat management system. [14]. This suggests a potential research gap to investigate the extent to which digitalization has been implemented at the BAZNAS Pontianak branch and its impact on the receipt and distribution of zakat, infaq, and shadaqah funds.

In addition, there is a focus on the strategies used by zakat institutions in poverty alleviation and welfare improvement.[15]–[17]. Understanding the specific strategies used by BAZNAS

Pontianak in addressing poverty through the management of zakat funds could be an area that needs further exploration.

In addition, these references discuss the importance of accountability, documentation, and the application of accounting standards in the management of Zakat.[18]–[20]. Investigating how BAZNAS Pontianak complies with accounting standards, maintains accountability in fund distribution, and ensures proper documentation can be a valuable research avenue.

In conclusion, the research gaps identified for research on the receipt and distribution of zakat, infaq, and sadaqah funds through the National Amil Zakat Agency in Pontianak from 2016 to 2021 lie in the need to explore performance evaluation, the impact of digital transformation, poverty alleviation strategies, and compliance with accounting standards and accountability practices within the organization.

Thus, this research is expected to make a new contribution to the understanding of the management of zakat, sadaqah, and infaq funds carried out by BAZNAS Pontianak City during the 2016-2021 period. By considering various aspects highlighted by previous research, it is hoped that this research can provide deep insights and innovative solutions in the management of zakat funds in Indonesia.

2. LITERATURE REVIEW

2.1 Empirical Study

The management and distribution of Zakat, Infaq, and Sadaqah (ZIS) funds play a crucial role in socio-economic development, particularly in Indonesia. Various studies have explored different aspects of these funds' utilization and impact on society. 's study[21] Soleh (2019) on Zakat fundraising strategies in the digital era highlights the opportunities and challenges in collecting these funds. This is essential as digital platforms can enhance the efficiency and reach of fundraising efforts.

Accounting practices related to Zakat, Infaq, and Sadaqah funds have been scrutinized by [22] Susilowati & Khofifa(2020), who found that while the recognition and measurement align with PSAK 109, presentation and disclosure aspects need improvement. Effective accounting practices are vital for ensuring transparency and accountability in the management of these funds.

[23]Alawy& Zaki (2021) shed light on the potential of philanthropic funds, including Zakat, Infaq, and Sadaqah, in Indonesia. The study emphasizes the significance of these funds in addressing socio-religious needs. Moreover,[24]Kholis&Mugiyati (2021) focused on the distribution of productive Zakat to reduce urban poverty, highlighting the importance of targeted distribution strategies to alleviate poverty effectively.

's research[25] Wibowo (2020) delves into the economic sociology aspects of managing philanthropic funds like Zakat, emphasizing community empowerment and poverty alleviation. This underscores the broader impact of these funds beyond mere financial assistance. Furthermore, [26]Faisal & Yuliani (2018) conducted an empirical study on the impact of productive Zakat on micro-business growth, emphasizing the role of Zakat in fostering entrepreneurship and welfare among beneficiaries.

In the context of Indonesia, collaborations between different entities, as explored by [27]Turyandi(2020), are crucial for effective Zakat management. This study emphasizes the coordination required for the successful distribution and utilization of Zakat, Infaq, and Sadaqah funds. Additionally, 's research[28] Khair (2021) on the role of public figures in

optimizing fund collection underscores the importance of leadership and public engagement in enhancing fund mobilization efforts.

's study[29] Nasir (2020) on fund utilization models at the National Zakat Agency of Madiun City highlights the different distribution strategies employed, including consumptive and productive approaches. This diversity in distribution models allows for a more comprehensive impact on the welfare of beneficiaries. Moreover, [16]Iqbal et al. (2019) focused on professional Zakat fund management strategies, emphasizing the need for structured approaches to ensure the welfare of recipients.

In conclusion, the literature on Zakat, Infaq, and Sadaqah funds underscores the multifaceted nature of fund management and distribution. From fundraising strategies to accounting practices and distribution models, these studies provide valuable insights into optimizing the impact of these funds on socio-economic development.

First, research by[30] Muhammad IrwanTitiek, Herwanti, and Muaidy Yasin (2019) shows that the National Amil Zakat Agency (BAZNAS) of Mataram City acts as an institution that manages Zakat, Infaq, and Sadaqah (ZIS) funds, acting as amil who receives and distributes these funds to those entitled to receive them.

Second, the research of[31] Gino Mardianto and Fitria (2022) shows that the collection of ZIS funds of BAZNAS Prabumulih City is very effective with the issuance of regulations made by the government for ASN to pay zakat, infaq and alms and the process of distributing zakat, infaq and shodaqoh funds is carried out by conducting surveys to ensure the eligibility of mustahiq candidates.

Third, research by[32] Anan Darmawan and Wayan Sujana (2023) The results showed that the effectiveness of the receipt of zakat funds by BAZNAS Baubau City had not yet reached its maximum, with an achievement of 83.20% or IDR 83,199,073 of the predetermined target.

Fourth, research by[33] Lisa Chintiya Tambunan and Muhammad Arif (2022) showed that BAZNAS Tebing Tinggi City collects zakat maal, zakat fitrah, professional zakat, infaq, shadaqah, and others, with the help of the Zakat Collection Unit (UPZ) and directly from the muzakki or through bank accounts. Muzakki is required to report the submitted zakat by filling in and signing the deposit receipt, and then submitting it to BAZNAS Kota Tebing Tinggi. In the process of collecting zakat, muzakki usually calculates their zakat obligations, but BAZNAS Kota Tebing Tinggi is ready to help if needed. BAZNAS Tebing Tinggi City is also obliged to provide proof of zakat deposit to every muzakki who has paid.

Fifth, research by[34] Annisa Dewi, Didik Himmawan, and Ahmad Syathori (2023) Based on the results of the analysis that has been carried out, it can be concluded that the programs run by the Amil Zakat Muhammadiyah Institution (LAZISMU) Cirebon Regency include: 1. Education Pillar, 2. Economic Pillar, 3. Social and Humanitarian Pillar, 4. Da'wah Pillar, 5. Health Pillar, and 6. Annual Pillar.

Sixth, research by[35]Akramunnas (2013) ZIS funds at BMT Mandiri Sejahtera Beringharjo come from sources of zakat from Islamic banks, alms from parties outside Islamic banks, infaq, and alms, which are distributed to 8 asnaf. In addition, there are rules for channeling funds based on PSAK 59 qardhulhasan, which includes receiving infaq, alms, fines, and non-halal income, which is used as a loan or donation. However, the implementation of ZIS distribution at BMT Mandiri Sejahtera Beringharjo is not fully by PSAK 59.

Seventh, research by [36] Andi Tenri Gading Nurul Azizah, Alimuddin, and Andi Kusumawati (2023) the result The index value of 0.75 from the calculation results shows that the performance of ZIS fund collection by BAZNAS Bone Regency is classified in the good category.

Eighth, research by [37] Immu Puteri Sari, Puguh Setiawan, Rahmayni Ruli Sahfitri (2023) The management of zakat funds at BAZNAS Sawahlunto City is carried out efficiently and by the provisions contained in the Zakat Management Law.

Ninth, [38] Mahrini, Muhammad Riduansyah Syafari, Hastin Umi Anisah (2021) The management of zakat, infaq, and sadaqah by the National Amil Zakat Agency of Hulu Sungai Utara Regency has been regulated in the Law of the Republic of Indonesia Number 23 of 2011 concerning zakat management. The result is that the management of zakat, infaq, and sadaqah is not optimal.

Tenth, research by [39] Annisa Wibawanthi, Agus Rohmat Hidayat, Feri Hardiyanto, and Mohammad Ridwan (2020) This study found that: 1) The process of collecting zakat at Baznas Indramayu Regency involves two methods, namely through UPZ (Zakat Management Unit) which is divided into several categories such as UPZ SKPD, UPZ SMPN, UPZ District Office, and UPZ Village Office. In addition, the collection can also be done directly by coming to the Baznas Indramayu office or by transfer. 2) The fund distribution program at Baznas Indramayu Regency consists of 5 programs, namely Social and Humanitarian programs (Indramayu Peduli), Economy (Indramayu Makmur), Education (Indramayu Cerdas), Religion (Indramayu Taqwa), and Health (Indramayu Sehat).

2.1.1 Theory Review

a Financial Statement Analysis

Financial reports are one way to provide information to the general public regarding certain activities that have been carried out over some time. Creating a financial roadmap is one way for public organizations to understand their capabilities in a particular area. According to [40] Harjito and Martono (2017), The analysis of the company's financial condition involving risks and profits is called financial analysis. While [41] Harahap (2011) Based on the information provided by several experts above, it can be concluded that the purpose of the financial analysis report is to analyze the company's financial condition, which is very important in the process of reaching decisions. Based on the information provided by several experts above, it can be concluded that the purpose of the financial analysis report is to ascertain the financial condition of a business as accurately as possible, which is very important in the process of making the right decisions.

b Zakat

Zakat is an obligation that is the third pillar of Islam after the Shahada and Salah. Many definitions of zakat have been given, both from the Qur'an and from commentators in various contexts and bases. However, since zakat is a commandment of Allah to human beings, it is better to take the definition of zakat from the Qur'an. Zakat comes from the word "Zaka" which means "to grow", "to develop", "to purify", or "to raise". The word zakat in Arabic means blessing, growth, cleanliness, and goodness. As one of the pillars of Islam, zakat is an individual obligation (fardhu 'ain) and an obligation of worship (ta'abbudi). The command of zakat in the Qur'an has the same important position as the command of prayer. [42]. According to Hairunnisa (2009) in [43], zakat is a certain amount of property that has reached the niqab and meets the requirements to be issued by a person in a certain amount and given to those entitled according to the provisions in the Qur'an. According to terminology (sari), zakat is a certain amount of property required by Allah SWT to be given to people who are entitled to receive it (mustahiq) which has been mentioned in the Qur'an. [44]. According

to[45] Al-Munawwir (2007) Zakat in fiqh terms refers to "a certain amount of property required by Allah to be given to those who are entitled to receive it" as well as the act of "issuing that certain amount." The term zakat is used because the property that is issued serves to increase, enrich, and protect wealth from damage.

c Infaq

In language, infaq means giving away wealth. Meanwhile, according to the term, infaq is giving wealth to fulfill the needs of the recipient of the wealth. In the original text of Turkish literature, infaq in Islam must be based on faith and done in the way of Allah (fisabilillah). [46]. Infaq comes from the word "anfaqa" which means to spend, spend, give, or remove property. In terms of terms, infaq means setting aside part of the property, income, or income for the purposes ordered in Islamic teachings.[47]Mardany (2017) Infaq is defined as giving part of the property owned to individuals who have been determined by religion, such as the poor, poor, orphans, relatives, and others.

d Shadaqah

Etymologically, the word "alms" comes from the Arabic "shadaqa, yashduqu, shadaqatan" which means justification. In terminology, almsgiving refers to the act of giving wealth in the way of Allah as a form of recognition and affirmation of Allah's teachings.[48]. In general, charity is defined as a voluntary gift from a Muslim without being bound by a certain time and amount (haul and nisab), done as a good deed to expect Allah's pleasure.[49]. [50]Retnowati (2007) Explains that charity has no limits, in general, charity is not only limited to worldly treasures but also includes spiritual treasures. Alms with worldly possessions can be in the form of money, clothing, food, or other items that can be seen and owned personally.

3. DATA AND METHODS

The method used in this research is descriptive qualitative research that describes and provides an overview of the evolution of the receipt and distribution of zakat funds and also explains the performance of BAZNAS Pontianak City. The aim is to provide a comprehensive picture of the ability of BAZNAS Pontianak City to administer Zakat funds, including Infaq and Shadaqah (ZIS), as reflected in its financial reports and reports from BAZNAS Pontianak City officers.

The study was conducted in Pontianak City with a focus on analyzing ZIS revenue and distribution activities by BAZNAS Pontianak City from 2016 to 2021. Pontianak City was chosen as the research location because it is the center of government, education, and economic activities, so it has great potential as a source of Islamic funds obtained from Zakat, Infaq, and Shadaqah.

This research uses primary and secondary data obtained and sourced from researchers' visits to the Pontianak City BAZNAS office to obtain data provided in the form of a Financial Realization Report and contains an explanation of the performance of BAZNAS Pontianak City in 2019 - 2021 and also contains opinions from the management of BAZNAS Pontianak City.

After the research data is collected, it is analyzed using the average economic growth rate formula, scoring the Likert scale, and calculating the variable index. Therefore, the formula that will be used is as follows.

$$r = \left[\left(\sqrt[n-1]{\frac{tn}{to}} \right) - 1 \right] \times 100\%$$

Or with a compounding factor:

$$t = to (1 + r)^{n-1}$$

Where:

r = average growth rate per year;

n = number of years;

tn = last year of the period;

to = beginning year of the period;

$(1 + r)^{n-1}$ = depicts the compounding factor

Variable Index Value:

$$li = \frac{Si - Smin}{Smzx - Smin}$$

4. RESULTS AND DISCUSSION

Badan Amil Zakat Nasional (BAZNAS) Pontianak City always strives to optimally assist the government and society in improving Zakat management services. With zakat management, namely the system of receiving, distributing, and utilizing zakat, reporting and accountability for the implementation of zakat management with the principles of trustworthy, professional, transparent, and accountable work according to Islamic law.

BAZNAS is an institution inaugurated by the government through Presidential Decree No. 8 of 2001, with the responsibility and function to carry out zakat management at the national level, with the latest regulations according to Law No. 23 of 2011 and Government Regulation No. 14 of 2014.

Optimizing the collection of zakat management institutions in collecting the potential of Muslims' zakat funds in Indonesia does not only depend on the performance of the institution itself but is also influenced by the level of understanding of the people about zakat, including especially in the Pontianak City area.

Table 1. Collection Program of BAZNAS Pontianak

Collection Program		
Fund Raising	Zakat Payment Service	Muzakki Services
Upz Zakat Collection Unit	Payment Through BAZNAS Counter	Zakat Consultation and Confirmation
CSR Cooperation	Payment Through Zakat Collection Unit (UPZ)	Zakat Obligatory Identification Number (NPWZ)
Customer donation / retail	Payment Channels: Bank, ATM, (transfer, Phone, and Internet banking)	Proof of Zakat Deposit (BSZ) and Donation Report
-	App / LinkAja	SMS/email gateway
-	Zakat Pickup Service	Muzakki Corner

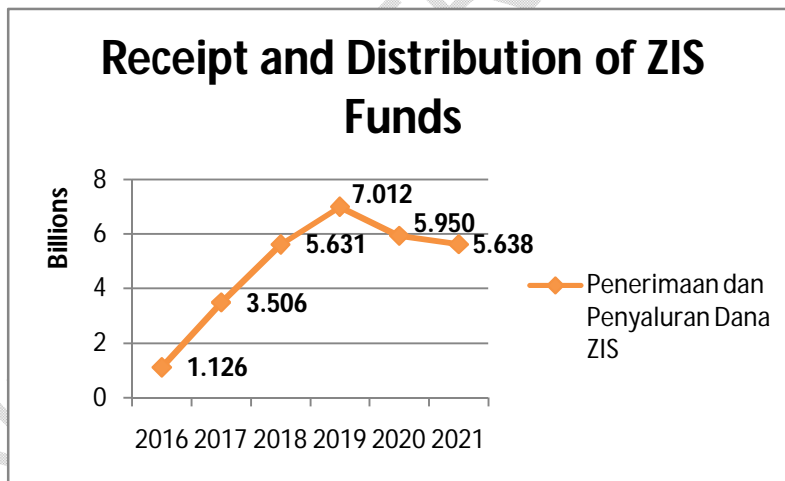
Source: Pontianak BAZNAS Receipt and Distribution Report

The table above has three main columns, namely Fund Raising, Zakat Payment Services, and Muzakki Services. Fund Raising relates to activities or programs that focus on collecting funds. This can include forms of collection units, customer/retail donations, and CSR cooperation. The next column shows Zakat Payment Services including programs or services offered to facilitate the payment of zakat. Zakat is one of the obligations in Islam that involves giving a portion of wealth to those entitled to receive it. This service covers the ease of paying zakat directly or through a specific platform. The last column discusses Zakat Payment Services which focuses on the services provided to muzakki, i.e. people who are obliged to pay zakat. Examples of services include education about zakat, consultation, and assistance in calculating the amount of zakat to be paid.

Through the data obtained by researchers from BAZNAS Pontianak City, there are UPZ as a whole 350 mosques, 50 OPDs and vertical agencies, dozens of city-level BUMDs and BUMDs, hundreds of companies, hundreds of schools/madrasahs, and others. Thus, UPZ has the potential to synergize with BAZNAS Pontianak City in improving the performance of zakat management, it is just a matter of how to implement strategies and management methods that can generate this potential.

Furthermore, the following explanation will show a brief report on the management of Zakat of Baznas Pontianak City that has been carried out throughout 2021. This report is the last year which coincides with the period of the Pontianak City Baznas leadership for the 2016-2021 period. In brief, it is described that the performance that has been carried out for the last 6 years is quite adequate with the following results:

Chart 2. Data on Receipts and Distributions of BAZNAS Pontianak



Source: Pontianak BAZNAS Receipt and Distribution Report

The covid-19 pandemic disaster that occurred starting in early 2020, apparently had an impact on the decline in ZIS realization in 2020 and 2021. By taking the initial conditions of the previous period, which showed the results of the collection in 2016 (amounting to Rp. 1,126,000,000), and the current conditions in 2021 (amounting to Rp. 5,637,000,000), there was an increase of around 400% over 5 years or an average increase of 80% per year. The movement of total funds experienced waves of ups and then downs from 2016 to 2021.

The Chairman of Baznas Pontianak City Ir. H. Nashrullah Chatib, MT, also said that Baznas Pontianak City also provided services for independent isolation during COVID-19, providing services as much as possible, which were accommodated by the Province. All Regency / City Baznas contribute to the West Kalimantan provincial Baznas to jointly help the

community, these activities are a caring attitude in overcoming and passing the pandemic as well as possible. The Chairman of BAZNAS also admitted that the potential for zakat both in Pontianak and at the provincial level, even nationally is quite large, but the collection obtained until now in West Kalimantan and Regency / City is still very small. According to the existing potential, it turns out that only about 5% of Muslims pay zakat; this is because it is still constrained by some people who do not really understand zakat and there are still many who have to be given understanding, socialization, and education to be aware that zakat is a pillar of Islam, so that they pay their zakat. This shows that BAZNAS Pontianak City has a significant responsibility in optimizing the potential of funds originating from Muslims. Therefore, support from various parties, both in terms of office facilities and operational facilities, is needed. Next, the data of BAZNAS Pontianak City Products will be shown as follows.

Table 2. Realization of Receipt and Distribution of Zakat Maal, Infaq / Charity, DSKL, CSR

Year	Zakat Maal	Infaq /Sedekah	DSKL	CSR
2016	Rp263,944,500			
2017	Rp1,415,174,035	Rp142,026,250		
2018	Rp2,046,973,843	Rp595,898,775	Rp13,591,000	
2019	Rp2,404,182,000	Rp732,000,000	Rp22,000,000	Rp90,000,000
2020	Rp1,702,895,823	Rp532,606,000		
2021	Rp1,924,881,062	Rp626,438,930	Rp77,337,000	

Source: Pontianak BAZNAS Receipt and Distribution Report

The amount of zakat maal given during the period seems to be an increasing trend and also a decrease from year to year, indicating a fairly high awareness of giving zakat maal. The infaq/sedekah data also shows an increase over time but there is blank data in 2016. Data on Other Religious Social Funds DSKL does not show a clear trend, but there are some fluctuations, as well as Corporate Social Responsibility CSR data which is only shown in 2019. Overall, charitable contributions seem to experience fairly steady increases and decreases over time, with some fluctuations in certain categories. It can be seen that there is a lack of data collection in this category, which shows a lack of accountability on the part of BAZNAS in recording this section, which can lead to a decrease in trust in BAZNAS.

Table 3. Realization of Receipt and Distribution of Zakat Fitrah

Year	Zakat Maal	Infaq /Sedekah	DSKL	CSR
2016	Rp263,944,500			
2017	Rp1,415,174,035	Rp142,026,250		
2018	Rp2,046,973,843	Rp595,898,775	Rp13,591,000	
2019	Rp2,404,182,000	Rp732,000,000	Rp22,000,000	Rp90,000,000
2020	Rp1,702,895,823	Rp532,606,000		
2021	Rp1,924,881,062	Rp626,438,930	Rp77,337,000	

Source: Pontianak BAZNAS Receipt and Distribution Report

From 2016 to 2019, there was a significant increase in the amount of zakat fitrah collected in both rice and money. The largest increase in rice occurred between 2019 and 2020 (70.81%), while the largest increase in money occurred between 2016 and 2017 (126.02%). From 2020 to 2021, there was a decrease in the amount of zakat fitrah in both rice (-48.57%) and money (-18.96%). This decline could be caused by a variety of factors, including the economic impact of the COVID-19 pandemic which reduces people's capacity to pay large

amounts of zakat. The impact of the COVID-19 pandemic may have caused a decrease in income and an increase in spending on basic needs. Changes in people's economy can affect their ability to pay zakat fitrah.

BAZNAS Pontianak City has also obtained office loan facilities from the City Government since 2018 with quite representative conditions and obtained a mini-bus vehicle grant which is used for mobile community services, among others for Health Services at mosques / sub-districts, and for da'wah advocacy guidance activities for converts. Office facilities and work equipment are quite adequate with human resources that are still under development. With these conditions, at least it can still serve muzaki and zakat masyarif as much as possible.

The amount of zakat maal given during the period seems to be an increasing trend and also a decrease from year to year, indicating a fairly high awareness of giving zakat maal. The infaq/sedekah data also shows an increase over time but there is blank data in 2016. Data regarding DSKL does not show a clear trend, but there are some fluctuations, as well as CSR data which is only shown in 2019. Overall, charitable contributions seem to have experienced fairly steady increases and decreases over time, with some fluctuations in certain categories. It can be seen that there is a lack of data collection in this category, indicating a lack of accountability on the part of Baznas in recording this section.

BAZNAS Pontianak City has also obtained office loan facilities from the City Government since 2018 with quite representative conditions and obtained a mini-bus vehicle grant which is used for mobile community services, among others for Health Services at mosques / sub-districts, and for advocacy guidance activities for converts to Islam. Office facilities and work equipment are quite adequate with human resources that are still under development. With these conditions, at least it can still serve muzaki and zakat masyarif as much as possible.

Table 4. number of muzakki and mustahiq

Year	muzakki (soul)	Mustahiq (soul)
2016	32,588	10,085
2017	81,526	21,649
2018	102,386	26,689
2019	125,441	50,176
2020	91,419	41,400
2021	84,196	24,662

Source: Pontianak BAZNAS Receipt and Distribution Report

The huge potential of funds originating from Muslims can be an accelerator in improving the quality of human life more quickly. However, this potential has not been fully utilized optimally because there are differences in views, attitudes, and understanding among muzakki regarding the distribution of zakat, infaq, and shadaqah. The potential can come from various levels of society, including farmers, traders, professionals, and the general public who have wealth. Optimizing the potential of zakat as a source of Islamic finance requires great effort. For reference only, according to BPS data for West Kalimantan Province in 2020, Pontianak City has a population of 658,685 people with 30,700 poor people or 4.70%, with a poverty line of 567,432 (rupiah/capita/month). The Muslim population is 512,502 or 77.8% of the population. In other data for 2019, the number of households 150,234 from the observation at that time 25% of the number of households are single parents, aka the head of the household is the mother. Therefore, there are still many people who need to be assisted in the Pontianak City area.

The contribution of ZIS funds and other sources to the total revenue of BAZNAS Pontianak City varies annually, with an average contribution of around 17%. The hope is that this contribution will continue to increase from year to year in line with the increasing number of people who comply with religious orders, both in terms of zakat as an obligation and in providing infaq, shadaqah, and other sunnah charities. Therefore, BAZNAS Pontianak City continues to innovate in planning activities every year, focusing on increasing the receipt of social funds sourced from Muslims.

Through programs owned by Baznas Pontianak City, it also assists the government in the Smart Pontianak, Healthy Pontianak, Taqwa Pontianak, Prosperous Pontianak, and Caring Pontianak Programs. In addition to improving the ability of Amil Zakat Agency to explore the potential of zakat, it is also important to increase public awareness that zakat is an obligation. It is hoped that the existence of Amil Zakat Agency can facilitate the process of inviting the public to pay zakat as part of religious obligations.

The zakat, infaq, and sadaqah funds that have been collected from the muzakki will be distributed by BAZNAS Pontianak City to people who are eligible to receive, known as mustahiq. With the trust given to the institution, BAZNAS Pontianak City has implemented the Utilization Program of zakat, infaq, and shadaqah funds through planned programs. The amount and total of this distribution can be seen in the following figure.

Table 5. Realization of Revenue and Disbursement of Empowerment

year	EDUCATION (10%)	HEALTH (10%)	HUMANITY (60%)	ECONOMICS (15%)	DA'WAH & ADVOCACY (5%)	TOTALLY
2016	Rp98,545,414	Rp98,545,414	Rp591,272,483	Rp147,818,121	Rp49,272,707	Rp985,454,138
2017	Rp306,739,270	Rp306,739,270	Rp1,840,435,622	Rp460,108,905	Rp153,369,635	Rp3,067,392,703
2018	Rp492,679,721	Rp492,679,721	Rp2,956,078,325	Rp739,019,581	Rp246,339,860	Rp4,926,797,208
2019	Rp613,565,925	Rp613,565,925	Rp3,681,395,550	Rp920,348,888	Rp306,782,963	Rp6,135,659,250
2020	Rp520,618,685	Rp520,618,685	Rp3,123,712,107	Rp780,928,027	Rp260,309,342	Rp5,206,186,845
2021	Rp491,300,014	Rp491,300,014	Rp2,947,800,082	Rp736,950,020	Rp245,650,007	Rp4,913,000,137

Source: Pontianak BAZNAS Receipt and Distribution Report

In the table above in 2016-2017, there was a very high increase of 211%. In 2018 there was an increase of 60% and in the following year 2019, there was also an increase of 25%. For the next two years, BAZNAS Pontianak City experienced a decline, in 2020 by -15%, and in the following year, it decreased by -6%. The distribution of ZIS funds for each of these fields will increase along with the increasing number of ZIS funds that can be collected by BAZNAS Pontianak City, but if the data is seen again the decline occurred during the Covid-19 period.

Zakat funds collected by Zakat management institutions must be immediately allocated to Mustahik by the priorities set in the work program. Zakat must be given to the mustahik by what is regulated in the Al-Quran Surah At-Taubah verse 60 which means: "*Indeed, zakat is only for the poor, the amil zakat, those who are softened (converts), for (freeing) slaves, for (freeing) debtors, for the way of Allah and for those who are traveling, as an obligation from Allah. Allah is All-knowing, All-wise.*"

A significant role of zakat is to help fellow Muslims and strengthen unity in maintaining the Islamic faith, as well as providing support in dealing with various problems that arise. One important step is to overcome the poverty that plagues society by creating a fair economic system, and zakat management strategies that focus on increasing the reward for those who pay zakat, as well as improving the welfare of the mustahik. Centralizing the zakat management system can also be a solution in the effort to eradicate poverty.

Furthermore, the distribution is based on asnaf as a whole, namely in 2016-2021, which is grouped in the following areas.

Table 6. Realization of Receipts and Distributions based on 8 Asnaf

No	Ashnaf	Distribution	Percentage
1	Fakir-Miskin	Rp 17,317,450,477	60%
2	Amil	Rp 3,463,490,095	12%
3	Muallaf	Rp 2,597,181,727	9%
4	Gharimin	Rp 865,872,524	3%
5	Riqab	Rp -	0%
6	Fisabilillah	Rp 2,886,241,746	10%
7	Ibnu Sabil	Rp 1,731,745,048	6%
TOTALLY		Rp 28,861,981,617	100%

Source: Pontianak BAZNAS Receipt and Distribution Report

Based on the table above, the funds distributed to the ashnaf Fakir and Miskin are the largest at 60% followed by Amil at 12% and the smallest for Ibn Sabil at 6%, while Riqab does not get a share to be distributed. From the table, the largest allocation of funds is for Ashnaf Fakir and Miskin, reaching 60%, followed by Amil at 12%, and the smallest allocation is for Ibn Sabil, only 6%. There is no allocation of funds channeled to Riqab.

According to the financial report of BAZNAS Pontianak City, the amount of zakat, infaq, and sadaqah fund collection in 2016 was Rp1,126,233,300. The amount experienced a significant increase in the following years. In 2017, the total revenue increased to Rp3,505,591,660, or about 211%. Then, in 2018, the amount increased again to Rp5,630,625,380, or around 61%. The increase continued in 2019 with total revenue reaching Rp7,012,182,000 or around 25%. However, in the following two years, there was a decline. This shows that growth in recent years has been quite stable and significant. Based on a Likert scale scoring with a range of 1-5, the ZIS fund collection of BAZNAS Bone Regency over the past six years can be seen in the following table.

Table 7. Likert scale scoring

Year	Total Funds	Interval	Score	Category
2016	1,126,233,300	X < Rp1.608 Milyar	1	Very Low
2017	3,505,591,660	Rp1.608 Milyar < X ≤ Rp3.743 Milyar	2	Low
2018	5,630,625,380	Rp3.743 Milyar < X ≤ Rp5.877 Milyar	3	Medium
2019	7,012,182,000	Rp5.877 Milyar < X ≤ Rp8.012 Milyar	4	High
2020	5,949,927,823	Rp 5.877 Milyar < X ≤ Rp 8.012 Milyar	4	High
2021	5,637,857,299	Rp3.743 Milyar < X ≤ Rp5.877 Milyar	3	Medium

The index value of the ZIS Distribution variable in 2019 is obtained from the calculation results with the following formula:

$$li = \frac{Si - Smin}{Smzx - Smin} = \frac{4-1}{5-1} = \frac{3}{4} = 0,75$$

From the results of these calculations, the value of the National Zakat Index (IZN) of BAZNAS Pontianak City is 0.75. This shows that the performance of the distribution of zakat, infaq, and alms (ZIS) funds at BAZNAS Pontianak City is considered good according to the index value that year.

After collecting data and calculating the value of each indicator and variable that make up the National Zakat Index (IZN), then the values are combined and accumulated to get the overall Index value of zakat management, especially in BAZNAS Bulukumba Regency. Therefore, it is necessary to analyze the resulting Index value. The following is the calculation result and category of zakat management performance of BAZNAS Bulukumba Regency in brief which can be seen in the following table.

Table 8. Likert scale scoring

Year	Actual Condition	Score	Index	Performance
2016		1	0	Very Less
2017	211.27%	2	0.25	Less
2018	60.62%	3	0.5	Good enough
2019	24.54%	4	0.75	Good
2020	-15.15%	4	0.75	Good
2021	-5.24%	3	0.5	Good enough

Based on the table above, the performance of collecting zakat, infaq, and alms (ZIS) funds of BAZNAS Pontianak City using the National Zakat Index (IZN) for the last five years has obtained different values. In 2017, the IZN value was 0.25, which indicates low performance. In 2018, the IZN value increased to 0.5, indicating moderate performance. Then, in 2019, there was an increase in value to 0.75, which indicates high performance, while in 2020 it was still in the high category but experienced a decrease in distribution and in the last year it decreased. For the formula, the average growth rate from year to year is 38%.

The problem of poverty that has hit several countries in the world, including in Indonesia, especially in West Kalimantan, has become a priority scale for assistance from the National Amil Zakat Agency (Baznas). It should be from the collection of zakat both in the Province and Regency / City in the distribution to the poor must be more optimal. Especially during the COVID-19 pandemic at that time, especially for those affected who need it. Baznas during the pandemic assisted in more portions, even through the Provincial Baznas there was a real concern for people who were not able to be safer in facing this pandemic problem.

In this research, especially in Badan Amil Zakat Nasional (BAZNAS) Pontianak City, it was found that Amil Zakat of BAZNAS Pontianak City has a fairly high level of professionalism in managing zakat. They work according to their respective duties and responsibilities well. Although socialization efforts have been made to the community about the obligation to pay zakat, it has not been fully distributed, and there is still a lack of awareness among the community regarding this matter. Some people still choose to issue and distribute zakat directly without going through an institution such as BAZNAS. In addition, the limited human resources (amil zakat) in BAZNAS Pontianak City are also an obstacle to collecting zakat.

An increase in the amount of zakat, infaq, and sadaqah (ZIS) funds from year to year is recorded, but it is still far from the actual zakat potential in Pontianak City. This condition is influenced by the lack of public understanding of the importance of paying zakat on every asset they have, as well as the lack of awareness about the role and function of BAZNAS. Therefore, as a zakat management institution, BAZNAS needs to optimize socialization and education efforts to the community about the urgency of zakat. This involves not only zakat fitrah and zakat maal but also other types of zakat that are often less known by the public. Most people only know about zakat on gold, silver, and money, while many other types of zakat maal need to be understood and socialized more widely to the public.

To realize this, BAZNAS Pontianak City will carry out the following missions: (1) Systemic and sustainable socialization, education, and literacy; (2) Synergy between BAZNAS and UPZ in the Pontianak City working area; and (3) Development of Digital and Information Technology in supporting zakat management.

5. CONCLUSION

1. The optimization of zakat collection does not only depend on the performance of the institution, but on the other hand, the level of understanding of the people about zakat is a factor that determines the success of zakat management organizations in collecting the potential of Muslim zakat funds in the country, including especially in the Pontianak City area.
2. There are various collection programs ranging from the Pana Collection Program, Payment Services provided for payments (ZIS), and services for muzakki. The collection program is of course to facilitate the collection of funds.
3. BAZNAS Pontianak City has obtained an office loan facility from the City Government since 2018, with a fairly representative condition, and obtained a mini-bus vehicle grant which is used for mobile community services, among others for Health Services at mosques / sub-districts, and for da'wah advocacy guidance activities for converts to Islam.
4. The COVID-19 pandemic has caused a decrease in revenue and distribution in 2019-2021 as a whole. If broken down, the areas that have decreased are the zakat maal, infaq / alms, muzakki, mustahiq, field distribution, and utilization programs.
5. The contribution made by ZIS and Other funds to the total revenue of BAZNAS Pontianak City each year varies with an average contribution of 17%.
6. Baznas Pontianak City also assists the government in the Pontianak Cerdas, Pontianak Sehat, Pontianak Taqwa, Pontianak Makmur, and Pontianak Peduli Programs.
7. BAZNAS is an institution established by the government with the Decree of the President of the Republic of Indonesia Number 8 of 2001, with the task and function to conduct zakat management at the national level, with the latest regulation according to Law Number 23 of 2011 and Government Regulation Number 14 of 2014.
8. Based on the value of the National Zakat Index (IZN) obtained, revenue and distribution are in different performance categories, good performance is in 2019 and 2020, sufficient performance is in 2018 and 2012, poor performance is in 2017, and very poor performance is in 2016. For the formula results, the average growth rate from year to year is 38%.

COMPETING INTERESTS

An analysis of the receipt and distribution of zakat, infaq, and sadaqah funds through the National Zakat Agency in Pontianak in the 2016-2021 period highlights several relevant competing interests. Here are some aspects to consider: first, the Source of Funds, Badan Amil Zakat Nasional manages funds from various sources, including individuals, companies, and institutions. Competing interests may arise between those who donate and those who benefit from the funds. Second Distribution, how zakat, infaq, and sadaqah funds are distributed is also an issue of competing interests. Some parties may have a preference for the allocation of funds to certain programs, such as education, health, or social assistance. Third, transparency, openness and accountability in fund management is also a factor of competing interests. The stakeholders may have different views on the extent to which information regarding the use of funds should be disclosed to the public. Besides zakat, infaq, and sadaqah, there are other interests involved, such as government policies,

business interests, and community needs. Competing interests may arise when the prioritization and allocation of funds must be decided.

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