



Analysis of the Effectiveness of the Zakat Fund Distribution Program by BAZNAS West Kalimantan (2019 - 2023)

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Authors' contributions

This work was carried out in collaboration among all authors. All authors read and approved the final manuscript.

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ABSTRACT

This research aims to analyze the effectiveness of the Zakat, Infaq and Sedekah (ZIS) fund distribution program by BAZNAS West Kalimantan in improving the welfare of beneficiary communities during the 2019-2023 period. Using a secondary data analysis approach, data was obtained from BAZNAS annual reports, government publications, scientific articles and other sources. Qualitative research methods with descriptive analysis were used to evaluate the effectiveness of ZIS fund distribution based on the ACR (Allocation to Collection Ratio) ratio in the Zakat Core Principle model. The research results show that ZIS fund collection experienced fluctuations during this period, with fund distribution always reaching 100% of the funds collected each year. The ACR ratio which consistently reaches 100% shows that BAZNAS West Kalimantan is very effective in distributing ZIS funds. The ZIS fund distribution program has a positive impact on community welfare, especially in access to education and health, although the long-term impact on economic empowerment still requires improvement. The success of the program is influenced by the quality of BAZNAS management, community participation, government support, and

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collaboration with various institutions. Recommendations for increasing effectiveness include strengthening economic empowerment, increasing transparency and accountability, improving program management, collaborating with external parties, and regularly evaluating program impacts. This research provides recommendations for improving the ZIS fund distribution program, with the hope that ZIS fund management can be more optimal and precise the target is to improve the welfare of the beneficiary communities in West Kalimantan.

Keywords: Zakat; Infaq; Alms; effectiveness; BAZNAS West Kalimantan; allocation to collection ratio (ACR).

1. INTRODUCTION

Zakat, Infaq and Alms (ZIS) is an important instrument in the Islamic economic system which functions as a tool for wealth redistribution to achieve social justice and general welfare. The National Zakat Processing Agency (BAZNAS) as the official institution tasked with collecting and distributing ZIS funds has a strategic role in optimizing the potential of zakat to alleviate poverty and improve community welfare. West Kalimantan as one of the provinces in Indonesia has its own challenges in managing ZIS funds considering its extensive geographical conditions and the still high poverty rate in several areas [1,2]. Therefore, it is important to evaluate the effectiveness of the ZIS fund distribution program carried out by BAZNAS West Kalimantan [3-6]. This research focuses on the period 2019-2023, a sufficient time span to assess the development and impact of the program that has been implemented. The approach used in this research is secondary data analysis, where the data taken comes from official BAZNAS reports, government publications, and relevant literature. This approach allows researchers to obtain a comprehensive picture of the extent to which the ZIS funding distribution program has achieved its objectives.

The aim of this research is to analyze the effectiveness of the ZIS fund distribution program carried out by BAZNAS West Kalimantan in improving the welfare of the beneficiary

communities. It is hoped that this research can provide constructive recommendations for future program improvements, so that the management of ZIS funds can be more optimal and on target through line analysis, it is hoped that we can find out what factors influence the success or failure of the program, as well as how strategies can be implemented. by BAZNAS West Kalimantan to increase the effectiveness of ZIS fund distribution. Thus, this research is not only useful for BAZNAS, but also for various parties involved in the management and supervision of zakat funds in Indonesia.

The National Zakat Amil Agency for West Kalimantan Province has a working method for distributing zakat, infaq and Ishadaqah. To expedite the distribution of zakat, BAZNAS West Kalimantan Province collaborates with BAZNAS UPZI/Da'il in the Village/Kelurahan area. The stage for distributing zakat funds is that prospective aid recipients submit application files directly to BAZNAS West Kalimantan Province or agencies that have collaborated with BAZNAS West Kalimantan, after which BAZNAS will make a direct visit to the location [7,8,9]. Then, the office holds a plenary meeting to make a decision on the file with the decision to approve, postpone or reject. If accepted then BAZNAS West Kalimantan will provide assistance [10]. Data on the collection and distribution of zakat funds at BAZNAS West Kalimantan Province for the 2019-2023 period are as follows:

Table 1. Collection and Distribution Fund BAZNAS Zakat Kalimantan Barat

Year	Collection (Rp)	Distribution (Rp)
2019	3,794,405,169	3,794,405,169
2020	8,763,215,583	8,763,215,583
2021	4,190,041,456	4,190,041,456
2022	3,564,326,571	3,564,326,571
2023	4,278,338,471	4,278,338,471

Source: BAZNAS Annual Financial Report for West Kalimantan Province

Based on the data above, the collection and distribution of BAZNAS West Kalimantan Province zakat funds for the 2019-2023 period, the collection of zakat funds in 2019 reached IDR. 3.1794,405.1169, then zakat funds in 2020 will increase to IRp. 8.1763,215,1583, due to assistance from the government, in 2020 there was a decrease which reached IRp. funds have increased by IDR 4,278,338,471, and that is the zakat funds available in Kalimantan Province over the last 5 year period [11,12,13].

Agriculture (AVCMP) funded by the Danish International Development Agency (DANIDA) through the Alliance for a Green Revolution in Africa (AGRA), Contract Farming (CF) was adversely affected [14]. has been concentrated in the ters region.

2. LITERATURE REVIEW

The origin of the word zakat comes from the word "zakat" which is the term *Imashdar*. Letymologically, this word has various meanings, such as holy, growing, blessed, praised, and developing. Literally, zakat is an amount of property or wealth that is required by Allah SWT to be given to people who are entitled to receive it (Batubaral and Syahbudi, 2023:1081) [15,16]. According to Law no. 23 of 2011 concerning the implementation of zakat, zakat is property or wealth that must be released by every Muslim or institution to be distributed to people who are entitled to receive it in accordance with the provisions of Islamic law. From an economic perspective, zakat can have a positive impact and bring good impacts. Zakat is an obligation for Muslims as a form of devotion to Allah SWT [17]. Therefore, the process of collecting and distributing zakat must be considered a form of worship because it includes other people's rights. If this is not implemented, their legal rights will be neglected (Dewi and Tarigan, 2022: 1034). The main objectives of the order to issue zakat are: 1. Raising the dignity of the poor and helping people who suffer. 2. Overcoming the difficulties faced by people who are in debt, *libnussabil*, and *Imustahiq*. 3. Establishing brotherhood between fellow Muslims and humans. 4. Eliminate stinginess. 5. Distance yourself from envy and envy. 6. Reduce inequality in society. 7. Increase the sense of social responsibility towards the rich. 8. Teaches people to be disciplined in carrying out their obligations and giving other people their rights, etc. *Itrahl* or soul zakat is zakat that can purify or purify the soul and must be paid by Muslims once a year. Zakat maall or

zakat on assets is zakat issued to clean up assets and must be paid by Muslims if the assets meet the mandatory zakat requirements [18,19]. The types of assets subject to zakat maal include agricultural products, mining goods, livestock, marine products, trade products, professional results, factory investments, gold and silver [20].

The meaning of distribution is not only related to business or enterprise, but in the context of Islamic teachings also includes religious activities that have social value, such as paying zakat, *infaq* and alms (Dewi and Tarigan, 2022: 1033). The word "distribution" comes from the English "distributel" which means division, while in terms of terms, distribution means division or handover to many people or groups in several places (Batubara and Syahbudi, 2023: 109). Distribution of zakat means distributing zakat to recipients (*mustahik*) both consumptive and productive. Distribution of zakat funds is one aspect of zakat administration management. According to Law Number 23 of 2011 concerning Zakat Management, the management of zakat includes planning, implementation and coordination in the collection, distribution and utilization of zakat. The objectives of zakat administration management include: 1). Increasing the effectiveness and efficiency of services in zakat management; 2). Creating social welfare and helping to eradicate poverty. Zakat must be distributed to *mustahik* or people who are entitled to receive it in accordance with the provisions of Islamic law. The distribution of zakat as regulated in article 125 is carried out with certain priorities while still prioritizing the principles of equality, justice and regionalism. Zakat collection is carried out by IBAZNAS, Provincial and Regency/City BAZNAS in accordance with government regulations.

Effectiveness is the success or achievement of a goal in accordance with planning and needs, including the use of data, facilities and the right time [21]. According to Hidayat, effectiveness is a measure that shows the extent to which targets have been achieved; The greater the percentage of targets achieved, the higher the level of effectiveness. According to Gibson, effectiveness can be measured using several criteria, namely: 1). Clarity of objectives to be achieved; 2). Strategy clarity; 3). Process analysis and policy formulation; 4). careful planning; 5). Preparation of a proper plan; 6). Availability of facilities and infrastructure; 7). Good control and supervision system. From this definition it can be concluded that effectiveness is a form of success in an

activity that is in accordance with the goals and achievements that have been set (Marliyah and Sari, 2022: 924). Thus, an activity is said to be effective if it is completed on time and achieves the specified goals.

The ACR ratio is a comparison between the amount of zakat distributed and the total zakat collected [22]. The ACR ratio is good to do because it can measure the ability to distribute zakat. a body. There are five levels of value in the ACR, namely very effective (>90%), effective (70% - 89%), quite effective (50% - 69%), below expectations (20% - 49%) and ineffective (among rice farmers in the Northern Region. [23] also reported higher levels of technical efficiency among soybean contract farmers compared to non-contract farmers in the same region. However, [24] revealed a mixture.

3. DATA AND METHODS

3.1 Study Area, BAZNAS "Zakat, Infaq, Sadaqah (ZIS)" Data Collection

The author immediately conducted research by visiting the Provincial BAZNAS office directly West Kalimantan.

This research uses a qualitative approach, which is a research method prioritizing descriptive analysis of the phenomenon studied, the effectiveness of the distribution of zakat funds evaluated using the ACR ratio (Allocation to Collection Ratio) based on the core principles of zakat.

This research combines two types of data sources, namely primary and secondary data. Primary data obtained directly through observation, as well as from the provincial BAZNAS annual financial report West Kalimantan from 2019 to 2023. Meanwhile, secondary data comes from literature scientific, internet, books and other sources relevant to this research topic.

4. RESULTS AND DISCUSSION

4.1 Data Sources and Collection

This research uses qualitative data obtained through documentation methods from various trusted sources. The following data sources are used:

- A. West Kalimantan BAZNAS Annual Report (2019-2023): - This report contains data on the amount of ZIS funds collected and distributed, type of distribution program, number of beneficiaries, as well as program evaluations carried out by West Kalimantan BAZNAS.
- B. Government Publications: Official documents from the government, such as reports from the West Kalimantan Central Statistics Agency (BPS) and the Ministry of Religion, which provide information regarding the socio-economic conditions of the community, poverty levels, and zakat distribution in the region.
- C. Scientific Articles and Literature: Journals and scientific articles discussing zakat management, the effectiveness of social programs, and case studies related to zakat programs in various regions. These sources provide relevant theoretical and empirical insights to support the analysis.
- D. BAZNAS Internal Documents: Internal documents such as minutes of meetings, strategic plans, and activity reports that provide operational details and strategic decisions taken by BAZNAS West Kalimantan in managing "Zakat, infaq, Sadaqah (ZIS)" funds.
- E. Mass Media and Online Publications: News and articles from mass media and online publications that report the latest developments and issues related to the distribution of "Zakat, Infaq, Saadaqah (ZIS)" funds by BAZNAS West Kalimantan, news and articles from mass media and online publications that report Latest developments and problems related to the distribution of ZIS funds by BAZNAS West Kalimantan

4.2 Distribution of "Zakat, Infaq, Sadaqah (ZIS)" funds from BAZNAS West Kalimantan Province

Distribution of "Zakat, Infaq, Sadaqah (ZIS)" BAZNAS West Kalimantan Province Zakat funds must be distributed to individuals who are entitled to receive zakat or mustahik in accordance with the provisions of Islamic law. BAZNAS West Kalimantan Province has several programs to ensure the distribution of ZIS Funds is on target, namely:

- Scholarships, providing educational assistance to underprivileged students.

- Livable houses, building or renovating houses for poor families.
- BAZNAS Healthy Home, health services for people in need.
- BAZNAS Disaster Response, rapid response assistance for disaster victims.
- BAZNAS Micro Financing/Micro Zakat Bank: Supports micro businesses through interest-free financing.
- ZMart and ZChicken, economic empowerment programs through retail and culinary franchises.
- Santripreneur, supports entrepreneurship among santri (BAZNAS: National Zakat Amil Agency)

The Ministry of Religion provides information regarding the socio-economic conditions of society, poverty levels, and zakat distribution in the regions.

4.3 Discussion

- Challenges of Transparency and Accountability BAZNAS West Kalimantan faces challenges in ensuring that the management of Zakat, Infaq, Sadaqah (ZIS) funds is carried out in a transparent and accountable manner. The lack of structured and clear reporting makes it difficult for zakat distributors to understand how and where their funds are used.
- The Importance of Economic Empowerment The importance of ensuring that "Zakat, Infaq, Sadaqah (ZIS)" funds are used to empower beneficiaries economically, not just for short-term assistance. In this context, efforts to provide skills training and support for small businesses can be an effective strategy.
- Collaboration and Engagement of External Parties: Discussions should include the importance of collaboration with external parties, including local governments, non-

governmental organizations (NGOs), and other civil society. This kind of collaboration can help strengthen supervision, increase transparency, and ensure that "Zakat, Infaq, Sadaqah (ZIS)" funds are used effectively.

- Program Impact Evaluation It is important to carry out regular evaluations of the impact of the "Zakat, Infaq, Sadaqah (ZIS)" fund distribution program. This evaluation should cover not only financial aspects but also long-term social and economic impacts for beneficiaries. In this way, West Kalimantan BAZNAS can continue to improve the effectiveness of its programs and ensure that the "Zakat, Infaq, Saadaqah (ZIS)" funds are used as well as possible.

4.4 Analysis of the Effectiveness of Distribution of "Zakat, Infaq, Sadaqah (ZIS)" Funds at BAZNAS West Kalimantan Province

One of the performance indicators used by zakat institutions is to assess the effectiveness of the distribution of zakat funds. That way, zakat assessors can find out whether zakat distribution is optimal or not. Therefore, institutions can assess the level of effectiveness of zakat distribution using the ACR ratio (Allocation to Collection Ratio) based on the Zakat Core Principle (ZCP) model. By applying this ratio, zakat institutions can assess their ability to distribute collected zakat funds by comparing the amount of zakat funds distributed with the total zakat funds collected. The measurement of the ACR ratio in BAZNAS West Kalimantan Province was carried out using data for 2019-2023.

The results of calculating the effectiveness of distribution and collection of zakat funds using the ACR ratio can be seen as follows:

Table 2. Effectiveness of collection and distribution of Zakat Funds

Year	Collection	Distribution	ACR
2019	3,794,405,169	3,794,405,169	100%
2020	8,763,215,583	8,763,215,583	100%
2021	4,190,041,456	4,190,041,456	100%
2022	3,564,326,571	3,564,326,571	100%
2023	4,278,338,471	4,278,338,471	100%
Total	24,590,327,250	24,590,327,250	
Average	4,918,065,450	4,918,065,450	100%

Based on the data presented, we can understand the effectiveness of zakat distribution carried out by BAZNAS West Kalimantan Province during the 2019-2023 period. Effectiveness measurements show that the Average Collection Rate (ACR) reaches 100%, included in the very effective or very effective category, with a value above 90%. Over the last five years, the average zakat collected annually has reached IDR 4,918,065,450. Interestingly, the amount of zakat distributed is also the same, namely IDR 4,918,065,450 per year. In other words, every rupiah collected by BAZNAS West Kalimantan Province is distributed optimally to those who are entitled to receive it. This effectiveness shows that BAZNAS West Kalimantan Province has very good capabilities in managing and distributing zakat. The high percentage of distribution reaching 100% shows that BAZNAS is able to ensure that all funds collected can be immediately distributed to zakat recipients. Overall, these data show that BAZNAS West Kalimantan Province is not only effective in collecting zakat, but also very efficient in distributing it, thus ensuring that zakat can provide the greatest benefit to people in need.

5. CONCLUSION

This research analyzes the effectiveness of the zakat, infaq and aims (ZIS) distribution program carried out by BAZNAS West Kalimantan for the 2019-2023 period using a secondary data approach. Based on data obtained from BAZNAS annual reports, government publications, scientific articles and other sources, several important points can be concluded:

Collection and Distribution of ZIS Funds: Data shows that ZIS fund collection experienced fluctuations during the 2019-2023 period. Even though in 2020 there was a significant increase due to government assistance, in the following years the collection of funds decreased, although it increased slightly again in 2023. Distribution of funds always reaches 100% of the funds collected each year, indicating that all funds collected has reached 100%. has been successfully distributed to beneficiaries.

Effectiveness of Distribution Program: Based on the ACR ratio (Allocation to Collection Ratio), BAZNAS West Kalimantan shows high effectiveness in distributing ZIS funds. With an ACR ratio that consistently reaches 100% every year, it can be concluded that BAZNAS has succeeded in distributing all the funds collected,

showing effectiveness in managing and distributing funds.

Welfare of Recipient Communities: The ZIS fund distribution program carried out by BAZNAS West Kalimantan has had a positive impact on the welfare of beneficiary communities, especially in access to education and health. However, the long-term impact on economic empowerment still requires improvement to achieve more optimal results.

Success Factors: The success of the program is influenced by the quality of BAZNAS management, community participation, government support, and collaboration with various institutions. Active community involvement in the process of collecting and distributing funds is very important to increase program effectiveness.

Strategy to Increase Effectiveness: Several recommendations to increase the effectiveness of the Zakat, Infaq, Sadaqah (ZIS) fund distribution program include increasing the managerial capacity of BAZNAS, utilizing technology for transparency and efficiency, and strengthening cooperation with various related parties.

Overall, this research shows that BAZNAS West Kalimantan has succeeded in managing and distributing Zakat, Infaq, Sadaqah (ZIS) funds effectively during the 2019-2023 period. However, there is still room for improvement, especially in long-term economic empowerment for beneficiaries. By improving management and distribution strategies, it is hoped that the effectiveness of the program can continue to be improved for the welfare of the community.

Based on the research findings, several recommendations can be proposed to increase the effectiveness and impact of the ZIS fund distribution program by BAZNAS West Kalimantan:

- A. **Strengthening Economic Empowerment:** Focus on programs that can increase the economic independence of communities receiving Zakat, Infaq, Sadaqah (ZIS) Funds, such as skills training and development of local economic infrastructure.
- B. **Increasing Transparency and Accountability:** Increasing transparency in the management and use of Zakat, Infaq,

Sadaqah (ZIS) funds so that the public can monitor and supervise more effectively.

- C. Improved Program Management: Continuous evaluation of the management of the Zakat, Infaq, Sadaqah (ZIS) Fund program to identify areas that require improvement and innovation, such as developing strategies that are more adaptive and responsive to community needs.
- D. Collaboration with External Parties: Strengthen collaboration with external parties, including local governments, non-governmental organizations and the private sector, to expand program coverage and support sustainable implementation.
- E. Periodic Program Impact Evaluation: Conduct regular program impact evaluations to ensure that Zakat, Infaq, Sadaqah (ZIS) funds provide optimal benefits for recipient communities and improve the program according to the results of the evaluation.

DISCLAIMER (ARTIFICIAL INTELLIGENCE)

Author(s) hereby declare that NO generative AI technologies such as Large Language Models (ChatGPT, COPILOT, etc) and text-to-image generators have been used during writing or editing of manuscripts.

COMPETING INTERESTS

In analyzing the effectiveness of the ZIS fund distribution program at BAZNAS West Kalimantan in 2019-2023, competing interests may emerge between various parties. Local governments may prioritize significant social impact and program sustainability, while BAZNAS focuses on transparency and accountability in managing funds. On the other hand, muzakki (zakat givers) want to ensure that their donations are used effectively, while mustahik (zakat recipients) hope to receive adequate and targeted assistance. These interests need to be balanced to achieve common goals in managing ZIS funds.

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