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

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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 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 Fund Reporting List (ZIS), indicating a lack of accountability. 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.**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.**The rise in fund distribution helps more people, especially during COVID-19. Conversely, a decrease in funds reduces assistance for those in need.**

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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 [1,51,52,53]. In addition, it is also important to understand the mechanism of collecting and distributing zakat funds to empower the community.[2].

25 In the context of zakat fund management, it is necessary to consider whether there is an
26 excess of zakat funds and how to handle it[3]. Analyzing the competence of amilin in
27 increasing the receipt of zakat, sadaqah, and charity funds is also an important factor in the
28 efficiency of fund management. [4]. In addition, the application of financial technology in the
29 management of zakat funds shows great potential to improve community welfare[5].

30

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

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Chart1. 2016-2021 Revenue and Disbursement data

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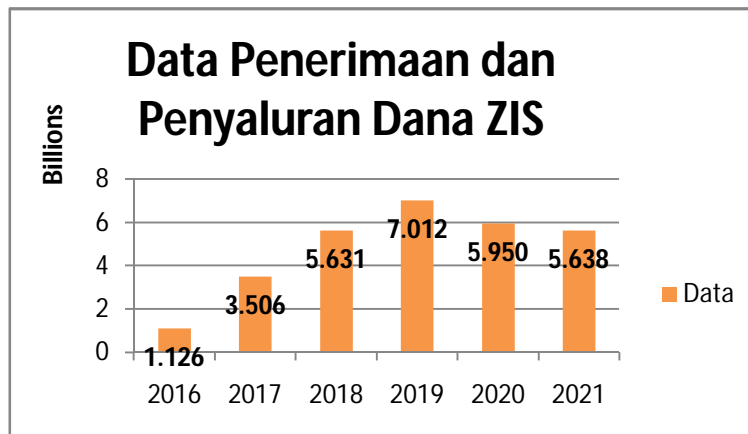
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Source: Pontianak BAZNAS Receipt and Distribution Report

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

60

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

66

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

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

76

77 In addition, there is a focus on the strategies used by zakat institutions in poverty alleviation
78 and welfare improvement.[15]–[17]. Understanding the specific strategies used by BAZNAS
79 Pontianak in addressing poverty through the management of zakat funds could be an area
80 that needs further exploration.

81

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

86

87 In conclusion, the research gaps identified for research on the receipt and distribution of
88 zakat, infaq, and sadaqah funds through the National Amil Zakat Agency in Pontianak from
89 2016 to 2021 lie in the need to explore performance evaluation, the impact of digital
90 transformation, poverty alleviation strategies, and compliance with accounting standards and
91 accountability practices within the organization.

92

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

98

99 **2. LITERATURE REVIEW**

100 **2.1 Empirical Study**

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

107

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

113

114 [23]Alawy&Zaki (2021) shed light on the potential of philanthropic funds, including Zakat,
115 Infaq, and Sadaqah, in Indonesia. The study emphasizes the significance of these funds in
116 addressing socio-religious needs. Moreover,[24]Kholis&Mugiyati (2021) focused on the
117 distribution of productive Zakat to reduce urban poverty, highlighting the importance of
118 targeted distribution strategies to alleviate poverty effectively.

119

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

126

127 In the context of Indonesia, collaborations between different entities, as explored by
128 [27]Turyandi(2020), are crucial for effective Zakat management. This study emphasizes the
129 coordination required for the successful distribution and utilization of Zakat, Infaq, and

130 Sadaqah funds. Additionally, 's research[28] Khair (2021) on the role of public figures in
131 optimizing fund collection underscores the importance of leadership and public engagement
132 in enhancing fund mobilization efforts.

133
134 's study[29] Nasir (2020) on fund utilization models at the National Zakat Agency of Madiun
135 City highlights the different distribution strategies employed, including consumptive and
136 productive approaches. This diversity in distribution models allows for a more
137 comprehensive impact on the welfare of beneficiaries. Moreover, [16]Iqbal et al. (2019)
138 focused on professional Zakat fund management strategies, emphasizing the need for
139 structured approaches to ensure the welfare of recipients.

140
141 In conclusion, the literature on Zakat, Infaq, and Sadaqah funds underscores the
142 multifaceted nature of fund management and distribution. From fundraising strategies to
143 accounting practices and distribution models, these studies provide valuable insights into
144 optimizing the impact of these funds on socio-economic development.

145
146 First, research by[30] Muhammad IrwanTitiek, Herwanti, and MuaidyYasin (2019) shows that
147 the National Amil Zakat Agency (BAZNAS) of Mataram City acts as an institution that
148 manages Zakat, Infaq, and Sadaqah (ZIS) funds, acting as amil who receives and distributes
149 these funds to those entitled to receive them.

150
151 Second, the research of[31] Gino Mardianto and Fitria (2022) shows that the collection of
152 ZIS funds of BAZNAS Prabumulih City is very effective with the issuance of regulations
153 made by the government for ASN to pay zakat, infaq and alms and the process of
154 distributing zakat, infaq and shodaqoh funds is carried out by conducting surveys to ensure
155 the eligibility of mustahiq candidates.

156
157 Third, research by[32] Anan Darmawan and Wayan Sujana (2023) The results showed that
158 the effectiveness of the receipt of zakat funds by BAZNAS Baubau City had not yet reached
159 its maximum, with an achievement of 83.20% or IDR 83,199,073 of the predetermined
160 target.

161
162 Fourth, research by[33] Lisa ChintiyaTambunan and Muhammad Arif (2022) showed that
163 BAZNAS Tebing Tinggi City collects zakat maal, zakat fitrah, professional zakat, infaq,
164 shadaqah, and others, with the help of the Zakat Collection Unit (UPZ) and directly from the
165 muzakki or through bank accounts. Muzakki is required to report the submitted zakat by
166 filling in and signing the deposit receipt, and then submitting it to BAZNAS Kota Tebing
167 Tinggi. In the process of collecting zakat, muzakki usually calculates their zakat obligations,
168 but BAZNAS Kota Tebing Tinggi is ready to help if needed. BAZNAS Tebing Tinggi City is
169 also obliged to provide proof of zakat deposit to every muzakki who has paid.

170
171 Fifth, research by[34]AnnisaDewi, DidikHimmawan, and Ahmad Syathori (2023) Based on
172 the results of the analysis that has been carried out, it can be concluded that the programs
173 run by the Amil Zakat Muhammadiyah Institution (LAZISMU) Cirebon Regency include: 1.
174 Education Pillar, 2. Economic Pillar, 3. Social and Humanitarian Pillar, 4. Da'wah Pillar, 5.
175 Health Pillar, and 6. Annual Pillar.

176
177 Sixth, research by[35]Akramunnas (2013) ZIS funds at BMT Mandiri Sejahtera Beringharjo
178 come from sources of zakat from Islamic banks, alms from parties outside Islamic banks,
179 infaq, and alms, which are distributed to 8 asnaf. In addition, there are rules for channeling
180 funds based on PSAK 59 qardhulhasan, which includes receiving infaq, alms, fines, and
181 non-halal income, which is used as a loan or donation. However, the implementation of ZIS
182 distribution at BMT Mandiri Sejahtera Beringharjo is not fully by PSAK 59.

183
184 Seventh, research by [36] Andi Tenri Gading Nurul Azizah, Alimuddin, and Andi Kusumawati
185 (2023) the result The index value of 0.75 from the calculation results shows that the
186 performance of ZIS fund collection by BAZNAS Bone Regency is classified in the good
187 category.

188
189 Eighth, research by [37] Immu Puteri Sari, Puguh Setiawan, Rahmayni Ruli Sahfitri (2023) The
190 management of zakat funds at BAZNAS Sawahlunto City is carried out efficiently and by the
191 provisions contained in the Zakat Management Law.

192
193 Ninth, [38] Mahrini, Muhammad Riduansyah Syafari, Hastin Umi Anisah (2021) The
194 management of zakat, infaq, and sadaqah by the National Amil Zakat Agency of Hulu
195 Sungai Utara Regency has been regulated in the Law of the Republic of Indonesia Number
196 23 of 2011 concerning zakat management. The result is that the management of zakat,
197 infaq, and sadaqah is not optimal.

198
199 Tenth, research by [39] Annisa Wibawanthi, Agus Rohmat Hidayat, Feri Hardiyanto, and
200 Mohammad Ridwan (2020) This study found that: 1) The process of collecting zakat at
201 Baznas Indramayu Regency involves two methods, namely through UPZ (Zakat
202 Management Unit) which is divided into several categories such as UPZ SKPD, UPZ SMPN,
203 UPZ District Office, and UPZ Village Office. In addition, the collection can also be done
204 directly by coming to the Baznas Indramayu office or by transfer. 2) The fund distribution
205 program at Baznas Indramayu Regency consists of 5 programs, namely Social and
206 Humanitarian programs (Indramayu Peduli), Economy (Indramayu Makmur), Education
207 (Indramayu Cerdas), Religion (Indramayu Taqwa), and Health (Indramayu Sehat).

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

214
215 A significant role of zakat is to help fellow Muslims and strengthen unity in maintaining the
216 Islamic faith, as well as providing support in dealing with various problems that arise. One
217 important step is to overcome the poverty that plagues society by creating a fair economic
218 system, and zakat management strategies that focus on increasing the reward for those who
219 pay zakat, as well as improving the welfare of the mustahik. Centralizing the zakat
220 management system can also be a solution in the effort to eradicate poverty.

221 222 **2.1.1 Theory Review**

223 **a Financial Statement Analysis**

224 Financial reports are one way to provide information to the general public regarding certain
225 activities that have been carried out over some time. Creating a financial roadmap is one
226 way for public organizations to understand their capabilities in a particular area. According to
227 [40] Harjito and Martono (2017), The analysis of the company's financial condition involving
228 risks and profits is called financial analysis. While [41] Harahap (2011) Based on the
229 information provided by several experts above, it can be concluded that the purpose of the
230 financial analysis report is to analyze the company's financial condition, which is very
231 important in the process of reaching decisions. Based on the information provided by several
232 experts above, it can be concluded that the purpose of the financial analysis report is to
233 ascertain the financial condition of a business as accurately as possible, which is very
234 important in the process of making the right decisions.

235 **b Zakat**

236 Zakat is an obligation that is the third pillar of Islam after the Shahada and Salah. Many
237 definitions of zakat have been given, both from the Qur'an and from commentators in various
238 contexts and bases. However, since zakat is a commandment of Allah to human beings, it is
239 better to take the definition of zakat from the Qur'an. Zakat comes from the word "Zaka"
240 which means "to grow", "to develop", "to purify", or "to raise". The word zakat in Arabic
241 means blessing, growth, cleanliness, and goodness. As one of the pillars of Islam, zakat is
242 an individual obligation (fardhu 'ain) and an obligation of worship (ta'abbudi). The command
243 of zakat in the Qur'an has the same important position as the command of prayer. [42].
244 According to Hairunnisa (2009) in[43], zakat is a certain amount of property that has reached
245 the niqab and meets the requirements to be issued by a person in a certain amount and
246 given to those entitled according to the provisions in the Qur'an. According to terminology
247 (sari), zakat is a certain amount of property required by Allah SWT to be given to people who
248 are entitled to receive it (mustahiq) which has been mentioned in the Qur'an. [44]. According
249 to[45] Al-Munawwir (2007) Zakat in fiqh terms refers to "a certain amount of property
250 required by Allah to be given to those who are entitled to receive it" as well as the act of
251 "issuing that certain amount." The term zakat is used because the property that is issued
252 serves to increase, enrich, and protect wealth from damage.

253 **c Infaq**

254 In language, infaq means giving away wealth. Meanwhile, according to the term, infaq is
255 giving wealth to fulfill the needs of the recipient of the wealth. In the original text of Turkish
256 literature, infaq in Islam must be based on faith and done in the way of Allah (fisabilillah).
257 [46]. Infaq comes from the word "anfaqa" which means to spend, spend, give, or remove
258 property. In terms of terms, infaq means setting aside part of the property, income, or
259 income for the purposes ordered in Islamic teachings.[47]Mardany (2017) Infaq is defined as
260 giving part of the property owned to individuals who have been determined by religion, such
261 as the poor, poor, orphans, relatives, and others.

262 **d Shadaqah**

263 Etymologically, the word "alms" comes from the Arabic "shadaqa, yashduqu, shadaqatan"
264 which means justification. In terminology, almsgiving refers to the act of giving wealth in the
265 way of Allah as a form of recognition and affirmation of Allah's teachings.[48]. In general,
266 charity is defined as a voluntary gift from a Muslim without being bound by a certain time and
267 amount (haul and nisab), done as a good deed to expect Allah's pleasure.[49]. [50]Retnowati
268 (2007) Explains that charity has no limits, in general, charity is not only limited to worldly
269 treasures but also includes spiritual treasures. Alms with worldly possessions can be in the
270 form of money, clothing, food, or other items that can be seen and owned personally.
271

272

273 **3. DATA AND METHODS**

274

275 The method used in this research is **mixed method** that describes and provides an overview
276 of the evolution of the receipt and distribution of zakat funds and also explains the
277 performance of BAZNAS Pontianak City. The aim is to provide a comprehensive picture of
278 the ability of BAZNAS Pontianak City to administer Zakat funds, including Infaq and
279 Shadaqah (ZIS), as reflected in its financial reports and reports from BAZNAS Pontianak
280 City officers.
281

282 The study was conducted in Pontianak City with a focus on analyzing ZIS revenue and
283 distribution activities by BAZNAS Pontianak City from 2016 to 2021. Pontianak City was
284 chosen as the research location because it is the center of government, education, and

285 economic activities, so it has great potential as a source of Islamic funds obtained from
286 Zakat, Infaq, and Shadaqah.

287
288 This research uses primary and secondary data obtained and sourced from the Pontianak
289 City BAZNAS office to obtain data provided in the form of a Financial Realization Report and
290 contains an explanation of the performance of BAZNAS Pontianak City in 2019 - 2021
291 and contains opinions from the management of BAZNAS Pontianak City.

292
293 After the research data is collected, it was analyzed using the average economic growth rate
294 formula, scoring the Likert scale, and calculating the variable index. Therefore, the formula
295 that will be used is as follows.

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

297 Or with a compounding factor:

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

298 Where:

299 r = average growth rate per year;

300 n = number of years;

301 tn = last year of the period;

302 to = beginning year of the period;

303 $(1 + r)^{n-1}$ = depicts the compounding factor

304

305 Variable Index Value:

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

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308 4. RESULTS AND DISCUSSION

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

314

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

319

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

324

325

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

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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.

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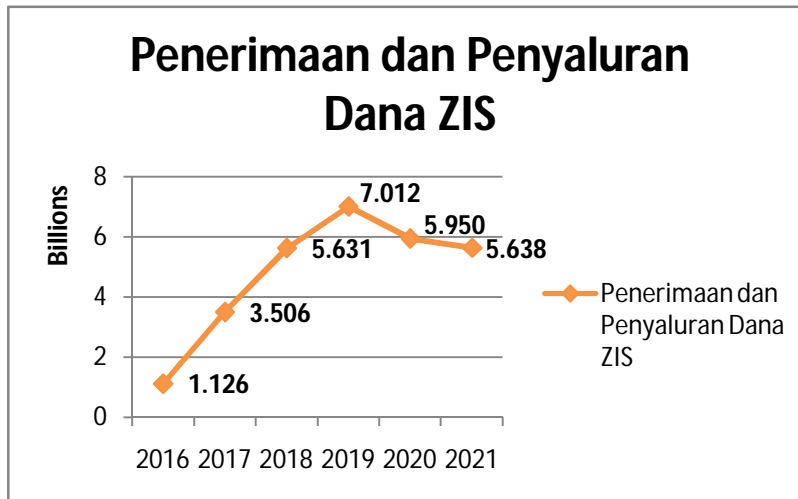
Through the data obtained by researchers from BAZNAS Pontianak City, there are UPZ as a whole 350 mosques, 50 OPDs and vertical agencies, dozens of city-level BUMDs and BUMDs, hundreds of companies, hundreds of schools/madrasahs, and others. Thus, UPZ has the potential to synergize with BAZNAS Pontianak 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.

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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:

349

Chart 2. Data on Receipts and Distributions of BAZNAS Pontianak



Source: Pontianak BAZNAS Receipt and Distribution Report

350
351

352 The covid-19 pandemic disaster that occurred starting in early 2020, apparently had an
 353 impact on the decline in ZIS realization in 2020 and 2021. By taking the initial conditions of
 354 the previous period, which showed the results of the collection in 2016 (amounting to Rp.
 355 1,126,000,000), and the current conditions in 2021 (amounting to Rp. 5,637,000,000), there
 356 was an increase of around 400% over 5 years or an average increase of 80% per year. The
 357 movement of total funds experienced waves of ups and then downs from 2016 to 2021.
 358

359 The Chairman of Baznas Pontianak City Ir. H. NashrullahChatib, MT, also said that "Baznas
 360 Pontianak City also provided services for independent isolation during COVID-19, providing
 361 services as much as possible, which were accommodated by the Province. All Regency /
 362 City Baznas contribute to the West Kalimantan provincial Baznas to jointly help the
 363 community, these activities are a caring attitude in overcoming and passing the pandemic as
 364 well as possible. The Chairman of BAZNAS also admitted that the potential for zakat both in
 365 Pontianak and at the provincial level, even nationally is quite large, but the collection
 366 obtained until now in West Kalimantan and Regency / City is still very small. According to the
 367 existing potential, it turns out that only about 5% of Muslims pay zakat; this is because it is
 368 still constrained by some people who do not really understand zakat and there are still many
 369 who have to be given understanding, socialization, and education to be aware that zakat is a
 370 pillar of Islam, so that they pay their zakat. This shows that BAZNAS Pontianak City has a
 371 significant responsibility in optimizing the potential of funds originating from Muslims.
 372 Therefore, support from various parties, both in terms of office facilities and operational
 373 facilities, is needed. Next, the data of BAZNAS Pontianak City Products will be shown as
 374 follows", concludedNashrullah.

375 **Table 2. Realization of Receipt and Distribution of Zakat Maal,**
 376 **Infraq / Charity, DSKL, CSR**

Year	Zakat Maal	Infraq /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	

377 Source: Pontianak BAZNAS Receipt and Distribution Report

378 The amount of zakat maal given during the period seems to be an increasing trend and also
 379 a decrease from year to year, indicating a fairly high awareness of giving zakat maal. The
 380 infraq/sedekah data also shows an increase over time but there is blank data in 2016. Data
 381 on Other Religious Social Funds DSKL does not show a clear trend, but there are some
 382 fluctuations, as well as Corporate Social Responsibility CSR data which is only shown in
 383 2019. Overall, charitable contributions seem to experience fairly steady increases and
 384 decreases over time, with some fluctuations in certain categories. It can be seen that there is
 385 a lack of data collection in this category, which shows a lack of accountability on the part of
 386 BAZNAS in recording this section, which can lead to a decrease in trust in BAZNAS.

387 **Table 3. Realization of Receipt and Distribution of Zakat Fitrah**

Year	Zakat Maal	Infraq /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

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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.

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

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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

429 households 150,234 from the observation at that time 25% of the number of households are
 430 single parents, aka the head of the household is the mother. Therefore, there are still many
 431 people who need to be assisted in the Pontianak City area.
 432

433 The contribution of ZIS funds and other sources to the total revenue of BAZNAS Pontianak
 434 City varies annually, with an average contribution of around 17%. The hope is that this
 435 contribution will continue to increase from year to year in line with the increasing number of
 436 people who comply with religious orders, both in terms of zakat as an obligation and in
 437 providing infaq, shadaqah, and other sunnah charities. Therefore, BAZNAS Pontianak City
 438 continues to innovate in planning activities every year, focusing on increasing the receipt of
 439 social funds sourced from Muslims.
 440

441 Through programs owned by Baznas Pontianak City, it also assists the government in the
 442 Smart Pontianak, Healthy Pontianak, Taqwa Pontianak, Prosperous Pontianak, and Caring
 443 Pontianak Programs. In addition to improving the ability of Amil Zakat Agency to explore the
 444 potential of zakat, it is also important to increase public awareness that zakat is an
 445 obligation. It is hoped that the existence of Amil Zakat Agency can facilitate the process of
 446 inviting the public to pay zakat as part of religious obligations.
 447

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

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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.

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	-	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%

469 Based on the table above, the funds distributed to the ashnaf Fakir and Miskin are the
 470 largest at 60% followed by Amil at 12% and the smallest for Ibn Sabil at 6%, while Riqab
 471 does not get a share to be distributed. From the table, the largest allocation of funds is for
 472 Ashnaf Fakir and Miskin, reaching 60%, followed by Amil at 12%, and the smallest allocation
 473 is for Ibn Sabil, only 6%. There is no allocation of funds channeled to Riqab.
 474

475 According to the financial report of BAZNAS Pontianak City, the amount of zakat, infaq, and
 476 sadaqah fund collection in 2016 was Rp1,126,233,300. The amount experienced a
 477 significant increase in the following years. In 2017, the total revenue increased to
 478 Rp3,505,591,660, or about 211%. Then, in 2018, the amount increased again to
 479 Rp5,630,625,380, or around 61%. The increase continued in 2019 with total revenue
 480 reaching Rp7,012,182,000 or around 25%. However, in the following two years, there was a
 481 decline. This shows that growth in recent years has been quite stable and significant. Based
 482 on a Likert scale scoring with a range of 1-5, the ZIS fund collection of BAZNAS Bone
 483 Regency over the past six years can be seen in the following table.
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Table 7. Likert scale scoring

Year	Total Funds	Interval	Score	Category
2016	1,126,233,300	$X < \text{Rp}1.608 \text{ Milyar}$	1	Very Low
2017	3,505,591,660	$\text{Rp}1.608 \text{ Milyar} < X \leq \text{Rp}3.743 \text{ Milyar}$	2	Low
2018	5,630,625,380	$\text{Rp}3.743 \text{ Milyar} < X \leq \text{Rp}5.877 \text{ Milyar}$	3	Medium
2019	7,012,182,000	$\text{Rp}5.877 \text{ Milyar} < X \leq \text{Rp}8.012 \text{ Milyar}$	4	High
2020	5,949,927,823	$\text{Rp} 5.877 \text{ Milyar} < X \leq \text{Rp} 8.012 \text{ Milyar}$	4	High
2021	5,637,857,299	$\text{Rp}3.743 \text{ Milyar} < X \leq \text{Rp}5.877 \text{ Milyar}$	3	Medium

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

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

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

503

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

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

518

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

527

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

537

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

542

543 5. CONCLUSION

544

545 The optimization of zakat collection depends not only on the performance of the institution
546 but also significantly on the public's understanding of zakat. This understanding is crucial for
547 the success of zakat management organizations in harnessing the potential of Muslim zakat
548 funds in the country, particularly in the Pontianak City area. Various collection programs are
549 in place, such as the Pana Collection Program, Payment Services for ZIS (Zakat, Infaq, and
550 Sadaqah), and services for muzakki, all designed to facilitate the collection of funds. Since
551 2018, BAZNAS Pontianak City has benefited from an office loan facility provided by the City
552 Government and a mini-bus vehicle grant used for mobile community services, including
553 Health Services at mosques and sub-districts, as well as da'wah advocacy for new converts
554 to Islam.

555 The COVID-19 pandemic resulted in a significant decrease in revenue and distribution from
556 2019 to 2021, affecting areas such as zakat maal, infaq/alms, muzakki, mustahiq, field
557 distribution, and utilization programs. The contribution of ZIS and other funds to the total
558 revenue of BAZNAS Pontianak City varies annually, with an average contribution of 17%.
559 BAZNAS Pontianak City supports the government through programs like Pontianak Cerdas,
560 Pontianak Sehat, Pontianak Taqwa, Pontianak Makmur, and Pontianak Peduli. BAZNAS,
561 established by the government through Presidential Decree Number 8 of 2001, is tasked
562 with managing zakat at the national level, guided by Law Number 23 of 2011 and
563 Government Regulation Number 14 of 2014.

564

565 According to the National Zakat Index (IZN), the performance of revenue and distribution has
566 varied over the years. The performance was categorized as good in 2019 and 2020,
567 sufficient in 2018 and 2012, poor in 2017, and very poor in 2016. The average annual growth
568 rate of zakat revenue and distribution is 38%.

569

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573 valuable data for this research. His contribution has helped enrich our understanding of the
574 management of zakat, infaq, and sadaqah funds in Pontianak. Hopefully this cooperation
575 can continue and provide wider benefits for the community.

576 I would also like to thank my supervisors who have provided guidance and direction
577 throughout this research process. The support and insights have helped me overcome
578 challenges and produce this research. Hopefully this result will bring positive things to the
579 community.

580

581 **STATEMENT FROM THE AUTHOR**

582

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

597 **AUTHORS' CONTRIBUTIONS**

598

599 This article provides an in-depth understanding of how the National Amil Zakat Agency in
600 Pontianak managed zakat, infaq and sadaqah funds during the 2016-2021 period. The focus
601 on the receipt and distribution of funds provides insight into the efficiency and effectiveness
602 of zakat management. This research using qualitative methods may shed more light on the
603 research approach, the data collected, and the analysis conducted. The article reveals
604 findings, such as the trend of fund receipts and distribution, comparison between types of
605 zakat. The article also focuses on the practical and policy implications of the research
606 findings. It is hoped that the results of this study can help improve the management of ZIS

607 funds. Based on the findings, there are several recommendations that can be put forward to
608 improve the efficiency and effectiveness of zakat, infaq, and sadaqah fund management in
609 the future.

610
611 Disclaimer (Artificial intelligence)

612 Option 1:

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615 writing or editing of manuscripts.

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620 prompts provided to the generative AI technology

621 Details of the AI usage are given below:

622 1.

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