

ABSTRACT

Yunisha Setiani, 211002041. *Analysis of the Effectiveness of Zakat, Infaq, and Sadaqah Distribution at BAZNAS Tasikmalaya Regency in 2018–2024.*

BAZNAS, as an institution managing Zakat, Infak, and Sadaqah (ZIS), plays a role in bridging and promoting welfare as well as being a partner of the government in addressing poverty through the instruments of zakat, infak, and sadaqah. However, the management of ZIS at BAZNAS of Tasikmalaya Regency still faces challenges such as limited financial resources and budget, the low interest and awareness of the community in paying zakat through the institution, as well as the spread of issues related to the misuse of grant funds by BAZNAS of Tasikmalaya Regency, which raises public questions about transparency and the prioritization of fund utilization, including the effectiveness of ZIS distribution programs. Therefore, the mechanism and measurement of distribution effectiveness have become a concern.

This study uses a mixed-methods approach with a sequential exploratory strategy. The primary data sources in this research are the Head of the Distribution Division and distribution service amil, while the secondary data are obtained from the audited financial documentation of BAZNAS of Tasikmalaya Regency from 2018 to 2024, complemented by books, journal articles, and other relevant sources. The data analysis technique employed in this research is the Allocation to Collection Ratio (ACR) method.

The results of this study show that overall, the effectiveness of ZIS fund distribution at BAZNAS of Tasikmalaya Regency during 2018–2024 is on average classified as very effective and effective. In 2018, the ratio reached 95%, categorized as very effective; in 2019, it decreased to 89%, categorized as effective; in 2020, it rose to 104%, categorized as very effective; in 2021, it remained very effective at 101%; in 2022, it achieved 94%, still very effective. Furthermore, in 2023 the ratio was 98% and in 2024 it reached 106%, both of which fall into the very effective category.

Keywords: *Allocation to Collection Ratio (ACR), BAZNAS, distribution, infaq, sadaqah, zakat*