
Analysis Of the Effectiveness of The Distribution of Mosque Zakat Funds

Sodiq Almustofa¹, Amin Awal Amarudin², Nailly El Muna³

Fakultas Agama Islam, Universitas KH. A. Wahab Hasbullah Jombang¹²³

sodiqalmustofa19@gmail.com¹, aaamaruddin@gmail.com², naely@unwaha.ac.id³

ARTICLE INFO

Keywords: Mosque, Distribution, Effectiveness, Zakat Core Principles, Zakat.

Article history:

Received: : 2024-06-10

Revised 1 : 2024-07-17

Accepted : 2024-07-31

Available online : 2024-08-04

ABSTRACT

The mosque as the center of Islamic civilization is not only the center of worship ceremonies but also can be the center of the economy, by making the mosque one of the zakat management bodies/institutions. As has been done by the management of the Jogokariyan Mosque, In this study, the problem is how high the level of effectiveness of zakat distribution is in Baitul Maal Masjid Jogokariyan, Yogyakarta, Indonesia.

The purpose of this research is to measure the effectiveness level of zakat fund distribution in Baitul Maal Masjid Jogokariyan. This research uses a descriptive qualitative method by using the Zakat Core Principles (ZCP) model. The object used in this research is the financial statements of Baitul Maal Masjid Jogokariyan for one year from April 1, 2022, to March 31, 2023.

Based on the calculation of the effectiveness level of Baitul Maal Masjid Jogokariyan of 78% (seventy-eight percent), this shows that the effectiveness level of Baitul Maal Masjid Jogokariyan is effective where in the DCR (Disbursement Collection Ratio) category reaches 78%.

[This work is licensed under a Creative Commons Attribution-NonCommercial 4.0 International License.](#)

Introduction

A mosque is a holy site where muslims prostrate, pray, and worship (Zaman, 2019) a place to educate and foster the community (Umar, 2019). Subsequent developments, the mosque is also the driving force of the Eco masjid (Rahmatika et al., 2021) a place of worship that also cares about its surroundings. This concern will be very useful to help the surrounding human welfare.

The issue of human welfare is a problem that must be solved by most countries, specifically those in the developing world, such as Indonesia (Widiansyah, 2017). Indonesia's welfare and economic disparity issues have persisted since the proclamation of independence in 1945. The overall poverty rate has fluctuated, even though it has continued to decrease in plain sight. Nevertheless, this issue is not to be removed. Based on data presented by the Central Statistics Agency (BPS), the poor population in Indonesia in September 2022 reached 9.57%, which means that the percentage has increased by 0.03% points compared to March of the same year, but when compared to September 2021, the percentage has decreased by 0.14% (Statistik, 2021). An effective strategy in poverty alleviation is to integrate local culture, beliefs, and religion which can be called zakat (Andriani & Mairijani, 2019).

The results of the research indicate that zakat can reduce the amount of families in poverty from 84% to 74%, which is evidence of its benefits (Wahyuni, 2016). Additionally, research has demonstrated that zakat has the potential to decrease poverty and income inequality, with a reduction from Rp. 540,657.01 to Rp. 410,337.0. (Romdhoni, 2017). Additionally, the sen index (p2) has decreased from 0.46 to 0.33, and the FGT index has increased from 0.19 to 0.11, providing evidence that zakat has the potential to reduce the severity of poverty (Amalia, 2020). Nevertheless, despite the abundance of evidence and potential for zakat to reduce poverty levels, there are numerous challenges that must be addressed to optimise zakat funds (Mufraini, 2018). A specific instance is the unfulfilled managerial function of zakat, which has a detrimental effect on the program's ability to effectively address the economic disparity among the populace. In the context of social development, the distribution of well-managed and accurate zakat funds is a potential that should be built upon and developed (Susanti, 2020). To achieve the goal to enhance the efficiency and effectiveness of zakat fund management, it is necessary to conduct it institutionally in accordance with the principles of Islamic law, which include credibility, accountability, integrity, benefit, and the fulfilment of legal certainty and justice. This also aims to enhance the usability and effectiveness of zakat funds (Fitri, 2017).

The ineffective management of zakat funds by amil zakat institutions, it will certainly have a negative impact on the institution and will indirectly have an impact on the zakat fund management cycle, based on research conducted by Firmansyah and Sukmana, it is found

that the level of public trust in the zakat fund management agency is still low (Firmansyah & Sukmana, 2014).

The ineffective management of zakat funds by amil zakat institutions certainly will have a negative impact on the institution and will indirectly affect the zakat fund management cycle. According to research, the level of public trust in the zakat fund management agency remains low. The ineffective and inefficient management of zakat funds in Indonesia affects the non-optimal implementation of the prospective revenue of zakat funds. The potential revenue of zakat funds is influenced by the efficacy of amil zakat institutions in collecting zakat funds (Mubarok & Fanani, 2014). This is due to the fact that the zakat administration organization (OPZ) is inextricably linked to the increasing receipt of zakat funds (Utami et al., 2020). As a result, it is crucial for the Amil Zakat Institution (LAZ) to assess its capacity to optimise and distribute zakat funds efficiently through the use of a variety of methods, including the zakat core principles method (Shikur & Maysyaroh, 2023). At the United Nations World Humanitarian Summit in Turkey on May 23, 2021, this methodology was implemented as a guideline for the administration of zakat funds (Puskas Baznas, 2021).

BAZNAS, in collaboration with Bank Indonesia, IRTI-IDB (Islamic Research and Training Institute-Islamic Development Bank), and several organizations from Islamic countries, including Sudan, Kuwait, and Jordan, implemented the Zakat Core Principles (ZCP) method as a framework for managing zakat funds (Yuliasih et al., 2021). Hence, the International Working Group on Zakat Core Principles (IWG-ZCP) was established (Hamdani et al., 2019).

This association has a global impact by enhancing the quality of appropriate and effective administration of zakat funds and improving the criteria for establishing zakat (Adila, 2022). The trust of muzakki in the Amil Zakat Institution (LAZ) will be influenced by the optimal distribution of zakat funds, making it imperative to assess the efficacy of the zakat fund distribution at BAZNAS and LAZ using the Zakat Core Principles method (Harahap, 2023).

The Jogokariyan mosque in Yogyakarta is one of the mosques that effectively administers zakat funds. This is achieved through the Baitul Maal Masjid Jogokariyan. The Jogokariyan mosque was chosen as a national prototype mosque in November 2016 as a representative of DIY in the national pilot mosque competition. Additionally, he was granted an award directly from the Indonesian Ministry of Religion (Saputra & Agustina, 2021). In November 2016, the Jogokariyan mosque was selected as a national pilot mosque, as a representative of DIY in the national pilot mosque competition. And also received an award directly from the Indonesian Ministry of Religion (Azzama, n.d.). In addition, the Jogokariyan mosque received high attention from the muzakki in entrusting and zakat. The muzakki also paid significant attention to the Jogokariyan mosque in terms of entrusting and zakat.

Nevertheless, the substantial number of muzakki who donate their zakat to the Jogokariyan mosque does not necessarily suggest that the Baitul Maal Masjid Jogokariyan is an effective Baitul Maal. Therefore, this researcher is interested in evaluating the effectiveness of the Baitul Maal Masjid Jogokariyan, Yogyakarta in the distribution of zakat funds using the Zakat Core Principles (ZCP) method. By doing so, the researcher intends to ascertain the efficiency of the zakat fund distribution at the Jogokariyan mosque.

Literature Review

Zakat management institution

Absolutely, the muzaki are unable to handle zakat funds individually, as this would result in a disparate distribution of funds due to environmental factors, social culture, and other factors. Hence, a corporation or institution with the capacity and authority to manage zakat funds is required (Nafiah et al., 2023). Because of this, the Indonesian government authorizes BAZNAS as an institution that has the authority to manage and pay zakat nationally through the law on the management of zakat funds Number 23 of 2011 (Bahri & Khumaini, 2020). Based on MUI fatwa number 8 of 2011 concerning amil zakat, amil zakat is a person or group of people appointed by the government to manage the implementation of zakat worship (Majelis Ulama Indonesia, 2011).

Zakat fund distribution mechanism

At first, the distribution of zakat funds was mainly in the form of consumptive distribution. Nevertheless, the distribution of zakat funds has developed into two distinct categories: consumptive and productive. In order to facilitate the transition from mustahik to muzakki, the objective of productive distribution is to improve the welfare of mustahik (Fadhil, 2021). In practical terms, the distribution of zakat is classified into four categories in accordance with zakat management: First, the traditional consumptive system is used to distribute zakat funds. This item provides mustahik with zakat funds that are directly allocated to their daily necessities. For instance, the act of distributing zakat fitrah or zakat maal is performed directly by muzakki and then transferred to mustahik. This distribution system is a transitory solution to the problems encountered by the populace (Fakhrudin, 2008). Secondly, the distribution of zakat funds in a creative consumptive manner, in which zakat funds are distributed in a form that is distinct from their original form, such as in the form of consumable equipment such as school supplies and scholarship funds (Abdurrahman & Herianingrum, 2019).

Third, the traditional productive distribution of zakat, in which funds are distributed to mustahik in the form of productive commodities that can increase mustahik productivity, such as livestock and work tools (shaving machines, hoes, etc.) (Sovia et al., 2021). Fourth, the creative and productive distribution of zakat funds, which are disseminated in the form of business capital as additional capital for small entrepreneurs (Mahmudah, 2022).

The current improvements in Islamic economic thought are the cause of the efficient distribution of zakat funds. A qardhul hasan contract, which is a loan contract that in actuality does not guarantee a specific level of return based on the principal loan amount, is typically employed to implement the productive distribution of zakat funds (Amsari, 2019). Productive distribution of zakat funds can take the form of business entities, business capital, and the provision of employment for mustahik. In the interim, the method of distributing zakat is contingent upon the policies of each institution (Akmar & Nasri, 2017).

Definition of Effectiveness

The term "effectiveness" is derived from the Latin word "effective," which signifies the ability to produce results (relating to actions or endeavours), influence, and impressions, and enforce laws and regulations. The Indonesian dictionary (KBBI, 2019) defines effectiveness as something that has an influence or effect, brings results, and is also a triumph of efforts or actions.

An activity is considered effective if it has achieved the target and is directly on target. Effectiveness is a relationship between targets and results that is consistent with the plan. Therefore, the activity will be more effective if the results are higher in order to attain the established goals and objectives (Umam, 2021). Five criteria are used to evaluate the level of effectiveness: productivity, adaptability (flexibility), job satisfaction, profit-making ability, and resources (Tangkilisan, 2005).

Indicators of Effectiveness of Zakat Distribution

Additionally, the five criteria proposed by guides are irrelevant when used to evaluate the efficacy of zakat fund distribution in the national Amil Zakat agency (BAZNAS) or Amil Zakat Institution (LAZ). For instance, the criteria of profitability are irrelevant, as BAZNAS and LAZ are not profit-pursuing institutions. Consequently, researchers advise employing the theory of measuring the effectiveness of ZCP (Zakat Core Principles) to assess the efficacy of zakat fund distribution at Baitul Maal Masjid Jogokariyan. The performance of an activity or an activity in terms of achieving the goals that were planned at the outset could be interpreted as effective. The ZCP (Zakat Core Principles) method is one of the methods used to evaluate the efficacy of the distribution of zakat funds. The objective of the ZCP method assessment of the effectiveness of zakat fund management is to ascertain whether the management of zakat funds managed by LAZ has met the effectiveness standards as outlined in the reference, thereby allowing for the accounting of that management (Bahri & Khumaini, 2020).

Zakat Core Principles (ZCP)

ZCP is the most recent zakat fund management guideline, which was introduced in Istanbul, Turkey on May 23, 2016. The Zakat Core Principles guidelines are the outcome of partnership between Bank Indonesia and BAZNAS, Islamic research, Islamic

Development Bank, and eleven Muslim majority countries, including Saudi Arabia, Sudan, Jordan, Malaysia, Indonesia, Bangladesh, Pakistan, Kuwait, Bahrain, Libya, and Brunei Darussalam, who participated in the International Working Group (BAZNAS, 2021) in (Yuliasih et al., 2021). The Basel Core Principles (BCPs) are the world's recognised standard for the application of regulations and system supervision in the banking industry, and the ZCP method is a method that was inspired and adopted by them (Rifan et al., 2020). At the 2016 World Humanitarian Summit in Istanbul, Turkey. A new guide on the management of zakat funds developed because of the discussion and review that occurred at that time, which remained until the establishment of the zakat core Principles (ZCP) (Safinal & Riyaldi, 2021). The 18 fundamentals of the zakat core Principles (ZCP) are divided into five primary categories of zakat management: institutional law, governance oversight, risk management, intermediation function, and sharia governance (Wijayati, 2021).

In general, the ZCP comprises 18 principles, including:

Table 1.
Zakat Core Principles

No ZCP	Type	Category
1	Purpose, Independence and Strength	Legal Foundation
2	Activity Licensing	
3	License Criteria	
4	Approach to Zakat Monitoring	Zakat Monitoring
5	Zakat Monitoring Techniques and Tools	
6	Zakat Monitoring Reporting	
7	Corrective Authority and Sanctions for Zakat Supervision	Tata Kelola Zakat
8	Good Amil Governance	
9	Storage Management	Intermediary Function
10	Distribution Management	
11	Regional and Distributions Risk	Risk Management
12	Reputation and Muzakki Loss Risk Management	
13	Disbursement Risk	
14	Operational Risk	
15	Sharia Control and Internal Audit	Sharia Governance
16	Financial Reporting and External Audit	
17	Disclosure and Transparency	
18	Misuse of Zakat Services	

Source: (Puskas Baznas 2021)

One of the existences of ZCP is to improve and realize a good and effective zakat management system so that it is beneficial for the benefit of the people. With a good system and management, it is hoped that the management of zakat does not depend on the individual conditions of amil or the interference of political activities but is the result of anorganized and

well-planned system so that it can be systematically monitored. Then the next hope is that with good management zakat can provide maximum use for the wider community, both from muzakki, mustahik and the community (BI & UII, 2016). in (Yuliasih et al. 2021).

Zakat Core Principles Indicator

The researchers in this study attempted to employ the ZCP method approach point 10, which is distribution management. This approach employs two indicators to evaluate the efficacy of zakat distribution:

DCR (Disbursement Collection Ratio)

The disbursement Collection Ratio is a measurement of the effectiveness of the distribution of zakat funds by looking at the percentage of distributed zakat funds that have been collected so that it can be assessed whether the collected zakat funds can be distributed as a whole or not (Nasrulloh and Sulaiman 2024). This method approach uses a comparison between the amount of zakat that has been distributed with the amount of zakat that has been collected.

DCR formula =	Amount Distributed Zakat Funds
	Amount Zakat Funds Collected

The standardization of DCR is expressed as a percentage that is classified into several levels, as below:

Table 2
Group Disbursement Collection Ratio

Percentage	Group
≥ 90 %	Highly Effective
70-89%	Effective
50-69%	Fairly Effective
20-49%	Below Expectation
< 20%	Ineffective

Source: (Puskas Baznas, 2021)

Sharing Acceleration of Zakat Funds

Acceleration of Zakat Funds is an evaluation of the efficiency of time in the management of zakat funds, which is influenced by the sharia rules. According to these rules, zakat funds that have been collected must be distributed in the shortest feasible time (Fitriani 2023). Consumptive zakat fund distribution programs and productive zakat funds are the two categories into which the regularity of zakat fund distribution is divided (Hudaifah et al. 2020). The consumptive zakat fund distribution program is an attempt to fulfil the immediate requirements of mustahik, including food and health assistance programs. In the interim, the productive zakat fund distribution program is an endeavour to ensure the long-term benefits of zakat funds, as well as endeavors to transition from mustahik to muzakki. Subsequently, the distribution speed assessment is standardized by calculating it in months, as

illustrated in the subsequent table.

Table 3
Consumptive Category Time Effectivity

TIME	CATEGORIES	DESCRIPTION
< 3 Months	Quick	This type of zakat institution already has an effective program and clear targets, so that zakat funds can be distributed quickly and accurately.
3-6 Months	Good	This group of institutions has a good program and clear targets.
6-9 Months	Fair	This group of institutions has a good program and clear targets but lacks responsiveness.
9-12 Months	Slow	This institution's program can be categorized as lesseffective, so zakat funds are delivered late to Mustahik.
> 12 Months	Very Slow	Programs at these institutions are ineffective or even lack clear programs.

Source: (Puskas Baznas, 2021)

As for the category of productive distribution of zakat funds, it can be seen in the following table:

Table 4
Productive Category Time Effectivity

TIME	CATEGORIES	DESCRIPTION
< 6 Months	Quick	This group of zakat institutions already has an effective program and clear targets, so that zakat funds can be distributed quickly and accurately.
6-12 Months	Good	This group of institutions has a good program and clear targets.
>12 Months	Fair	This group of institutions has a good program and clear targets but lacks responsiveness.

Source: (Puskas Baznas, 2021)

Methods

To conduct this investigation, researchers implemented qualitative field research. The performance of the related amil zakat institution needs to be described to be able to determine the efficiency of Baitul Maal Jogokariyan Mosque. Consequently, qualitative research is an appropriate method for describing each finding by combining multiple words and investigating each reality that is discovered. The Zakat Core Principles approach is also employed by researchers to establish distinct criteria for the level of effectiveness. The data source is the subject from which the origin is derived (Arikunto 2021). In qualitative research, the primary data sources are words and actions, while the remaining data sources, including documents, articles, and other sources, are considered supplementary (Majid 2019). This research is divided into two forms: primary data, which is in the form of sources. The sources in this research are parties directly related to the performance of Bitul Maal Masjid Jogokariyan (BMMJ). Specifically, the Head of BMMJ is the top coordination in the management of zakat funds at BMMJ, while the BMMJ Treasurer is the manager of financial data from BMMJ.

Additionally, the mustahik zakat from BMMJ are the parties who directly experience the performance of BMMJ. In addition, the data is in the form of secondary data, which is presented in the form of direct observations and documents. In this instance, the documents utilized are the financial data from the BMMJ for the 1443H period. Additionally, firsthand observations were conducted in the field during the month of Ramadan 1443H. The financial data acquired in this research is from the BMMJ. According to the ZCP theory, the effectiveness of an institution is determined by comparing the funds that have been collected and the funds that have been distributed. Consequently, it is crucial to accumulate data in the form of financial reports from relevant institutions. In this instance, the financial data pertains to the year 1443H. Additionally, it is necessary to provide corroborating data in the form of an analysis of the speed at which zakat funds are distributed to mustahik.

The stages of data analysis in this study are as follows: data reduction, which is a sensitive thinking process that necessitates high intelligence, profundity, and insight (Fitrah and Luthfiah 2019). To condense the data in this study, the researchers summarized, selected the most significant and primary data, and categorized it according to specific criteria that were established in this study (Townesley et al. 2019). The subsequent procedure is "presenting data" following the reduction of the data. In accordance with the research's focus, data presentation is the process of systematically organizing data in compliance with several statements in interview guidelines and documentation (Muharto and Ambarita 2019). The data presented in this study is accompanied by descriptive narrative text and specific data that pertain to the efficacy of the ZCP-DM approach for the distribution of zakat funds at Baitul Maal Masjid Jogokariyan, DIY. In the data analysis stage, the primary task is to derive conclusions (Yusuf 2020).

Results and Discussion

To assess the efficacy of distributing zakat monies at Baitul Maal Masjid Jogokariyan, , this study will examine the implementation of the zakat core Principles disbursement management approach. The following factors need to be taken into account:

First, the acquisition and distribution of Zakat Funds in Baitul Maal Masjid Jogokariyan, . From the financial report of Baitul Maal Masjid Jogokariyan, from April 1, 2022, to March 31, 2023 (Syawal-Ramadhan 1445 H), it is found that the amount of acquisition and distribution of zakat as shown in the following table,

Table 5
Receipt and distribution of zakat funds

TIME	ACCEPTANCE	DISTRIBUTION
APRIL 1, 2022- MARCH 31, 2023	Rp2,648,838,341.00	Rp2,057,698,276.00

Source: Baitul Maal Masjid Jogokariyan, DIY

According to the provided table, Baitul Maal Masjid Jogokariyan does not distribute one hundred percent of the zakat funds collected to the mustahik. However, this does not necessarily mean that Baitul Maal Masjid Jogokariyan is ineffective. To assess its

effectiveness, it is important to examine the ratio of zakat fund receipts to distributions at the Jogokariyan mosque:

Rp2,057,698,276.00	$\times 100 = 77,68\%$	$= 78\%$
Rp2,648,838,341.00		

Second, the distribution of zakat funds administered by Baitul Maal Masjid Jogokariyan. In practice, the distribution of zakat funds is divided into two categories: programmed and incidental. Programmed distribution of zakat funds is the process of distributing substantial quantities of zakat funds in accordance with a careful organizing program that has established the purpose and timeline. Incidental distribution is a process that is impromptu or cannot be precisely planned. Budgeting, in contrast, could be performed based on approximate values, such as support funds for clients of emergencies. In practice, the distribution of zakat funds is divided into five categories: education, health, economy, da'wah, and humanity. In addition, the Baitul Maal Masjid Jogokariyan receives and distributes zakat fitrah regularly. This is consistent with the information provided by the executive director.

Nevertheless, the incidental program encompasses the distribution of the humanitarian program and zakat fitrah. This is since the humanitarian program is only distributed to mustahik in the event of natural disasters or emergencies, whereas zakat fitrah is only administered once a year, specifically during the holy month of Ramadan. Additionally, upon receipt, it is promptly distributed.

Regarding educational, health, and economic initiatives. Additionally, the distribution of da'wah is predetermined. In this instance, the distribution and zakat occur three times: once a month in the education, da'wah, and health programs, once every three months in the education program, and once every six months in the economic program. This is consistent with the responses of the respondents from the Mustahik education program, Mustahik da'wah program, Mustahik economic program, Mustahik health program, and Mustahik economic field. Nevertheless, the economic program's practice is marked by two distinct characteristics in terms of the distribution of zakat funds: consumptive and productive. The consumptive program is a traditional program that, in this instance, is in the form of living expenses for mustahik. The productive program is a development of contemporary zakat that is divided into two components: the distribution of individual business capital and group business capital.

In the consumptive program, the mustahik receives zakat once a month. Subsequently, productive distribution is scheduled every six months. However, the mustahik will receive

capital from the zakat fund one month after submission. The table below provides a summary of the distribution of zakat funds, including the implementation duration.

Table 6
Time Speed of Zakat Program Distribution

No	Program Name	Nature	Implementation Time
1	Education	Consumptive	1 Month
2	Da'wah	Consumptive	1 Month
3	Health	Consumptive	1 Month
4	Economy (Living Expenses Compensation)	Consumptive	1 Month
5	Economy (Individual Business Capital)	Productive	1 Month
6	Economy (Joint Business Capital)	Productive	1 Month

Source: Baitul Maal Masjid Jogokariyan, DIY

To measure the level of effectiveness of the distribution of zakat funds of Baitul Maal Masjid Jogokariyan, in this study, researchers used the ZCP (Zakat Core Principles) theory point 10, in this segment there are two indicators used, namely:

Disbursement Collection Ratio (DCR)

DCR ratio (Disbursement Collection Ratio), is a tool to calculate the ratio of the amount of funds successfully distributed to the amount of funds collected (Wartoyo et al. 2022). The subsequent table illustrates the degree of efficiency:

Tabel 7
Percentage of zakat funds received and distributed

Time	Reception	Distribution	Percentage	Description Based on DCR
1/04/2022-31/03/2023	Rp 2,648,838,341	Rp 2,057,698,276	78%	Effective

Source: Baitul Maal Masjid Jogokariyan, DIY

When expressed in the form of a percentage of the DCR ratio can be divided into five categories, namely: very effective (>90%), effective (70-80%), quite effective (50-69%), less effective (20-49%), very less effective (12 months (very slow) (Bank Indonesia and Indonesia 2016).

Distribution Speed

The subsequent calculation pertains to the distribution of zakat funds at a rapid pace. Baitul Maal Masjid Jogokariyan, has five zakat fund distribution programs: education, health, economy, humanity, and da'wah. The distribution and planned zakat measure the pace of zakat fund distribution. Nevertheless, the distribution is limited to four components: education, economy, da'wah, and health. The humanitarian program is incidental and is disseminated spontaneously in response to the occurrence of events.

To determine the rate of distribution of zakat funds, it is divided into two categories: consumptive and productive programs. The distribution speed calculation yields the subsequent outcomes:

Speed Consumptive channeling time

In the Zakat Core Principles method, the distribution speed measurement for the consumptive program category is divided into five levels including: 12 months (very slow) (Bank Indonesia and Indonesia 2016)

Table 8
Consumptive Program Distribution Time Speed Result

No.	Program Name	Time	Description
1	Education	1 Month	Quick
2	proselytizing	1 Month	Quick
3	Health	1 Month	Quick
4	Economy (consumptive)	1 Month	Quick
5	Economic (productive)	1 Month	Quick

Source: Baitul Maal Masjid Jogokariyan, DIY

The distribution of zakat funds is classified as fast, as each consumptive distribution program, which includes education, da'wah, health, and economy, is completed within a month.

Productive disbursement time speed

The productive distribution program is exclusively present in the economic program. This program comprises two categories: individual business capital and group business capital. According to interviews with the management, both types of programs are distributed every semester or six months. However, the reality in the field is that mustahik does not wait for the period; rather, it is distributed one month after submission.

Baitul Maal Masjid Jogokariyan distributes both categories of productive economic programs, namely individual and group business capital, within a month. This demonstrates that the distribution of zakat funds could be classified as rapid. Therefore, it can be inferred that the distribution of zakat funds is implemented at a rapid pace, as both consumptive and productive programs are categorized as fast. This implies that zakat institutions have established effective programs and clear achievement objectives, enabling the immediate and proper distribution of zakat to mustahik.

Table 9
Productive Program Distribution Time Speed Result

No.	Program Name	Time	Description
1	Economic (Productive)	1 Month	Quick

Source: Baitul Maal Masjid Jogokariyan, DIY

Baitul Maal Masjid Jogokariyan has largely implemented the zakat core Principles research reference when viewed from the perspective of zakat fund distribution. The assessment of the management level was calculated using the ratio of utilization to collection (disbursement collection ratio-DCR). The collected zakat was distributed based on priorities after considering the principles of equality, regional proximity, and justice, thereby

reducing and transforming mustahik into muzakki. Only a few things were found to be not optimal.

The collection and distribution of zakat funds are primarily in accordance with the Zakat Core Principles standard, as indicated by this description. Given the potential and significance of zakat in the social economy, it is imperative that zakat be administered by institutions that possess a professional and operational management system. In the expectation that it will yield the most advantageous results for the zakat function. The necessity of an Islamic social bank that is responsible for the management of zakat funds to promote Islamic economic empowerment (Afif et al, 2021). To establish community welfare, it is imperative to have a financial institution that is free of interest or margin (zero interest bank) to manage Islamic community funds that are derived from zakat and other sources. The sole purpose of this is to assist the capital of the economically disadvantaged community (Darsono, 2020). Consequently, it is crucial to enhance the efficiency of the distribution of zakat funds (Nafi' 2020).

To ensure that zakat funds are distributed effectively and efficiently, it is imperative to have a strategy in place, given the limited amount of funds that can be collected. Efforts to enhance the efficiency of the distribution of zakat funds are primarily concerned with at least three factors. Initially, the distribution of zakat funds is the primary concern. It has been established that only eight ashnaf receive zakat funds in Al-Quran surah 9 verse 60. However, Allah specifies faqir and miskin in the verse's initial position, indicating that they are the primary priority in the distribution of zakat funds. This also gives a comprehension that the primary objective of zakat is to address the economic challenges faced by the underprivileged community. This is crucial to understand considering the restricted zakat funds. To achieve the primary objective of zakat, it is permissible to distribute it unequally among the eight *mustahik zakat* (Wibisono, 2021).

Second, the appropriate allocation of zakat funds. The distribution of zakat funds is intended to enhance the economic status of the impoverished economic community. Consequently, it is imperative to modify the provision to ensure that the purpose of zakat is fulfilled. The limited mode of operation of young people will differ from that of old people, which can be adjusted to provide them with capital in the form of productive zakat in addition to covering their living expenses. To enhance their economic status and be able to sustain themselves through their capabilities (Heryanto et al, 2021). The third factor is the local conditions and the current moment. To determine the appropriate distribution of zakat funds in accordance with the relevant environment, an assessment of environmental conditions is necessary. For instance, in the aftermath of a disaster, the distribution of zakat funds should not only be in the form of consumables but also working capital, as a significant number of individuals lost their employment (Heryanto et al, 2021).

CONCLUSION

The distribution of zakat funds proved to be effective. The distribution pattern is effective because it encompasses three forms: traditional consumptive activities, humanitarianism, and compensation for living expenses. Secondly, innovative consumptive distribution, including health and education initiatives. The third is creative fruitful distribution, as seen in the economic program of business assistance in the form of capital for both individuals and collectively. The disbursement collection ratio and time pace are the two categories used to calculate the distribution of zakat funds using the zakat core principles (ZCP) method. The DCR calculation determined that the range of March 31, 2022, to April 1, 2023, attained 77%, thereby classifying it as an effective category. Additionally, the distribution of consumptive programs within a month, including education, da'wah, and economic health programs. Additionally, for productive initiatives, such as the distribution of individual and joint business capital within a month.

REFERENCES

- Abdurrahman, A. F., & Herianingrum, S. (2019). Implementasi Pengelolaan Dana Zakat, Infak, Sedekah (ZIS) Pada Rumah Singgah Pasien (RSP) Lembaga Amil Zakat (LAZ) Inisiatif Zakat Indonesia (IZI). *Jurnal Ekonomi Syariah Teori Dan Terapan*, 6(9), 1909–1923.
- Adila, R. (2022). *BI Luncurkan Standar Internasional Pengelolaan Zakat*. Okzone Tv. <https://economy.okezone.com/read/2016/05/25/320/1397745/bi-luncurkan-standar-internasional-pengelolaan-zakat>
- Akmar, I., & Nasri, M. (2017). *Productive Zakat Distribution by Zakat Institutions in Malaysia*. 7(3), 554–565. <https://doi.org/10.6007/IJARBSS/v7-i3/2758>
- Amalia, S. (2020). *Analisis Efektifitas dan Efisiensi Organisasi Pengelola Zakat di Provinsi Kalimantan Barat*, *Prosiding Seminar Akademik Tabunan Ilmu Ekonomi dan Studi Pembangunan*. 1–23.
- Amsari, S. (2019). Analisis Efektifitas Pendayagunaan Zakat Produktif Pada Pemberdayaan Mustahik (Studi Kasus LAZISMu Pusat). *AGHNIYA: Jurnal Ekonomi Islam*, 1(2). <https://doi.org/10.30596/aghniya.v1i2.3191>
- Andriani, A., & Mairijani, M. (2019). Strengthening Corporate Zakat Policy in Indonesia. *Iqtishadia*, 12(1), 58. <https://doi.org/10.21043/iqtishadia.v12i1.2718>
- Azzama, A. (n.d.). MANAJEMEN MASJID JOGOKARIYAN YOGYAKARTA SEBAGAI PUSAT KEGIATAN MASYARAKAT. *Journal of Communication Science and Islamic Da'wah*, 3(1), 2019.
- Bahri, E. S., & Khumaini, S. (2020). Analisis Efektivitas Penyaluran Zakat pada Rumah Zakat. *Al Maal: Journal of Islamic Economics and Banking*, 2(1), 164–175. <https://doi.org/10.31000/almaal.v1i2.1878>
- Bank Indonesia, & Indonesia, U. I. (2016). Pengelolaan Zakat yang Efektif: Konsep dan Praktik di Beberapa Negara. In *Isbn*. Bank Indonesia.
- BAZNAS. (2021). *laporan keuangan BAZNAS* (pp. 1–45).

- Diah Dwi Fitriani, A. R. (2023). Efektivitas Pendistribusian Dana Zakat Dalam Pemberdayaan Ekonomi Mustahik Dengan Pendekatan Zcp Poin 10 Baznas Jombang. *Eduonomika – Vol. 08, No. 01, 2023, 08(1)*, 1–23.
- Fadhil, M. (2021). *EFEKTIVITAS PENYALURAN DANA ZAKAT, INFAQ DAN SHADAQAH DI BAITUL MAAL HIDAYATULLAH (BMH) KOTA BENGKULU DALAM MENINGKATKAN PROGRAM PESANTREN MAHASISWA SKRIPSI* (Vol. 14, Issue 5). Institut Agama Islam Negri Bengkulu.
- Fakhruddin. (2008). *Fiqh & manajemen zakat di Indonesia*. UIN Malang Press.
- Firmansyah, I., & Sukmana, W. (2014). Analisis Problematika Zakat Pada Baznas Kota Tasikmalaya: Pendekatan Metode Analytic Network Process (Anp). *Jurnal Riset Akuntansi Dan Keuangan*, 2(2), 392. <https://doi.org/10.17509/jrak.v2i2.6593>
- Fitrah, M., & Luthfiyah. (2019). *Metodologi penelitian: penelitian kualitatif, tindakan kelas & studi kasus*. CV Jejak (Jejak Publisher).
- Hamdani, L., Nasution, M. Y., & Marpaung, M. (2019). Solusi Permasalahan Perzakatan di BAZNAS dengan Metode ANP: Studi tentang Implementasi Zakat Core Principles. *Muqtasid: Jurnal Ekonomi Dan Perbankan Syariah*, 10(1), 40. <https://doi.org/10.18326/muqtasid.v10i1.40-56>
- Hudaifah, A., Tutuko, B., Ishaq, A. A., & Albar, M. (2020). *Sinergi pengelolaan zakat di Indonesia*. Scopindo media pustaka.
- Ilzam Harahap, M. (2023). Analisis Efektivitas Penyaluran Zakat Menggunakan Metode Zakat Core Principles Oleh BAZNAS Deli Serdang. *Neraca: Jurnal Ekonomi, Manajemen Dan Akuntansi*, 1(2), 419–427.
- KBBI. (2019). *Kamus Besar Bahasa Indonesia*. 2. <https://kbbi.kemdikbud.go.id/>
- Latifatul Mahmudah, Ach. Y. (2022). ANALISIS;PENGELOLAAN DANA ZAKAT;PRODUKTIF DALAM MEMBERDAYAKAN UMKM PADA LAZIS MUHAMMADIYAH (LAZISMU) KABUPATEN LAMONGAN. *Jurnal Ekonomika Dan Bisnis Islam*, 5(2), 119–130.
- Mahbubatun Nafiah, Ahmad Supriyadi, & Elok Fitriani Rafikasari. (2023). Pengaruh Literasi Zakat Terhadap Minat Muzakki Membayar Zakat Pada Baznas Tulungagung Dengan Tingkat Kesadaran Dan Religiusitas Sebagai Variabel Intervening. *Juremi: Jurnal Riset Ekonomi*, 3(1), 1–12. <https://doi.org/10.53625/juremi.v3i1.5782>
- Majelis Ulama Indonesia. (2011). Fatwa DSN-MUI Nomor 8 Tahun 2011 tentang Amil Zakat. *Majelis Ulama Indonesia*, 53(9), 1689–1699.
- Maltuf Fitri. (2017). Management of Productive Zakat as an Instrument for Improving People's Welfare. *Economica : Journal of Islamic Economics*, 8(1), 149–173.
- Mubarok, A., & Fanani, B. (2014). Penghimpunan Dana Zakat Nasional. *Permana*, 5(2), 7–16.
- Mufraini, A. (2018). *Akuntansi Dan Manajemen Zakat : Mengomunikasikan Kesadaran dan Membangun Jaringan* (Cetakan Ke). Prenada Media Group.
- Nafi, M. A. Y. (2020). Analisa Efektivitas Penyaluran Zakat BAZNAS Kabupaten Kudus. *Ziswaf: Jurnal Zakat Dan Wakaf*, 7(2), 151. <https://doi.org/10.21043/ziswaf.v7i2.8647>
- Nasrulloh, N., & Sulaiman, M. (2024). The Effectiveness of The Zakat Distribution System to Improve Community Welfare : Disbursement Collective Ratio Analysis. *Proceeding 2nd International Conference on Law, Economy, Social and Sharia*, 2, 772–782.

- Prof. Dr. A. Muri Yusuf, M. P. (2020). *Metode Penelitian Kuantitatif, Kualitatif & Penelitian Gabungan*. Prenada Media.
- Puskas Baznas. (2021). *Indeks kesehatan Organisasi Pengelola Zakat*.
- Rahmatika, A. N., Mazidah, I., & El-Muna, N. (2021). Penggunaan Dana Infak Untuk Pembangunan Eco Masjid Perspektif Maqasid Syariah (Studi BAZNAS Kabupaten Jombang). 7(03), 1464–1472. <https://doi.org/http://dx.doi.org/10.29040/jiei.v7i3.2619>
- Rifan, A. A., Wahyudi, R., & Nurani, O. P. (2020). Analisis Efektivitas Distribusi Zakat pada Baitulmal Bank Syariah Indonesia. *Al-Tijary: Jurnal Ekonomi Dan Bisnis Islam*, 6(1), 31–40. <https://doi.org/http://dx.doi.org/10.21093/at.v6i1.2542>
- Romdhoni, A. H. (2017). Zakat Dalam Mendorong Pertumbuhan Ekonomi. *Jurnal Ilmiah Ekonomi Islam*, 31, 41–51.
- Safinal, S., & Riyaldi, M. H. (2021). Implementasi Zakat Core Principles Dalam Pendistribusian Zakat Di Baitul Mal Kota Banda Aceh. *Al-Infaq: Jurnal Ekonomi Islam*, 12(1), 37. <https://doi.org/10.32507/ajei.v12i1.950>
- Saputra, E., & Agustina, D. (2021). Peran Institusi Masjid dalam Pembangunan Ekonomi Lokal: Studi Kasus pada Masjid Jogokariyan Yogyakarta. *Journal of Islamic Economics and Finance Studies*, 2(2), 174. <https://doi.org/10.47700/jiefes.v2i2.3687>
- Shikur, A. A., & Maysyaroh, S. (2023). Review on Zakat Core Principles (ZCP) Literatures. *Islamic Social Finance*, 3(1).
- Sovia, A. K., Lubis, D. S., & Zein, A. S. (2021). Digitalisasi Pemberdayaan Ekonomi Mustahiq Berbasis Zakat Produktif. *Journal of Islamic Social Finance Management*, 1(1), 62–75. <https://doi.org/10.24952/jisfim.v1i1.3533>
- Statistik, B. P. (2021). Berita Resmi Statistik. *Bps.Go.Id*, 7, 1–52.
- Susanti. (2020). *Pada Lembaga Amil Zakat Nasional Baitul Maal Wat Tamwil (Laznas Bmt) Baitul Maal Wat Tamwil (Laznas Bmt)*. UNIVERSITAS ISLAM NEGERI SYARIF HIDAYATULLAH JAKARTA 1431.
- Tangkilisan, H. N. S. (2005). *Manajemen publik*. Gramedia Widiasarana Indonesia.
- Townsley, D. M., Miles, B. J., Shen, K. J., & Kasen, D. (2019). Double Detonations with Thin, Modestly Enriched Helium Layers can Make Normal Type Ia Supernovae. *The Astrophysical Journal*, 878(2), L38. <https://doi.org/10.3847/2041-8213/ab27cd>
- Umam, R. C. (2021). Efektifitas Penyaluran Zakat Pada Masjid Darussalam Kota Wisata Cibubur. *Journal of Islamic Philanthropy and Disaster (JOIPAD)*, 1(2), 81–105. <https://doi.org/10.21154/joipad.v1i2.3575>
- Umar, S. (2019). *Pendidikan Masyarakat Berbasis Masjid*. Deepublish.
- Utami, P., Suryanto, T., Nasor, M., & Ghofur, R. A. (2020). The Effect Digitalization Zakat Payment Against Potential of Zakat Acceptance. *Iqtishadia*, 13(2), 216–239.
- Wahyuny, ikka N. (2016). Pengukuran Efisiensi Organisasi Pengelola Zakat Dengan Metode Data Envelopment Analysis. *Jurnal Akuntansi*, 4(1), 25–44.
- Wartoyo, W., Kholis, N., Arifin, Ah. A., & Syam, N. (2022). The Contribution of Mosque-Based Sharia Cooperatives to Community Well-Being Amidst the COVID-19 Pandemic. *Iqtishadia*, 15(1), 21. <https://doi.org/10.21043/iqtishadia.v15i1.13809>
- Widiansyah, A. (2017). Peran ekonomi dalam pendidikan dan pendidikan dalam pembangunan ekonomi. *Cakrawala-Jurnal Humaniora*, 17(2), 207–215.

- Wijayati, F. L. (2021). Conceptualization Good Amil Governance In Zakat Institution. *Journal of Business Management Review*, 2(2), 107–135. <https://doi.org/10.47153/jbmr22.1032021>
- Yuliasih, A., Juliana, J., & Rosida, R. (2021). Zakat Core Principle (Zcp) Poin 10 Disbursement Management Dalam Mengukur Efektivitas Pendistribusian Zakat Pada Program Kerja Baznas. *Jurnal Ekonomi Syariah Teori Dan Terapan*, 8(1), 116. <https://doi.org/10.20473/vol8iss20211pp116-126>
- Zaman, W. K. (2019). Masjid Sebagai Pusat Dakwah Islam di Kampung (Studi Masjid Darus Sa'adah Desa Hadipolo Kec. Jekulo Kab. Kudus). *AT-TABSIR: Jurnal Komunikasi Penyiaran Islam*, 6(1), 367. <https://doi.org/10.21043/at-tabsyir.v6i2.6777>