

# Sharia Compliance and Implementation of Zakat Distribution Governance (Case Study of Al-Hidayah Mosque Citeras Lebak Banten)

Original Article

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## Abstract

The implementation of zakat fund governance at the Dewan Kemakmuran Masjid (DKM) or Mosque Prosperity Council of the Al-Hidayah Mosque in Citeras, Lebak Banten, still operated within a traditional and poorly structured framework. This study aimed to analyze sharia compliance in the zakat distribution practices carried out by the Al-Hidayah Mosque Council (DKM) to zakat recipients (*mustahik*). This study combines field observations with doctrinal legal analysis using a qualitative normative-empirical methodology, with legal normativity analysis. The governance of zakat funds at the Al-Hidayah Mosque's DKM remains largely traditional and has not fully aligned with sharia compliance principles, particularly in ensuring accurate targeting of zakat recipients (*asnaf*). Nevertheless, efforts have been made to adopt PSAK No. 109, which emphasizes accountability and transparency in zakat management. The mosque's management also seeks to fulfill the mandate of Law No. 23 of 2011, Article 1, which defines zakat management as the planning, implementation, and coordination of zakat collection, distribution, and utilization. In practice, zakat distribution at Al-Hidayah Mosque has been directed to eligible *asnaf* groups, consistent with Article 27 of the same law, which allows zakat to be used productively to alleviate poverty and improve community welfare. However, zakat governance at the mosque still requires improvement, particularly through coordination with provincial and district/city BAZNAS, as mandated by Article 31 of Law No. 23 of 2011, which authorizes these institutions to collect and distribute zakat. The DKM of Al-Hidayah Citeras Lebak Mosque must also implement the Zakat Core Principles and strengthen zakat governance aspects.

**Keywords:** Distribution, Governance, Implementation, Sharia Compliance, Zakat.

## 1. Introduction

Zakat is a central instrument in the Sharia Economic Law or Hukum Ekonomi Syariah (HES), serving both as a pillar of wealth redistribution and a strategic means of poverty alleviation. Its effectiveness, however, depends on professional management and strict adherence to sharia principles to ensure that funds reach the rightful *mustahik* or zakat recipients (Taqiyuddin BN et al., 2023). *Mustahik*, as defined in Surah At-Taubah verse 60, encompasses eight *asnaf* groups including the poor, needy, and indebted who are explicitly entitled to zakat. Despite this clear normative framework, practical challenges persist, as zakat governance often struggles with accurate identification and distribution to these groups, resulting in inefficiencies and reduced impact. This gap between normative obligations and practical implementation underscores the need for research that critically examines zakat governance mechanisms, evaluates their compliance with sharia and legal standards, and proposes strategies to strengthen their role in poverty reduction and community welfare (Ansori, 2018; Mulyana, 2020).



At the local community level, zakat management is often delegated to semi-formal institutions, such as the Dewan Kemakmuran Masjid (DKM) or Mosque Prosperity Council, which demands collective involvement for the mosque's functional role to be effectively implemented (Afif et al., 2021). This research makes the Al-Hidayah Mosque in Citeras, Lebak, an important object of study. Based on initial findings, the implementation of zakat fund governance at the DKM of the Al-Hidayah Mosque in Citeras, Lebak, still operates within a traditional and poorly structured framework. The fundamental problem identified is a significant weakness in the data verification mechanism. *Amil* (agent who collects Zakat) tends to distribute zakat based on information (word of mouth) without being supported by a systematic and comprehensive data collection process.

This condition has serious implications that are contrary to the principles of sharia compliance and accountability. A gap exists between formal regulatory frameworks and their implementation in semi-formal institutions, particularly regarding enforceable accountability mechanisms. Based on these problems, this study aims to analyze sharia compliance in the zakat distribution practices carried out by the Al-Hidayah Mosque Council (DKM) to zakat recipients (*mustahik*). The practical benefit of this study is to serve as a practical guideline for the Al-Hidayah Mosque Council in distributing zakat that is on target and meets the principles of accountability in sharia economics.

## 2. Literature Review

### 2.1. Understanding Zakat in Sharia Economic Law

Sharia Economic Law is a law based on economic activities that cannot be separated from the principles of Islamic law whose sources come from the Qur'an, Hadith, *Ijma'*, and *qiyas* (Syamsuri et al., 2024). The core of Sharia economic law emphasizes the aspects of justice, balance, and transparency. This principle also includes the rejection of the economy that is indicated by usury, *Gharar* (uncertainty) or *maysir* (speculation) (Hasanah, 2024). Zakat, according to Sharia economic law, has a dual role, functioning not only as a spiritual obligation but also as a tool for economic equality and social empowerment. Therefore, the management of zakat must be carried out with professionalism and trust, and subject to Sharia law, so that *mustahik* can feel its maximum benefits (Murcitaningrum & Machsun, 2024).

Zakat has deep etymological roots in Arabic, namely "ZAKA" which literally means purity, goodness, blessing, cleansing, growth, and development (Salsabila & Ramadina, 2024). In Islamic terminology, zakat is defined as an obligatory act of worship to allocate a certain portion of a Muslim's wealth to be distributed to the entitled groups (*mustahik*) according to the levels and provisions of Islamic law (Arif, 2024). As stated in the word of Allah SWT, Surah Al-Baqarah verse 265 which reads:

يُصِيبُهَا لَمْ فَإِنْ ضِعْفَيْنِ أَكْلَهَا فَاتَتْ وَإِلَّيْهَا بِرَبْوَةٍ جَنَّةٍ كَمَثَلِ أَنْفُسِهِمْ مِنْ وَتَنْبِيئًا اللَّهُ مَرْضَاتٍ أَيْبَعَاءَ أَمْوَالَهُمْ يُنْفِقُونَ الَّذِينَ وَمَثَلٌ  
بَصِيرٌ تَعْمَلُونَ بِمَا وَاللَّهُ ۗ فَطَلٌّ وَإِلَّيْ

Meaning:

*And the example of those who donate their wealth, seeking Allah's pleasure and believing the reward is certain, is that of a garden on a fertile hill: when heavy rain falls, it yields up twice its normal produce. If no heavy rain falls, a drizzle is sufficient. And Allah is All-Seeing of what you do.*

### 2.2. Classification of Zakat

In the five pillars of Islam, the shahada, prayer, and fasting are interpreted as forms of vertical approach to Allah SWT. Therefore, zakat is a manifestation of seeking His pleasure



administered in a professional, accountable, and sharia-compliant manner. While acknowledging the role of Lembaga Amil Zakat (LAZ) as community-based organizations functioning under Badan Amil Zakat Nasional (BAZNAS) supervision, the legislation designates the BAZNAS as the central authority in charge of coordinating zakat collection, distribution, and utilization.

Important clauses include reporting and auditing procedures, penalties for poor administration, and the incorporation of zakat into more comprehensive state welfare programs (Adawiyah et al., 2025). Government Regulation No. 14 of 2014, which offers comprehensive rules on zakat governance including planning, collection, distribution, use, and accountability procedures, was published by the government to operationalize this law. In order to guarantee that zakat institutions comply with both sharia and state supervision, the rule upholds the values of *amanah* (trustworthiness), justice, legal certainty, integration, and transparency. When combined, these tools seek to lessen fragmentation and enhance zakat's institutional significance (Ridani et al., 2025).

## 2.5. PSAK 109 in Supporting Accountability and Transparency of Zakat

PSAK 109 contains provisions for zakat accounting that aim to regulate the process of recognition, measurement, presentation, and disclosure of every zakat and *infaq/sedekahan* transaction. This standard is intended for amil, namely zakat management institutions whose main function is to collect and distribute zakat and *infaq/sedekahan* to the entitled parties. For amil who have not obtained official permission, the application of PSAK 109 is still possible by referring to a number of fatwas of the Indonesian Ulema Council (MUI).

These fatwas including MUI Fatwa Number 8 of 2011 concerning the position of zakat amil, MUI Fatwa Number 13 of 2011 concerning the law of zakat on assets sourced from prohibited sources, MUI Fatwa Number 14 of 2011 concerning the distribution of zakat assets in the form of managed assets, and MUI Fatwa Number 15 of 2011 which regulates the withdrawal, maintenance, and distribution of zakat assets. With this standard, it is hoped that the management of zakat by amil will be more orderly, transparent, and in accordance with sharia principles, so that accountability in the collection and distribution of zakat can be maintained. In 2008, PSAK 109 stipulated that financial statements for entities managing zakat and alms/donations must consist of five main components: the balance sheet (statement of financial position), statement of changes in funds, statement of changes in assets, statement of cash flows, and notes to the financial statements.

### 2.5.1. Initial Recognition and Measurement

- 1) Zakat income is recorded when cash or non-cash assets are received and included as part of the Zakat Fund. If the receipt is in the form of cash, the amount recognized corresponds to the nominal amount received. If the receipt is in the form of non-cash assets, the recording is based on their fair value.
- 2) Determining the fair value of non-cash assets is done using market prices as a reference. If zakat is received in the form of non-cash assets and market prices are not available, the assets are only listed in the notes to the financial statements (CaLK).

### 2.5.2. Further Measurements

- 1) Zakat assets in the form of financial instruments other than cash or commodities cannot be directly distributed to the *mustahik* in their original form, as the fair value of these assets tends to fluctuate significantly. Therefore, these assets are valued at their fair value, and any changes in value are recorded in the zakat fund. Examples of assets that fall into this category are sharia-compliant securities and precious metals.

- 2) If there is a loss of zakat assets due to loss or damage so that they are no longer suitable or cannot be distributed to zakat recipients, then the recording is carried out as follows:
  - a) if the loss is not caused by the negligence of the *amil*, then the loss is recognized in the zakat fund; b) if the loss arises due to the negligence of the *amil*, then it is recorded in the *amil's* zakat fund.

### 2.5.3. Distribution

When a *mustahik* receives zakat, either in cash or the carrying value of non-cash assets, the *amil* institution records the distribution as an expense to the zakat fund. Distributions to *mustahik* other than *amil* can be made directly or through other parties, and any portion received by non-*amil mustahik* remains recognized as an expense to the zakat fund. Zakat collectors can also distribute zakat in the form of managed assets, such as schools, hospitals, or other public facilities for non-zakat recipients. If the assets are managed by another party not under the control of the *amil*, all expenses are recorded as zakat fund expenses. However, if the assets are managed directly or indirectly by the *amil* institution, the expenses are recorded as depreciation or amortization over their useful life. Valuation of managed assets is carried out using the cost method in accordance with PSAK 16 concerning Fixed Assets and PSAK 19 concerning Intangible Assets. Zakat allocated to non-*amil mustahik* in the form of productive zakat, but which must then be returned, will be recognized as a zakat fund expense when the distribution is cancelled (Andrini, 2023; Zahara et al., 2023).

### 2.6. The Principle of Public Accountability in Administrative Law

In administrative law, public accountability is essential to democratic governance. It mandates that public servants and administrative agencies continue to answer to the public for their choices, actions, and use of power. By ensuring that government power is used responsibly, openly, and in the public interest, the principle guards against abuse and arbitrariness. In reality, procedures like judicial review, legislative supervision, audit systems, and transparency instruments like freedom of information legislation are used to ensure accountability. The law protects individual rights, builds public confidence, and maintains the rule of law by incorporating accountability into administrative procedures. This theory, which emphasizes that administrative discretion must always be balanced with public duty, has developed through both legislation and court rulings. Ultimately, public accountability serves not only as a legal principle but also as a moral obligation, ensuring that governance remains aligned with justice, fairness, and the collective welfare of society (Boughey & Weeks, 2017).

## 3. Methods

This study combines field observations with doctrinal legal analysis using a qualitative normative-empirical methodology. Law No. 23 of 2011 on Zakat Management and Government Regulation No. 14 of 2014's zakat governance rules are examined for validity and binding power using legal normativity analysis, which is the main method employed. In order to determine the legal requirements for accountability, transparency, and compliance in zakat distribution, normative analysis is carried out by evaluating statutory laws, doctrinal principles, and sharia foundations. The empirical field practices of the Al-Hidayah Mosque Council (DKM) in Citeras, Lebak, are then methodically compared with these normative benchmarks. Interviews with *amil*, firsthand observation of zakat distribution methods, and documentation of administrative processes are all part of the field data collection process. The research data is classified into two types:

- 1) Primary data: obtained directly from key informants, namely the zakat administrators (amil or DKM) of the Al-Hidayah Mosque in Citeras, Lebak. This data includes specific information regarding the *mustahik* verification mechanism, data collection of *asnaf* members, and the decision-making process in zakat distribution, which reflects the implementation of governance.
- 2) Secondary data: Supporting data derived from literature reviews or library studies. This data includes the theoretical basis of Islamic economic law, the concept of zakat distribution, zakat jurisprudence, and relevant journals.

## 4. Results and Discussion

### 4.1. Selection of Zakat Collectors at the Al-Hidayah Mosque Council in Citeras, Lebak

The selection of zakat amils at the Al-Hidayah Mosque Council (DKM) in Citeras, Lebak, is a strategic process that determines the success of zakat management. Amils not only serve as fund collectors but also as distribution managers to ensure that zakat reaches the poor and needy, and zakat recipients in accordance with sharia regulations. Therefore, the selection of amils must be conducted in a systematic, transparent, and competency-based manner. The first stage is the identification of prospective zakat recipients. The DKM selects members of the congregation or community leaders who have a good reputation, are trustworthy, and have a basic understanding of zakat jurisprudence. The main criteria include honesty, integrity, administrative skills, and social awareness. The second stage is a congregational deliberation, where prospective zakat recipients are presented and assessed by the congregation to ensure social legitimacy. This process strengthens trust and community involvement.

Following the formal appointment of amils through a DKM meeting, prospective amils are provided with training in zakat management, financial record-keeping, and strategies for collecting data on eligible beneficiaries. Data collection is crucial because amils must compile a database of zakat recipients, involving neighborhood associations (RT/RW) and community leaders to accurately identify the poor and needy. This ensures proportional and targeted distribution of zakat. Furthermore, transparency in reporting is essential. Amils must submit regular reports on zakat collection and distribution through the mosque's noticeboard or congregational forum. This prevents suspicion and increases accountability. Annual evaluations are also crucial to assess distribution effectiveness and address weaknesses.

Analytical, the selection of zakat collectors based on integrity, deliberation, and professionalism will result in a fair distribution system. With this mechanism, zakat at the Al-Hidayah Mosque in Citeras, Lebak, can serve as an instrument of social empowerment, reducing the burden on the poor and needy, while also providing appropriate rewards for the collectors as administrators. The criteria for selecting collectors that the DKM can use to ensure that zakat is properly targeted include integrity and trustworthiness, understanding of Zakat Fiqh, administrative and management skills, social concern and empathy, communication and leadership, as well as professionalism and accountability.

### 4.2. Selection of Zakat Mustahik at the Al-Hidayah Mosque Council in Citeras, Lebak

The selection of zakat recipients at the Al-Hidayah Mosque Council (DKM) in Citeras, Lebak, is a crucial step to ensure zakat is distributed appropriately according to Islamic law. The primary focus is on three categories of beneficiaries: the destitute, the poor, and the *amil*

(collective beneficiaries). This process is carried out sequentially, analytically, and data-driven to ensure zakat distribution is truly effective. The following are the stages of zakat selection.

The first stage involves the collection of data on eligible recipients. The DKM, in collaboration with zakat collectors (*amil zakat*), conducted field surveys engaging neighborhood associations (RT/RW) and community leaders. The poor (*fuqara*) are identified as individuals with virtually no source of income, while the needy (*masakin*) are those who possess income yet remain unable to adequately meet their basic needs. The *amil* themselves are selected from among designated administrators responsible for managing zakat operations, and are therefore entitled to receive a proportional share as compensation for their services.

The second stage is data verification and validation. The data of prospective recipients is double-checked through congregational discussions to avoid overlapping or misdirected zakat. This process emphasizes transparency and fairness, ensuring the community knows who is entitled to receive zakat. The third stage is determining the *mustahik*. The DKM (Central Zakat Council) creates an official list of zakat recipients based on the categories of poor, needy, and *amil*. This determination is outlined in an internal minute or decree to ensure administrative legitimacy. The fourth stage is zakat distribution. The poor and needy receive top priority, with amounts adjusted to their needs, while *amil* (collectors) receive a portion according to sharia law. Distribution is conducted transparently, either through direct distribution or through empowerment programs.

Unfortunately, zakat distribution by the Al-Hidayah Mosque Council (DKM) in Citeras, Lebak, sometimes falls short of its intended target. In zakat management, the validity of *mustahik* (recipient) data is key to ensuring targeted distribution. However, in reality, *mustahik* data is often invalid. This can occur for several reasons, including:

1) Lack of systematic data collection

The process of identifying the poor and needy is usually done manually through observation or recommendations from community leaders. Without standardized instruments, the data collected tends to be subjective and inconsistent. For example, someone considered poor by one party may be considered quite well-off by another.

2) The economic conditions of those eligible for zakat (*mustahik*) are dynamic

The status of the destitute and poor is not always static. Some families may be in dire need one period, but in the next, they may have additional income. If data is not updated regularly, zakat recipients may no longer fit the categorization.

3) Lack of transparency and openness among the public

Some prospective beneficiaries are reluctant to provide complete information about their economic situation, either due to embarrassment or fear of being deemed unworthy. As a result, the data received does not reflect the true situation.

4) Potential data bias

In some cases, recommendations for zakat recipients are influenced more by personal relationships with administrators or community leaders than by actual needs. This creates inequity and invalidates the data.

5) Lack of technology

Without a digital system or integrated database, data risks duplication, loss, and weak verification. Simple tools such as spreadsheets or zakat apps, however, can help ensure accuracy.

### 4.3. Sharia Compliance Principles in Zakat Governance

Zakat has significant economic and social impacts, particularly in helping improve the economic well-being of those entitled to receive it. To ensure that zakat distribution aligns with the principles of Sharia Economic Law, several crucial aspects of governance require serious attention from the DKM.

1) Sharia accountability (Physical, Moral, and Spiritual)

Sharia compliance in zakat governance is realized through a comprehensive framework of institutional accountability encompassing three integral dimensions. Physical accountability refers to the presentation of adequate and transparent financial reporting, ensuring that all transactions are accessible and verifiable by relevant stakeholders. Moral and spiritual accountability, meanwhile, is demonstrated through the organization's whether Amil or DKM steadfast commitment to conducting all activities in accordance with established Sharia principles, reflecting a sense of responsibility not only toward beneficiaries but ultimately toward the Creator (Nurhasanah, 2018).

2) Data Validity and *Mustahik* Verification (Manifestation of the Amanah principle)

Sharia-compliant zakat governance is fundamentally grounded in the implementation of the Amanah principle, which is materially realized through the assurance of data validity and distributional accuracy. Zakat management institutions, whether Amil or DKM, are required to conduct periodic and comprehensive verification of *mustahik* data. Such verification efforts are essential in minimizing the risk of inefficiency and misallocation in the distribution of zakat entitlements, thereby ensuring that funds are channeled to the appropriate recipients in accordance with the established *asnaf* criteria.

3) Integrity, Transparency, and Distribution Priorities (Managerial and Fiqh aspects)

The implementation of zakat must be carried out in accordance with the principles of integrity, administrative order, and public accountability, in full compliance with both ethical standards and Sharia provisions (Pramana et al., 2024). From a managerial perspective, the quality of zakat governance constitutes a foundational principle for Islamic philanthropic organizations, as it directly determines the effectiveness and professionalism of fund distribution to eligible recipients. From the standpoint of zakat jurisprudence, the allocation and disbursement of zakat funds must be guided by the urgency and priority of recipients' needs, as stipulated in *fiqh* provisions and Islamic regulatory frameworks, ensuring that assistance reaches those who are most deserving.

#### 4.4. Zakat Distribution Mechanisms and Practices

The implementation of zakat management at the Al-Hidayah Citeras Lebak Mosque, which is managed by the local Mosque Prosperity Council (DKM), operates within a traditional framework. In the context of zakat fitrah, the formal collection process begins around the 15th of Ramadan. DKM integrates the zakat acceptance mechanism with sharia guidelines, where the *muzakki* brings rice amounting to one mud (2.5 kg or 3.5 liters) or with money equivalent to the value of zakat fitrah. This delivery process involves a verbal zakat contract, including the *muzakki*'s intention to pay zakat and the DKM's amil's intention to receive zakat as a percentage. The collected zakat fitrah is then managed and collected by DKM for the next 15 days until the night of takbir. As for the distribution phase, DKM carries out data collection to distribute rice to the *asnaf* groups. Although there are general findings regarding weak verification mechanisms in a broader context, DKM attempts to verify the data of the *mustahik* zakat fitrah recipients before distribution. This distribution also includes cash. This cash fund is distributed with the hope that it can help the economy of *mustahik* bik for the most important basic needs as well as for business management in the month of *Syawal*.

#### 4.5. Sharia Compliance Analysis Through the Implementation of *Mustahik* Data Verification

An analysis of the zakat distribution mechanism at the Al-Hidayah Mosque in Citeras, Lebak, requires a critical review of the principles of Sharia Economic Law (HES). The core of HES is the aspects of justice, balance, and transparency, where zakat fund management must

be carried out professionally and with trust. This sharia compliance is realized through three dimensions of accountability: physical (reporting), moral, and spiritual (sharia compliance). Compliance implementation largely depends on the verification mechanism for *mustahiq* data.

Observational findings at the Al-Hidayah Mosque in Citeras, Lebak, indicate that the verification mechanism for recipient data is still traditional. Recipient identification and determination rely on word of mouth rather than a structured and comprehensive collection process. Furthermore, zakat collection methods remain conventional, conducted through mosque loudspeakers, and payments rely heavily on individual initiative without the support of a structured collection system (Daus et al., 2025). This reliance on oral information highlights fundamental weaknesses in the implementation of the principles of accountability and trustworthiness. Institutional accountability under Sharia law demands data integrity and transparency. The DKM's failure to update data promptly can lead to fatal misinformation, particularly given the socioeconomic dynamics of the community, which demand updated data related to changes in social status, for example, the emergence of new widows or orphans.

To reform zakat governance in alignment with the principles of Sharia compliance, accountability, and optimization of the economic benefits for *mustahik*, the DKM of the Al-Hidayah Citeras Lebak Mosque is advised to undertake the following measures.

#### 1) Reform of the Data Verification Mechanism

The DKM must transition immediately from informal, word-of-mouth practices to a structured and comprehensive *mustahik* data collection system. In conjunction with this, periodic and thorough data verification should be conducted on a regular basis to ensure that the social and economic status of eligible recipients remains current and accurately reflected. This measure is essential in minimizing the risk of distributing zakat funds to individuals whose eligibility status has changed, while also ensuring that newly eligible recipients are not overlooked.

#### 2) Enhancement of Accountability and Transparency

The DKM is required to implement full transparency regarding the collection and allocation of zakat funds, making this information accessible to the broader community as a mechanism of social oversight and an expression of moral accountability. Concurrently, the quality of zakat management must be elevated by upholding integrity, administrative discipline, and professionalism, so that the distribution of zakat funds is conducted in an efficient, orderly, and accountable manner.

#### 3) Productive Zakat Strategy

The DKM is advised to reorient its distribution approach from short-term consumptive assistance toward long-term empowerment. Zakat al-mal, where collected, should ideally be prioritized for the provision of productive working capital and initiatives aimed at social transformation. This reorientation should be supported by a structured program of mentoring, skills training, and periodic monitoring for *mustahik* recipients of business capital, ensuring that productive funds serve as an effective mechanism for poverty alleviation and the sustainable improvement of economic welfare.

Therefore, this condition becomes a constructive criticism for DKM to reform its zakat governance. Demands for sharia compliance Manage its zakat. Demands for sharia compliance require DKM to conduct periodic and comprehensive data verification to minimize the risk of inefficiency and inaccuracy in the distribution of zakat rights. Updating accurate and up-to-date data is not only a good managerial practice, but also an ethical and sharia obligation to ensure that *mustahik* rights are distributed to the most entitled parties. In addition to data verification, the implementation of the principle of transparency is also a manifestation of DKM's moral and spiritual accountability, where total openness regarding

the acquisition and allocation of funds becomes a vital social control mechanism to ward off potential negative suspicions among the community. The table 1 is aspects of the zakat core principles that can be used by DKM Masjid Al-Hidayah Citeras Lebak to assess the extent to which zakat management is transparent and on target. It can adopt aspects of *zakat core principles* or ZCP, namely:

**Table 1. Aspects of the Zakat Core Principles (ZCP)**

No	Aspect	ZCP that must be fulfilled by DKM
1.	Legal	Purpose, Independence, and Authority Permitted activities Licensing Criteria
2.	Supervision	Supervisory approach Supervision methods and instruments Supervisory Reporting
3.	Governance	Authority's Power to Correct and Sanction Governance for Good Amil
4.	Distribution	Collection Management Distribution Management
5.	Risk	Country Risk and Transfers Reputational Risk and Lack of Trust Allocation Risk Operational Risk and Sharia Compliance
6.	Sharia Governance	Internal Supervision and Audit Financial Reporting and External Audit Disclosure and Transparency Misuse of Zakat services

Source: Zahara et al. (2023)

#### 4.6. Legal Consequences

Based on a literature review, the effectiveness of zakat depends heavily on the implementation of the principles of distributive justice and equity in distribution. Therefore, zakat fund managers are obligated to ensure that the distribution of zakat assets is carried out professionally to achieve optimal benefits for the beneficiaries (Nasruddin et al., 2022). To achieve sustainable economic optimization, the focus of distribution must go beyond short-term consumptive assistance. Although the DKM distributes cash with the expectation that the funds will be used by the beneficiaries for businesses during the month of Shawwal, the effectiveness of this expectation requires further study. Without a structured mentoring, training, or monitoring program, the funds risk becoming merely another form of consumptive assistance, rather than productive capital that can lift the beneficiaries out of poverty. Therefore, the DKM is advised to shift the focus of distribution towards empowerment to optimally support the beneficiaries' economy, in line with the objectives of zakat. Ideally, the use of zakat *mal* (if collected) should be prioritized for social transformation and providing working capital, thereby improving economic welfare and gradually reducing the *mustahik* population. By understanding the root of these problems, an effective planning strategy is needed to optimize the benefits of zakat (Raihan & Kamilah, 2021). Such implementation will ensure that zakat funds are managed professionally and with integrity.

Based on the explanation above, the implementation of zakat management at the Al-Hidayah Mosque has also been attempted to comply with PSAK Number 109 which relates to accountability and transparency in zakat management. The management of zakat at the Al Hidayah Mosque has been attempted to fulfill the mandate of Article 1 of Law Number 23 of 2011 concerning zakat management. That zakat must be managed with good management.

Article 1 emphasizes that zakat management is the activity of planning, implementing, and coordinating the collection, distribution, and utilization of zakat. The distribution of zakat carried out by the Al Hidayah Mosque is also distributed to groups entitled to receive zakat (*Asnaf*), in accordance with the mandate of Article 27 of Law Number 23 of 2011, that zakat can be utilized for productive efforts in the context of handling the poor and improving the quality of the community. However, zakat governance still needs to be improved by coordinating with the provincial BAZNAS and district/city BAZNAS as state institutions authorized to collect and distribute zakat, as mandated by Article 31 of Article 1 of Law Number 23 of 2011 concerning zakat management.

## 5. Conclusion

The governance of zakat funds at the Al-Hidayah Mosque's DKM remains largely traditional and has not fully aligned with sharia compliance principles, particularly in ensuring the accuracy of targeting zakat recipients (*asnaf*). Nevertheless, efforts have been made to implement zakat management in accordance with PSAK No. 109, which emphasizes accountability and transparency. The mosque's management also seeks to fulfill the mandate of Law No. 23 of 2011, Article 1, which defines zakat management as the planning, implementation, and coordination of zakat collection, distribution, and utilization. In practice, zakat distribution at Al-Hidayah Mosque has been directed to eligible *asnaf* groups, consistent with Article 27 of the same law, which allows zakat to be used productively to alleviate poverty and improve community welfare. However, zakat governance at the mosque still requires improvement, particularly through coordination with provincial and district/city BAZNAS, as mandated by Article 31 of Law No. 23 of 2011, which assigns these institutions the authority to collect and distribute zakat. The DKM of Al-Hidayah Citeras Lebak Mosque needs to implement the Zakat Core Principles and zakat governance aspects according to PSAK Number 109 so that zakat distribution is on target and transparent, and meets sharia provisions.

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