

# **Implementing Zakat Core Principles in Zakat Distribution Governance: A Case Study of Al Azhar Zakat Institution, Indonesia**

**Umi Qulsum<sup>1</sup>, Ade Nur Rohim<sup>2\*</sup>**

<sup>1,2</sup> Universitas Pembangunan Nasional Veteran Jakarta, Indonesia

---

## **Article History**

Received : 26/Jan/2026

Revised : 12/Apr/2026

Accepted : 13/Apr/2026

Published: 03/May/2026

## **Keywords:**

Distribution; institution; governance; zakat; ZCP; Al Azhar.

## **DOI:**

10.54045/jeksyah.v6i01.3463

## **Corresponding author:**

[adenurrohim@upnvj.ac.id](mailto:adenurrohim@upnvj.ac.id)

## **Author's email:**

[umi.qulsum@upnvj.ac.id](mailto:umi.qulsum@upnvj.ac.id)

## **Paper type:**

Research paper

## **Abstract**

Indonesia has enormous zakat potential with the capacity to contribute significantly to the national economy if managed optimally. In practice, the governance of zakat distribution remains suboptimal and continues to pose a major challenge for zakat institutions. One contributing factor is the limited understanding and partial implementation of the Zakat Core Principles (ZCP) within zakat institutions. This study aims to examine the implementation of the ZCP in zakat distribution governance at LAZ Al Azhar. This research employs a descriptive qualitative method with a case study approach and content analysis techniques. Primary data were collected through interviews, observations, and documentation, while secondary data were obtained from official websites, books, academic journals, and the institutional profile of LAZ Al Azhar. The collected data were analyzed using thematic coding to identify patterns and insights regarding the implementation of the ZCP criteria. The findings reveal that LAZ Al Azhar has implemented the ten ZCP criteria, including transparency, accountability, efficiency, effectiveness, and strong supervisory mechanisms, which support the optimal attainment of zakat objectives. This study fills the gap in the empirical assessment of ZCP implementation at the institutional level in Indonesia. The implementation of the ZCP serves as a crucial reference for strengthening zakat governance across zakat management organizations in Indonesia.

---

## **Introduction**

Islam developed a social support system to overcome poverty by encouraging every Muslim to help others in need (Zulianna & Priyatno, 2022). Zakat is a main pillar of Islam, which plays a major role in balancing wealth and reducing poverty (Haikal, 2023). As an obligation for Muslims, zakat needs to be regulated optimally so that the main objective of zakat itself, namely to help people in need and to achieve socio-economic justice, can be achieved.

Based on data from the Directorate General of Population and Civil Registration of the Ministry of Home Affairs in the Release of Clean Population Data in Indonesia, the number of Muslims in Indonesia in the first semester of 2024 reached 245,973,915 people or 87.08% of the total population of Indonesia, making the potential for zakat also very significant. According to Prof. Noor Ahmad, Chairman of the National Zakat Agency (*Badan Amil Zakat Nasional-Baznas*) of the Republic of Indonesia (2020-2025), the potential for zakat in Indonesia reaches Rp327 trillion if utilized optimally (Zulfikar, 2024).

**Table 1.** Data on collection and distribution of ZIS-DSKL in Indonesia for the Period 2022-2023.

Data Type	Number of Institutions	Collection		Distribution	
		2022	2023	2022	2023
1 BAZNAS	1	Rp633,8 billion	Rp517,4 billion	Rp584,5 billion	Rp357,1 billion
2 BAZNAS Province	34	Rp721,1 billion	Rp427,7 billion	Rp702,8 billion	Rp328,1 billion
3 BAZNAS City	514	Rp1,7 trillion	Rp1,1 trillion	Rp1,4 trillion	Rp1 trillion
4 LAZ National	36	Rp3,3 trillion	Rp3,1 trillion	Rp2,9 trillion	Rp2,7 trillion
5 LAZ Province	33	Rp277,6 billion	Rp272 billion	Rp269,6 billion	Rp171,8 billion
6 LAZ City	60	Rp144,5 billion	Rp106,6 billion	Rp129,5 billion	Rp82,9 billion
7 ZIS-DSKL Off-Balance Sheet		Rp15,5 trillion	Rp9,1 trillion	*	Rp15,5 trillion
Total	678	Rp22,4 trillion	Rp14,7 trillion	Rp21,6 trillion	Rp4,7 trillion

\*Off-balance sheet distribution can only be calculated at the end of the year

Source: Baznas Strategic Study Center (2024)

When viewed from Table 1, the realization of zakat collection in Indonesia is still far below its potential. This gap between potential and realization highlights the importance of professional zakat management institutions. Moreover, at the distribution level, zakat utilization also becomes less optimal because the amount disbursed is limited by the relatively small volume of collected funds. The impact could be significantly broader if more funds were collected and consequently channeled, enabling zakat distribution to reach more beneficiaries and generate stronger socio-economic outcomes.

In Indonesia, zakat management is regulated by Law Number 23 of 2011, which includes planning, implementation, and coordination of the collection, distribution, and utilization of zakat (Tambunan, 2021). The Zakat Management Organization (*Organisasi Pengelola Zakat-OPZ*) plays an important role in ensuring that this process runs effectively, efficiently, transparently, and accountably (Che Mohd Salleh & Chowdhury, 2020). The government has established the National Zakat Agency (*Badan Amil Zakat Nasional-Baznas*) as the national OPZ. In contrast, the community can establish an Amil Zakat Institution (*Lembaga Amil Zakat-LAZ*) to support Baznas. A good OPZ is not only assessed by how effective its distribution is, but also by the professionalism of its management, which is demonstrated by the OPZ governance.

OPZ governance includes rules, procedures, and steps to manage zakat funds effectively, transparently, and accountably. The goal is to ensure the collection, management, and distribution of zakat in accordance with sharia principles, professionalism, and ethics (Sarmada & Candrakusuma, 2021). Good governance is important to maintain

public trust and ensure that zakat is properly targeted. One of the instruments that supports the implementation of governance is the Zakat Core Principles (ZCP), which is designed to improve the management and supervision of zakat (Allah Pitchay et al., 2024).

ZCP is an international standard that aims to improve the effectiveness, professionalism, and transparency in zakat management, in accordance with sharia principles. ZCP helps OPZ ensure that zakat collection, management, and distribution are carried out efficiently and on target. However, in Indonesia, OPZ governance still faces challenges such as misuse of zakat funds, lack of internal supervision, and minimal transparency, as seen in the corruption case at Baznas Tanjung Jabung Timur (Sanjaya, 2023). The implementation of ZCP is expected to improve zakat governance and prevent irregularities.

Previous studies have shown the effectiveness of ZCP implementation in various OPZs. In Baitul Mal Banda Aceh City, zakat distribution is considered very effective, with a Disbursement Collection Ratio (DCR) above 90% (Safinal & Riyaldi, 2021). Baznas Regency shows efficiency in zakat distribution in less than six months, although the transparency and accountability aspects still need to be improved (Diana, 2023). Meanwhile, at Baznas Jombang, zakat distribution was deemed not to be according to plan, even though the process was fast (Fitriani & Rohman, 2023). Previous research has only addressed the effectiveness of distribution or DCR, but has not comprehensively examined the implementation of ZCP 10 as a governance framework at the institutional level. This study addresses this gap by analyzing the implementation of the ZCP at LAZ Al Azhar.

LAZ Al Azhar, as one of the leading national zakat institutions, is the object of research because of its excellence in innovative programs. It has won various awards from the Zakat Award, Baznas Award, and the Ministry of Religious Affairs of the Republic of Indonesia, which shows its superior reputation in zakat governance (LAZ Al Azhar, 2022). With its experience and success, it makes it a representative example to be analyzed as a model for other zakat institutions. Therefore, this study focuses on the analysis of governance and implementation of zakat distribution at LAZ Al Azhar with a ZCP study. This focus will provide a comprehensive picture of the extent to which LAZ Al Azhar manages its zakat distribution in accordance with the principles of ZCP.

## **Literature Review**

### ***Governance***

Governance is a system, structure, and process for managing an organization so that goals are achieved effectively, efficiently, and in accordance with ethics and law (Al-Homaidi et al., 2020; Mooneeram-Chadee, 2020; Pahlevi, 2020). Its main function is to supervise and direct the organization to comply with regulations, maintain integrity, and balance the interests of the organization with responsibilities to stakeholders, which also improves the performance and reputation of the organization (Iswandi, 2021). From a theoretical perspective, governance can be understood through various lenses. Agency Theory explains governance as a way to align the interests of managers (agents) with those of shareholders (principals), minimizing the risks associated with conflicts of interest (Jensen & Meckling, 1976). This theory highlights the importance of mechanisms like transparency and accountability in reducing agency costs and improving organizational performance.

Good Corporate Governance (GCG) is a governance concept adopted since the British Cadbury Committee report in 1922. GCG regulates the relationship between managers, investors, creditors, government, employees, and other stakeholders. According to the decree of the Minister of SOEs Number PER-01/MBU/2011 concerning GCG Practices in State-Owned Enterprises (SOEs), GCG aims to ensure professional business management based on the principles of transparency, accountability, responsibility, independence, fairness, and equality. These principles aim to improve the company's reputation, performance, and social responsibility (Ali, 2019; Mohiuddin & Abolola, 2025).

### **Zakat Core Principle (ZCP)**

Zakat Core Principles (ZCP) is the latest guideline for zakat management introduced on May 23, 2016, in Istanbul, Turkey. This guideline was developed by Bank Indonesia in collaboration with Baznas, Islamic Research and Training Institute (IRTI), Islamic Development Bank, and eleven other countries, namely Saudi Arabia, Malaysia, Sudan, Kuwait, Jordan, Indonesia, Pakistan, Libya, Bangladesh, Bahrain, and Brunei Darussalam, in the context of the International Working Group (Pusat Kajian Strategi Baznas, 2019). ZCP is defined as a flexible and adaptable standard, enabling various zakat organizations following both mandatory and optional zakat governance procedures to apply it globally (Ilzam Harahap, 2023; Indriana & Rohim, 2025). ZCP consists of 18 main principles related to how and how effectively zakat is managed, as shown in Table 2.

**Table 2.** Zakat Core Principles

Zakat Core Principles (ZCP)	Description
ZCP 1	Purpose, independence, and authority
ZCP 2	Permitted activities
ZCP 3	Licensing criteria
ZCP 4	Supervisory approach
ZCP 5	Supervisory techniques and tools
ZCP 6	Supervisory reporting
ZCP 7	Authority of zakat supervisors to make corrections and impose
ZCP 8	Good governance for amil
ZCP 9	Management of collections
ZCP 10	Management of distribution
ZCP 11	Country risk and transfers
ZCP 12	Reputational risk and lack of trust
ZCP 13	Allocation risk
ZCP 14	Operational risk and shariah compliance
ZCP 15	Management of collections
ZCP 16	Financial reporting and external audits
ZCP 17	Disclosure and transparency
ZCP 18	Misuse of zakat services

Source: Baznas Strategic Study Center (2024)

Zakat institutions must create an effective distribution management plan to determine how far they can distribute funds effectively. With sixteen main criteria and three additional criteria as described in Table 3, ZCP 10 provides parameters that can be used by zakat institutions to design methods for managing zakat distribution.

**Table 3.** Principles of Zakat Core Principle (ZCP) 10

Criteria of ZCP 10	Keywords
ZCP – 10 Distribution Management	The zakat supervisor stipulates that zakat institutions must have adequate policies and processes to manage zakat funds and their distribution system.
Main criteria	<ol style="list-style-type: none"> <li>1. Sharia laws and regulations or supervisors require zakat institutions to formulate policies and processes to identify and manage zakat funds. Zakat funds are separate entities from government funds and revenues.</li> <li>2. Sharia laws and regulations and zakat supervisors require zakat institutions to formulate policies and processes for utilizing zakat for the benefit of recipients (asnaf) as mentioned in Surah At-Taubah ayat 60: <ul style="list-style-type: none"> <li>- the poor (fuqara);</li> <li>- the needy;</li> <li>- those in charge of collecting zakat;</li> <li>- those whose hearts will be reconciled;</li> <li>- to free slaves;</li> <li>- to pay debts;</li> <li>- those who are on the path of Allah; and</li> <li>- Travelers.</li> </ul> </li> <li>3. Zakat institutions must have good financial planning, recording, and management to prevent mismatches in the allocation of funds.</li> <li>4. The zakat supervisor must clearly determine the criteria for zakat recipients and must notify the general public.</li> <li>5. Zakat funds must be distributed for consumptive-based programs and productive-based programs. Consumptive-based programs aim to meet the basic needs of mustahik in the short term. In contrast, productive-based programs aim to empower mustahik to build socio-economic resilience in the long term.</li> <li>6. Determination of the proportion of consumptive-based programs and productive-based programs must be based on socio-economic and environmental analysis. This proportion can change at any time depending on the conditions of the community.</li> <li>7. Zakat supervisors can determine that zakat funds from the last collection period must be distributed within a maximum of 1 year.</li> <li>8. Allocation of zakat funds for consumptive-based programs and productive-based programs must be carried out correctly based on sharia principles and applicable laws.</li> <li>9. Zakat supervisors assess the level of distribution management using the allocation to collection ratio (ACR). This ratio calculates the ability of zakat institutions to distribute zakat funds by dividing total distribution by total collection. ACR is expressed as a percentage that can be categorized as follows: <ul style="list-style-type: none"> <li>≥ 90 % : very effective</li> <li>70 – 89 %: effective</li> <li>50 – 69 %: quite effective</li> <li>20 – 49 %: below expectations</li> <li>&lt; 20: ineffective</li> </ul> </li> <li>10. Zakat funds can be allocated for expenditures at the international level.</li> <li>11. Zakat supervisors must have indicators of social benefits that must be achieved as part of the objectives of the zakat distribution program.</li> <li>12. Zakat supervisors require zakat institutions to have procedures for providing a priority scale for the eight asnaf. The poor (fuqara) and the</li> </ol>

Criteria of ZCP 10	Keywords
	<p>needy (miskin) are important groups that must be given first priority and the largest number in the distribution of zakat.</p> <p>13. Zakat is distributed based on priority after considering the principles of equality, justice, and proximity of the region. Zakat supervisors evaluate whether the distribution of zakat is adequate in its area of origin and/or distribution. To resolve domestic issues in each country, priority should be given to ensuring the rights of the needy from the same collection area.</p> <p>14. Zakat supervisors determine that zakat institutions must have policies and processes so that no party takes advantage of negative distribution arrangements.</p> <p>15. Sharia laws and regulations, and zakat supervisors, determine appropriate precautionary requirements to control and limit large distributions to one party or a group of related parties. Supervisors also determine that zakat institutions unite related party distributions on an ongoing basis.</p> <p>16. If there are no national regulations on zakat, procedures and mechanisms for evaluating zakat distribution must be regulated in the founding documents of the zakat organization.</p>
Additional Criteria	<p>1. Zakat supervisors obtain and transmit national distribution information from related parties.</p> <p>2. Zakat supervisors evaluate priority needs to determine the proportion of programs based on consumption and production. Zakat supervisors can appoint other institutions to conduct such evaluations.</p> <p>3. Zakat supervisors must set a schedule for members in poverty and change mustahik into muzakki.</p>

Source: Baznas Strategic Study Center (2024)

The zakat distribution criteria in ZCP 10 are important to ensure that zakat funds are managed and distributed effectively and efficiently. With clear parameters, zakat institutions can develop strategies for community empowerment and poverty alleviation. Implementation of these criteria increases accountability, transparency, and ensures that assistance is right on target, thus creating more equitable and sustainable welfare.

## Research Methods

This study adopts a descriptive qualitative method with a case study approach and content analysis techniques. This study focuses on the analysis of governance and implementation of zakat distribution at LAZ Al Azhar with a review of ZCP. This focus will provide a comprehensive picture of the extent to which LAZ Al Azhar manages its zakat distribution in accordance with the principles of ZCP.

The content analysis was conducted by systematically examining the data collected through interviews, observations, and documentation. The ZCP indicators were operationalized by identifying specific criteria from the ZCP framework, such as transparency, accountability, efficiency, and effectiveness. These criteria were used as a basis for evaluating how LAZ Al Azhar implements zakat distribution, and the analysis focused on matching observed practices with these established ZCP standards.

Data collection techniques in this study are interviews, observations, and documentation. The data validity techniques used are source triangulation and method triangulation. To ensure the reliability of the findings, the validation process involved cross-checking the data gathered from different informants and comparing it with relevant

documentation and observations. This process allowed for the verification of consistency and accuracy between different sources and methods.

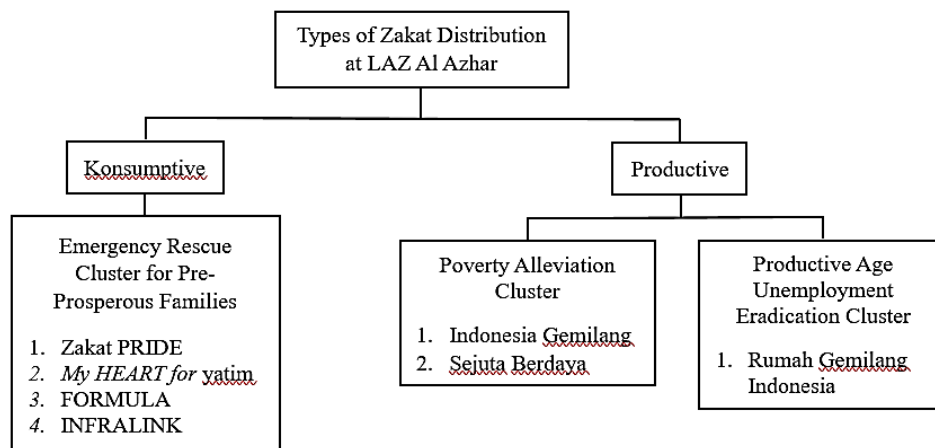
Data were analyzed using observation results obtained through passive participation. Observations were carried out using tools in the form of notes to record every event that occurred. The interview technique used in this study was semi-structured with three practitioner sources and two academic sources. While the number of informants (five practitioners) may seem limited, this sample size is considered sufficient based on the principle of data saturation, which suggests that, in qualitative research, additional data collection is unlikely to provide new insights after a certain point (Guest et al., 2006). In addition, the documentation process includes supporting files.

## Results and Discussion

### **Implementation of Zakat Distribution at LAZ Al Azhar**

Distribution is the process of dividing or sending to many people or to various places (Hudaefi & Beik, 2020; Siagian & Marliyah, 2020). In the context of zakat, distribution is the process, method, and act of distributing zakat to those who are entitled (Bahri & Khumaini, 2020; Tlemsani, 2023). In the implementation of zakat distribution, LAZ Al Azhar applies two types of approaches, namely, distribution in the form of consumptive and productive. Consumptive assistance refers to the form of direct or charitable assistance that can be immediately provided to a mustahik. In contrast, productive assistance focuses on empowerment, such as providing revolving funds or business capital designed to support the economic sustainability of mustahik (Sugiyanto, 2024). The distribution of zakat at LAZ Al Azhar is divided into three clusters, namely the emergency rescue cluster for pre-prosperous families, the poverty alleviation cluster, and the productive age unemployment eradication cluster (LAZ Al Azhar, 2022).

**Figure 1.** Types of zakat distribution at LAZ Al Azhar



### **Distribution of Consumptive Zakat**

Consumptive zakat is the distribution of zakat in the form of direct donations aimed at meeting the basic needs of mustahik, such as food, clothing, school supplies, and other daily needs. In other words, consumptive zakat is directed at consumable needs (Arfah et al., 2020; Wasik, 2020). Zakat is a solution to eradicating poverty as a problem for the people towards social justice (Aswad, 2021). LAZ Al Azhar has one cluster that is included in the distribution of consumptive zakat, namely the emergency rescue cluster for pre-prosperous families. There are four programs in this cluster, including (LAZ Al Azhar, 2022):

1. Zakat PRIDE (Poverty Reduction with Integrated Development and Empowerment)

Poverty is a condition in which a person or group of people cannot meet their basic needs, including the need for food, clothing, shelter, education, and access to health services (Batubara & Syahbudi, 2022). Zakat PRIDE is an integrated program designed to increase the distribution of zakat collected by LAZ Al Azhar, focusing on emergency rescue efforts and meeting the basic needs of needy families. The forms of activities of the Zakat PRIDE program are:

- a. Services Towards Independence
- b. Empowered Families
- c. Three Gemilang Scholarships (3G)
- d. Free Ambulance Health and Funeral Services
- e. Al Azhar Mubaligh Education
- f. Islamic Spiritual Guidance for Patients and Prisoners, and
- g. Repairing Mustahik's Houses.

2. My HEART for yatim

*My HEART for yatim* is a comprehensive LAZ Al Azhar program that aims to improve the welfare of orphans in various aspects, such as *Health, Education, Appreciation, Religion, and Talent support*.

3. FORMULA National Disaster Response

FORMULA National Disaster Response is a special program aimed at disaster management that includes important actions such as emergency response, handling refugees, and rescuing disaster victims. This program also focuses on meeting basic needs and restoring the condition of post-disaster survivors so that they can live better. Driven by the development of infrastructure such as Rumah Sehat Layak Huni (RUSLI), public roads, educational facilities, places of worship, and environmental conservation efforts, this is targeted to increase community productivity and maintain the sustainability of the earth.

4. INFRALINK (Infrastructure and Environmental Conservation)

INFRALINK is a program that focuses on creating a green environment through increasing awareness and is strengthened by the active participation of all elements of society. Currently, the groups and communities fostered by LAZ Al Azhar have become Kampung Berprestasi (Clean environment, Productive citizens, Neat layout, Healthy society, Orderly life, and Inspiring for those who see it).

***Distribution of Productive Zakat***

Productive zakat is the utilization of zakat in a way that allows beneficiaries (mustahik) to continue to generate income or added value from the zakat they receive. The management of productive zakat aims to improve community welfare and help them escape the cycle of prolonged poverty (Alam et al., 2021; Prayudi et al., 2023; Riyadi et al., 2021). LAZ Al Azhar has two clusters that are included in the distribution of productive zakat, namely the poverty alleviation cluster and the productive age unemployment alleviation cluster (LAZ Al Azhar, 2022).

a) Poverty Alleviation Cluster

Currently, poverty is not only understood as an economic problem, but also includes various other aspects, such as social, health, and education (Chandrawati, 2021).

Therefore, poverty alleviation is closely related to the role of zakat in providing holistic solutions. There are two programs in this cluster, namely:

1. Indonesia Gemilang (Building Indonesia from the Village)

Indonesia Gemilang is a village community empowerment program based on local wisdom with a focus on health, education, economy, and religion, supported by ongoing assistance from Da'i Sahabat Masyarakat (Dasamas). This program creates food independence, environmental conservation, reduces maternal and infant mortality, increases access to knowledge, and reduces urbanization. One of its main activities is Desa Gemilang, which encourages community initiatives in optimizing resources for welfare.

2. Sejuta Berdaya (Building the Economy with Sharia Policy)

Sejuta Berdaya is a program that can be a solution in empowering a non-ribawi economy that is full of blessings and sustainable. Thousands of heads of families throughout Indonesia have been empowered through increased training facilitated by Saung Ilmu as a means of community education, ongoing mentoring by Da'i Sahabat Masyarakat (Dasamas), and providing adequate knowledge and skills. This program also provides information on access to capital and markets, to wisely realize the welfare of the people.

b) Productive Age Unemployment Eradication Cluster

Rumah Gemilang Indonesia (RGI) functions as a youth empowerment center to overcome unemployment in Indonesia by improving knowledge, skills, and morality. Until 2022, RGI has successfully graduated students from all over Indonesia who now earn income by working or doing business, equipped with the knowledge and skills they gained while studying at RGI.

***Zakat Distribution Governance at LAZ Al Azhar, According to ZCP Review***

The governance of zakat distribution, analyzed based on ZCP 10, has been categorized into seven categories as in Table 4.

**Table 4.** ZCP 10 criteria grouping according to category

No	Category	Criteria
1	Zakat Management and Distribution Policy at Al Azhar regarding the Determination of Mustahik and its Criteria	1
		2
		4
		12
		13
2	Zakat Planning, Management, and Distribution Timeline Process	3
		7
3	Pattern of Mechanism and Proportion of Productive and Consumptive Zakat	5
		6
		8
4	Distribution at the International Level	10
5	Program Success Indicators	11
6	Internal Supervisory Mechanism and Implementation of the Prudential Principle	14
		15
		16

7	Measuring the Effectiveness of Distribution Management Using ACR Calculations	9
---	---	---

### ***Zakat Management and Distribution Policy at Al Azhar regarding the Determination of Mustahik and its Criteria***

Criterion 1 of ZCP 10 requires zakat institutions to establish policies and processes to manage zakat funds, distinguishing them from government resources. As per Law Number 23 of 2011, LAZ Al Azhar is an independent zakat institution, legally separate from the government, relying solely on community donations (Ansor & Sugiyanto, 2024). This aligns with the zakat management principles outlined in the legislation, ensuring that zakat funds are distinct from government revenues. While LAZ Al Azhar follows the prescribed legal framework, the availability of the corresponding policy document remains unclear. Furthermore, the analysis suggests that despite the regulatory compliance, there could be potential gaps in the transparency and availability of related policy documents for public access.

Criterion 2 of ZCP 10 requires zakat institutions to establish policies for the distribution of zakat to the eight asnaf listed in Surah At-Taubah verse 60. Law Number 23 of 2011 mandates that zakat must be given to mustahik according to Islamic law. LAZ Al Azhar adheres to this regulation, as confirmed by Ulil, who notes that zakat is designated for specific recipients as outlined in Surah At-Taubah verse 60.

*"If the determination of mustahik for zakat funds is because zakat is treated specially and is also intended for special people, then the determination of mustahik for zakat funds is the mustahik listed in Surah At-Taubah verse 60."*

Misno (2024) further reinforces this, specifying the eight asnaf, which include the poor, the needy, amil, converts, riqab, gharimin, fii sabilillah, and ibnu sabil. While LAZ Al Azhar complies with the zakat distribution criteria outlined in the legislation, there is a noted lack of available policy documentation to verify this process fully. This gap raises concerns about the transparency and accessibility of LAZ Al Azhar's zakat distribution policies.

Criterion 4 of ZCP 10 requires zakat institutions to clearly define the criteria for zakat recipients and ensure these criteria are made publicly available. Law Number 23 of 2011 and Baznas Regulation Number 3 of 2018 outline the specific criteria for zakat recipients, including the poor, needy, amil, converts, riqab, gharimin, fii sabilillah, and ibnu sabil. These regulations ensure that the criteria are well-publicized, which LAZ Al Azhar adheres to by distributing zakat funds to the eight asnaf as outlined in the Baznas regulations. LAZ Al Azhar further follows these guidelines by implementing standard operating procedures (SOPs) to identify and classify mustahik based on the established criteria (Ansor & Sugiyanto, 2024). However, while LAZ Al Azhar complies with the zakat distribution regulations, the lack of transparency regarding the full availability of their policy documents raises concerns about the accessibility and public awareness of these criteria.

Criterion 12 of ZCP 10 requires zakat institutions to establish procedures for prioritizing zakat recipients, with the poor (fuqara) and the needy (miskin) being given the highest priority in distribution. This is in line with scholarly opinions, which emphasize that zakat distribution should follow a priority scale (Khairani, 2024). LAZ Al Azhar adheres to this by prioritizing the poor and needy in its zakat distribution, as confirmed by Ansor & Sugiyanto (2024). This priority is further supported by Huda (2024), who notes that the Qur'an mandates that zakat should first be given to those without income, followed by those whose

income is insufficient to meet basic needs. Although LAZ Al Azhar complies with this priority order in its zakat distribution, the lack of available policy documents detailing the procedure for determining this priority raises concerns about the transparency and consistency of the implementation process.

Criterion 13 of ZCP 10 emphasizes the distribution of zakat based on priority, considering the principles of equality, justice, and regional proximity. Zakat should first ensure the rights of the needy within the same collection area. LAZ Al Azhar operates across the entire Jabodetabek area, with branch offices in Cirendeui, Al Azhar Grand Mosque, Sentral Primer, Sawangan, and Bintaro, ensuring that submissions from all areas are processed. While each branch serves mustahik based on its location, all data and submissions are centralized in Cirendeui, which manages the records (Sugiyanto, 2024). While LAZ Al Azhar meets the criteria by distributing zakat fairly across various locations, there may be concerns regarding the efficiency of centralizing all data management in Cirendeui. The proximity principle is upheld, but the centralized process could potentially slow down the responsiveness and efficiency of distribution, particularly in more distant areas.

### ***Zakat Planning, Management, and Distribution Timeline Process***

In criterion 3 of ZCP 10, it is stated that zakat institutions must have good financial planning, recording, and management to prevent mismatches in the allocation of fund distribution. Ulil explained the process of planning, recording, and financial management at LAZ Al Azhar, namely:

*“In general, the association of funding friends, financial recording and management by the financial and institutional divisions, and distribution of funds by the program division”.*

LAZ Al Azhar conducts an annual work meeting to establish a work program with a detailed timeline, implementation, technical instructions, and target achievements. This meeting ensures the institution can evaluate whether the targets set at the beginning of the year have been met (Sugiyanto, 2024). While LAZ Al Azhar’s approach to financial planning, recording, and management demonstrates adherence to criterion 3 of ZCP 10, the absence of detailed documentation on the evaluation process raises questions about the transparency and effectiveness of the review mechanisms. A clearer reporting system would enhance accountability and further solidify their commitment to transparent financial management.

In criterion 7 of ZCP 10, it is stated that the zakat supervisors can determine that zakat funds from the last collection period must be distributed within a maximum of 1 year. According to Anzor (2024), LAZ Al Azhar distributes zakat funds every month and is relatively fast. LAZ Al Azhar prioritizes speed in distributing zakat, infak, and alms (ZIS) funds. Funds collected, either through regular zakat or other sources such as bound infak and CSR muqayyad, are generally distributed in a short time, a maximum of one month. This is done to ensure that the rights of mustahik, such as the poor, needy, and gharim, are immediately fulfilled according to sharia principles. In governance, LAZ Al Azhar allocates 87.5% of funds for mustahik and 12.5% for amil operations. This fast distribution includes various assistance, such as education, health, and empowerment of the dhuafa, with special timeline flexibility for cooperation-based empowerment programs.

According to Huda & Misno (2024), based on the experience of the Apostle and his companions, the management of zakat should not experience a time lag. This means that the incoming zakat funds must be distributed immediately. Zakat on income or profession, for example, is distributed every month, while zakat mal, which has haul provisions, is carried out once a year. Based on the analysis, LAZ Al Azhar has met criterion 7 in ZCP 10. This is because LAZ Al Azhar has followed the direction in accordance with zakat laws and regulations, namely by distributing the collected zakat funds promptly, namely every month. However, the author still does not have information regarding the availability of zakat supervisory policy documents regarding this matter.

### ***Pattern of Mechanism and Proportion of Productive and Consumptive Zakat***

In criterion 5 of ZCP 10, it is stated that zakat funds must be distributed for consumptive-based programs and productive-based programs. Consumptive-based programs aim to meet the basic needs of mustahik in the short term. In contrast, productive-based programs aim to empower mustahik to build socio-economic resilience in the long term.

In the distribution of consumptive zakat, such as for emergency or rescue needs, assistance must be provided immediately, especially if the mustahik needs food, education, or debt repayment. Meanwhile, productive zakat is intended to support the sustainability of business and community life. Productive zakat is intended for mustahik who are the needy but still have physical abilities, health, creativity, and business ideas. They need to be encouraged, accompanied, and assisted so that they can build businesses in the future (Ansor, 2024).

Consumptive assistance is provided in direct form or in the form of *caritas*, such as for health needs. Meanwhile, productive assistance is in the form of revolving funds, such as business capital, with a distribution mechanism based on the number of applications. Due to the large number of applications, the funds provided are usually only a portion of the amount requested, such as 30% to 40% of the total application, without any specific provisions that remain (Sugiyanto, 2024). Based on the analysis, LAZ Al Azhar has fulfilled criterion 5 in ZCP 10. This is because LAZ Al Azhar has implemented two types of zakat distribution, namely in the form of consumption to meet the basic needs of mustahik in the short term, and in the form of productivity to empower mustahik in the long term.

Criterion 6 of ZCP 10 stipulates that the proportion of consumptive and productive zakat programs must be determined based on socio-economic and environmental analysis, with the flexibility to adjust according to community needs. LAZ Al Azhar allocates 60% of its budget to productive programs and 40% to consumptive programs, as confirmed by Mr. Rahmatullah Sidik, Deputy Director of LAZ Al Azhar. This distribution reflects an understanding that the proportion may vary depending on regional conditions and the specific needs of the mustahik. While this allocation appears aligned with zakat principles, the absence of publicly available policy documents detailing the socio-economic and environmental analysis raises concerns about the transparency and adaptability of the allocation process. A clearer, documented analysis would help ensure that the allocation remains responsive to changing community conditions and upholds the principles of fairness and equity in zakat distribution.

Criterion 8 of ZCP 10 requires zakat funds to be allocated for consumptive and productive programs in accordance with sharia principles and applicable laws. LAZ Al Azhar

adheres to these requirements, with oversight from its Sharia Supervisory Board to prevent misuse of zakat funds (Sugiyanto, 2024). Additionally, LAZ Al Azhar has a General Manager of Organizational Development & Sharia Compliance, Mr. Iwan Rahmat. He has received several awards for his compliance with Sharia principles, including the Desa Gemilang program, recognized by the Financial Services Authority as a Sharia Financing Scheme Model for Organic Farming Development. Other programs, such as Sejuta Berdaya and Rumah Gemilang Indonesia, also demonstrate LAZ Al Azhar's commitment to sharia-based economic development (LAZ Al Azhar, 2022). While LAZ Al Azhar's allocation of zakat funds aligns with sharia principles, the lack of detailed documentation on internal monitoring and evaluation mechanisms raises concerns about the ongoing effectiveness of fund distribution. Clearer reporting and transparency regarding these processes would further enhance the institution's credibility and accountability.

### ***Distribution at the International Level***

According to the Head of the MUI Fatwa Division, KH Asrorun Niam Sholeh, in principle, the distribution of zakat funds should be prioritized to mustahik who live in the same area as the muzakki. However, in urgent or emergencies, zakat can be diverted to mustahik who are in more distant locations to meet more urgent needs (Azharun, 2023).

In criterion 10 of ZCP 10, it is stated that zakat funds can be allocated for expenditures at the international level. In this case, LAZ Azhar also allocates its zakat funds abroad/internationally. Ulil, namely, stated this:

*"We often go to Palestine. This is more general, not only zakat, but alms are also for food aid, for consumption there, and for facilities, such as ambulances. Then previously, apart from Palestine, the previous one was Rohingya and several other areas"*

LAZ Al Azhar once allocated its zakat for disaster relief in Palestine, Lebanon, and the Rohingya (Sugiyanto, 2024). In addition, according to Irwansyah (2024), LAZ Al Azhar also allocated its zakat funds to Turkey and Bangladesh. Based on the analysis, LAZ Al Azhar has fulfilled criterion 10 in ZCP 10. This is because LAZ Al Azhar also distributes its zakat abroad for urgent international humanitarian needs.

### ***Program Success Indicators***

In criterion 11 of ZCP 10, it is stated that zakat supervisors must have indicators of social benefits that must be achieved as part of the objectives of the zakat distribution program. LAZ Al Azhar also has social indicators as a measure of the success of the program. Indicators of success in zakat management have been determined, both in terms of distribution and empowerment. For consumptive and productive zakat, each has different indicators to measure the effectiveness and success of the use of zakat funds (Ansor, 2024).

LAZ Al Azhar provides various social benefits to the community through programs that integrate economic empowerment, education, health, and sharia-based community development. Indicators of program success are seen from the target achievement of beneficiaries. For example, if the target set is 10.000 beneficiaries, then success will be measured based on whether that number is achieved. If the target is achieved, then the program is considered successful, but if it is not achieved, the obstacles will be analyzed. In the following year, new formulation steps will be made to ensure that the target achievement can be met (Sugiyanto, 2024). Based on the analysis, overall LAZ Al Azhar has met criterion 11 in ZCP 10. This is because LAZ Al Azhar has followed the direction in accordance with zakat laws and regulations, namely having clear social benefit indicators to

measure the social benefits and impacts of zakat programs, as well as conducting continuous evaluation and improvement. However, the author still does not have information regarding the availability of policy documents regarding the social benefit indicators that LAZ Al Azhar must achieve.

### ***Internal Supervisory Mechanism and Implementation of the Prudential Principle***

Internal supervision ensures that zakat management activities are in accordance with sharia guidelines through sharia audits (Zulaekah et al., 2022). The principle of prudence is applied with accuracy, transparency, and responsibility, including the preparation of accurate financial reports to support the distribution of zakat according to its objectives (Wildan et al., 2023).

In criterion 14 of ZCP 10, it is stated that zakat supervisors determine that zakat institutions must have policies and processes so that no party takes advantage of negative distribution arrangements. At LAZ Al Azhar, the policy to prevent negative misuse of zakat distribution arrangements can be seen from the zakat distribution policy, which is designed to prioritize asnaf in accordance with sharia principles. To prevent potential misuse, LAZ Al Azhar implements a data verification process. Beneficiary data is verified directly through field surveys or supporting documents to ensure they are on target. The policy for determining mustahik at LAZ Al Azhar is through an interview process, assessment, and field survey from a team of surveyors to find out the truth of the data (Sugiyanto, 2024). Ulil's statement, namely, to clarify this:

*“For the determination of mustahik, we have a scoring in the form of a questionnaire format, which can later be a benchmark or a parameter for determining our mustahik. If there is a mustahik who submits a request for assistance to us, then we survey, assess, and assess related to, for example, their income, religion, place of residence, and so on”.*

Based on the analysis, overall LAZ Al Azhar has met criterion 14 in ZCP 10. This is because LAZ Al Azhar has followed the directions in accordance with zakat laws and regulations by having a clear distribution process policy, by verifying data, and ensuring that zakat distribution is carried out with high transparency and accountability.

In criterion 15 of ZCP 10, it is stated that Sharia laws and regulations, and Zakat supervisors, determine appropriate precautionary requirements to control and limit large distributions to one party or a group of related parties. Supervisors also determine that zakat institutions unite related party distributions on an ongoing basis. In this case, the precautionary principle is applied by LAZ Al Azhar. LAZ Al Azhar undergoes several types of audits, including Sharia audits and financial audits. At the internal level, supervision is carried out by the Sharia Supervisory Board, which routinely monitors the activities of the institution. In addition, they are also audited by the Public Accounting Firm, which in the last two years has received an unqualified opinion. The Ministry of Religion and Baznas carry out other external audits. Overall, in one year, LAZ Al-Azhar underwent four types of audits, with the results being considered good (Ansor, 2024). In addition, the matter of audits was also conveyed by Huda, namely:

*“The first is not to ignore audits. There are two categories of audits, internal audits and external audits. Audits of zakat institutions also have two aspects. So from the audit side, the Sharia side, and the financial side. It is even better when an external audit is carried out. When this external audit is carried out, a truly independent person looks at*

*the institution. So I have to say that he will be very objective when he sees the problem.”*

Based on the analysis, overall LAZ Al Azhar has met criteria 15 in ZCP 10. This is because LAZ Al Azhar has followed the direction in accordance with zakat laws and regulations by implementing the principle of prudence through layered audits, internal and external supervision, and evaluation. However, the author still does not have information regarding the availability of policy documents regarding the appropriate prudential requirements to control and limit the distribution of zakat in large amounts.

In criterion 16 of ZCP 10, it is stated that if there are no national regulations on zakat, procedures and mechanisms for evaluating zakat distribution must be regulated in the founding documents of the zakat organization. In Indonesia, national regulations on zakat, procedures, and distribution evaluation mechanisms are contained in Law Number 23 of 2011 concerning Zakat Management in Article 19, namely that LAZ is required to report the implementation of audited zakat collection, distribution, and utilization to Baznas periodically. This is clarified by what was conveyed by (2024) that LAZ Al Azhar must update reports to Baznas every three months, which includes information on the amount of fundraising, distribution, utilization, and management of funds. The report is submitted through SIMBA, where the required data is taken from the system. SIMBA is a system designed and developed to store data and information owned by Baznas nationally. Based on the analysis, overall LAZ Al Azhar has met criterion 16 in ZCP 10 by implementing an evaluation mechanism in the form of annual meetings, periodic reports to Baznas, with the use of SIMBA. LAZ Al Azhar not only organizes internal evaluations but also ensures compliance with existing laws and regulations, with structured and accountable reports.

### ***Measuring the Effectiveness of Distribution Management Using ACR Calculations***

The ratio of effectiveness of zakat fund absorption, known as the Allocation to Collection Ratio (ACR), is used to measure the extent to which a zakat institution is able to distribute zakat funds. This ratio is calculated by dividing the total funds distributed by the total funds collected. (Bahri & Arif, 2020).

$$\text{ACR formula} = \frac{\text{Total Distribution}}{\text{Total Receipts}} \times 100\%$$

In criterion 9 of ZCP 10, it is explained that Zakat supervisors assess the level of distribution management using the allocation to collection ratio (ACR). This ratio calculates the ability of zakat institutions to distribute zakat funds by dividing total distribution by total collection. ACR is expressed as a percentage that can be categorized as follows:

- ≥ 90 % : very effective
- 70 – 89 %: effective
- 50 – 69 %: quite effective
- 20 – 49 %: below expectations
- < 20: ineffective

The author uses ACR to measure the level of effectiveness of zakat distribution at LAZ Al Azhar. Based on the 2020 financial report, LAZ Al Azhar received zakat funds of IDR 14,611,949,550 and a distribution of IDR 14,238,868,520, which is included in the very effective category with a result of 97.45%. In 2021, based on the financial report, LAZ Al Azhar received zakat funds of IDR 19,034,634,791 and a distribution of IDR 17,318,243,420, which is included in the very effective category with a result of 90.98%. In 2022, based on

the financial report, LAZ Al Azhar received zakat funds of IDR 20,137,924,631 and a distribution of IDR 21,076,369,417, which is included in the very effective category with a result of 104.7%. In 2022, LAZ Al Azhar may have zakat funds that have not been distributed from the previous period (carry over). These funds are then distributed in the current period, so that the total distribution is greater than the funds collected in the 2022 period. The effectiveness of zakat distribution at LAZ Al Azhar during the three years can be considered very effective, reflecting efficient management in distributing zakat to mustahik. Thus, LAZ Al Azhar has met criterion 9 in ZCP 10. Overall, the governance of zakat distribution at LAZ Al Azhar has met all criteria of ZCP 10.

## Conclusion

The zakat distribution at LAZ Al Azhar follows two main approaches: consumptive zakat, which addresses immediate needs like supporting the poor, orphans, and post-disaster recovery, and productive zakat, which focuses on long-term empowerment through education, skills development, and economic growth. The study finds that LAZ Al Azhar largely meets the criteria of ZCP 10, demonstrating effective zakat governance with transparency, accountability, and efficiency, especially in its zakat distribution measured by ACR from 2020 to 2022. However, the documentary verification of practices remains limited, with some gaps in supporting documents. The theoretical contribution of this study lies in emphasizing the importance of balancing short-term relief and sustainable community development through zakat. Policy implications suggest that while LAZ Al Azhar has made progress, further improvements in documentation and transparency are necessary to ensure the full accountability of zakat management and align it with both regulatory standards and community needs.

## References

- Al-Homaidi, E. A., Tabash, M. I., Allamy, K. K., & Ahmad, A. (2020). The extent of voluntary disclosure in the annual reports of Islamic banks: Empirical evidence from Yemen. *Banks and Bank Systems*, 15(1), 167–184. [https://doi.org/10.21511/bbs.15\(1\).2020.16](https://doi.org/10.21511/bbs.15(1).2020.16)
- Alam, A., Nizam, R. S., & Hidayat, M. T. (2021). The Role of Islamic Microfinance Institution in Empowering Indonesian Fishing Communities. *Universal Journal of Accounting and Finance*, 9(2), 178–183. <https://doi.org/10.13189/UJAF.2021.090205>
- Ali, M. (2019). Governance and Good Governance: A Conceptual Perspective. *Journal of Public Administration and Governance*, 10(1), 65–77.
- Allah Pitchay, A., Abdul Rahman, M., & Azhar, Z. (2024). Alleviating Financial Education Debt through Zakah: Proposing HOPE Model to Public Higher Education Institution. *Qualitative Research in Financial Markets*, 16(5). <https://doi.org/10.1108/QRFM-01-2024-0021>
- Arfah, A., Olilingo, F. Z., Syaifuddin, S., Dahliah, D., Nurmiati, N., & Putra, A. H. P. K. (2020). Economics During Global Recession: Sharia-Economics as a Post COVID-19 Agenda. *Journal of Asian Finance, Economics and Business*, 7(11), 1077–1085. <https://doi.org/10.13106/jafeb.2020.vol7.no11.1077>
- Aswad, M. (2021). ZAKAT DAN KEADILAN SOSIAL: OPTIMALISASI PENGELOLAAN ZAKAT PROFESI UNTUK PEMBERDAYAAN UMAT. *Asy Syar'iyah: Jurnal Ilmu Syari'ah Dan Perbankan Islam*, 6(1), 1–22.
- Azharun. (2023). *Fatwa Terbaru MUI Nomor 83 Tahun 2023: Mendukung Agresi Israel ke Palestina Hukumnya Haram*. Mui.or.id.
- Bahri, E. S., & Arif, Z. (2020). Analisis Efektivitas Penyaluran Zakat pada Rumah Zakat. *Al*

- Maal: Journal of Islamic Economics and Banking*, 2(1), 13. <https://doi.org/10.31000/almaal.v2i1.2642>
- Bahri, E. S., & Khumaini, S. (2020). Analisis Efektivitas Penyaluran Zakat pada Badan Amil Zakat Nasional. *Al Maal: Journal of Islamic Economics and Banking*, 1(2), 164. <https://doi.org/10.31000/almaal.v1i2.1878>
- Batubara, T. R., & Syahbudi, M. (2022). Operasional Badan Amil Zakat Nasional (Baznas) Dalam Penghimpunan serta Penyaluran Dana Zakat di Kota Pematangsiantar. *El-Mujtama: Jurnal Pengabdian Masyarakat*, 3(1), 106–115. <https://doi.org/10.47467/elmujtama.v3i1.2273>
- Chandrawati, N. H. T. B. antara K. I. dengan M. K. (2021). Menelaah Hubungan Timbal Balik antara Konflik Internal dengan Masalah Kemiskinan. *Global: Jurnal Politik Internasional*, 8(1). <https://doi.org/10.7454/global.v8i1.244>
- Che Mohd Salleh, M., & Chowdhury, M. A. M. (2020). Technological Transformation in Malaysian Zakat Institutions. *International Journal of Zakat*, 5(3), 44–56. <https://doi.org/10.37706/ijaz.v5i3.263>
- Diana, A. N. (2023). ANALISIS ZAKAT CORE PRINCIPLES (ZCP) PADA BADAN AMIL ZAKAT NASIONAL DI EKS KARESIDENAN BANYUMAS. *Jurnal Ekonomi, Bisnis, Dan Akuntansi (JEBA)*, 25(1), 19–27.
- Fitriani, D. D., & Rohman, A. (2023). Efektivitas Pendistribusian Dana Zakat Dalam Pemberdayaan Ekonomi Mustahik Dengan Pendekatan Zcp Poin 10 Baznas Jombang. *Edunomika*, 08(01), 5.
- Guest, G., Bunce, A., & Johnson, L. (2006). How Many Interviews Are Enough? An Experiment with Data Saturation and. *Field Methods*, 18(59). <https://doi.org/10.1177/1525822X05279903>
- Haikal, M. (2023). Peran Zakat Dalam Pengentasan Kemiskinan Masyarakat Di Aceh. *AT-TASYRI' Jurnal Ilmiah Prodi Muamalah*, 15(2), 246–258.
- Hudaefi, F. A., & Beik, I. S. (2020). Digital zakāh campaign in time of Covid-19 pandemic in Indonesia: a netnographic study. *Journal of Islamic Marketing*. <https://doi.org/10.1108/JIMA-09-2020-0299>
- Ilzam Harahap, M. (2023). Neraca Analisis Efektivitas Penyaluran Zakat Menggunakan Metode Zakat Core Principles Oleh BAZNAS Deli Serdang. 419(2), 419–427.
- Indriana, M. M., & Rohim, A. N. (2025). Analysis of Good Amil Governance Implementation in Mosque-Based Amil Zakat Institution. *Journal of Muslim Philanthropy and Civil Society*, 9(1), 6–29.
- Iswandi, A. (2021). Analisis Pengelolaan Manajemen Sumber Daya Manusia (Sdm) Dalam Upaya Meningkatkan Kinerja Dan Motivasi Melalui Reward System (Artikel Studi Manajemen Sumber Daya Manusia). *Jurnal Ilmu Hukum, Humaniora Dan Politik*, 1(3), 280–288. <https://doi.org/10.38035/jihhp.v1i3.683>
- Khairani, N. (2024). *Pemanfaatan Senif Penerima Zakat Dari Riqob Untuk Penyelesaian Social Economy Development*. 4, 3468–3476.
- LAZ Al Azhar. (2022). *Bersama Gemilangkan Indonesia (Company Profile LAZ Al Azhar)*. [www.lazalazhar.org](http://www.lazalazhar.org).
- Mohiuddin, A. G., & Abolola, I. M. S. (2025). Blockchain Technology for Efficient Zakat Management in India: An Exploratory Study. *Journal of King Abdulaziz University, Islamic Economics*, 38(1), 95–120. <https://doi.org/10.4197/Islec.38-1.5>
- Mooneeram-Chadee, V. (2020). The regulation of Islamic banking in Mauritius. *ISRA International Journal of Islamic Finance*, 12(2), 265–280. <https://doi.org/10.1108/IJIF-09-2019-0139>
- Pahlevi, R. W. (2020). *Tata Kelola Perusahaan Perspektif Islam* (Lita (ed.)). Stelkendo Kreatif.

- Prayudi, A., Rosyetti, & Misdawita, M. (2023). Pengaruh Zakat Konsumtif, Zakat Produktif, dan Program Keluarga Harapan Terhadap Kemiskinan di Kabupaten Rokan Hulu. *Jurnal Tabarru' : Islamic Banking and Finance*, 6(2), 841–855.
- Pusat Kajian Strategi Baznas. (2019). *Indeks Implementasi Zakat Core Principle Organisasi Pengelola Zakat*.
- Riyadi, A. H., Abdukad, A. A. S., Saif, B. M., Takow, H. A., & Sharofiddin, A. (2021). The Effect of Utilizing Zakat Fund on Financing Production to Achieving Social Welfare: in Indonesia as a Case Study. *Journal of Islamic Finance*, 10(1), 019–029.
- 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>
- Sanjaya, D. (2023). *Korupsi Dana Zakat Rp 1,2 M, Eks Ketua Baznas Tanjabtim Jadi Tersangka*. Detik.Com.
- Sarmada, Z. M., & Candrakusuma, M. (2021). Sinergi Amil Zakat Indonesia : Kontekstualisasi Konsep. *Al-Mabsut: Jurnal Studi Islam Dan Sosial*.
- Siagian, S., & Marliyah. (2020). Analisis Efektivitas Penyaluran Zakat Pada Baznas Kabupaten Langkat Analysis of the Effectiveness of Zakat Distribution in Baznas , Langkat Regency. *Jurnal Ekonomi Syariah, Akuntansi Dan Perbankan, Vol. 5, Issue. 2. ANALISIS*, 5(2), 223.
- Tambunan, J. (2021). Memaksimalkan Potensi Zakat Melalui Peningkatan Akuntabilitas Lembaga Pengelola Zakat. *Islamic Circle*, 2(1), 118–131. <https://doi.org/10.56874/islamiccircle.v2i1.498>
- Tlemsani, I. (2023). Revisiting Zakat with a distribution of weighted Shapley value. *International Journal of Islamic and Middle Eastern Finance and Management*, 16(6), 1141–1158. <https://doi.org/10.1108/IMEFM-11-2022-0430>
- Wasik, A. (2020). MENELAAH KEMBALI PRINSIP ZAKAT PRODUKTIF (Upaya Mengubah Masyarakat Konsumtif Menuju Masyarakat Produktif). *Al-Hukmi: Jurnal Hukum Ekonomi Syariah Dan Keluarga Islam*, 1(2), 159–176. <https://doi.org/10.35316/alhukmi.v1i2.1179>
- Zulfikar, M. (2024). *Baznas: Potensi zakat di Indonesia mencapai Rp327 triliun*. Antaranews.Com.
- Zulianna, E., & Priyatno, P. D. (2022). Optimalisasi Pendistribusian ZIS dalam Pengentasan Kemiskinan Berdasarkan Perspektif Maqashid Syariah di Baznas Kota Bogor. *NUKHBATUL 'ULUM: Jurnal Bidang Kajian Islam*, 8(2), 146–157. <https://doi.org/10.36701/nukhbah.v8i2.641>