

Analysis of Zakat Distribution Accountability at BAZNAS Sukabumi City Based on the *Hadd Kifayah* Perspective

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***Abstract:** Zakat plays a strategic role in poverty alleviation, yet national zakat collection realization has only reached 5.6% of its potential. Strong administrative accountability does not necessarily reflect substantive effectiveness in improving mustahik welfare. This study aims to analyze the implementation of zakat distribution accountability at BAZNAS Kota Sukabumi, the welfare level of mustahik based on the Had Kifayah perspective, and the contribution of accountability to that welfare. The study employs a qualitative descriptive method with a case study design. Data were collected through in-depth interviews with six informants (two BAZNAS staff and four mustahik), observation, and documentation, then analyzed using Ellwood's (1993) four accountability dimensions and the seven Had Kifayah dimensions from Puskas BAZNAS (2024). The results show that zakat distribution accountability at BAZNAS Kota Sukabumi has been adequately implemented, marked by an unqualified (WTP) audit opinion for ten consecutive years, a seven-stage distribution SOP, and the integration of Had Kifayah into mustahik assessment. However, program and policy evaluation remains output-oriented rather than outcome-oriented. In terms of welfare, the housing and transportation dimensions were fulfilled for nearly all informants, while the food dimension showed the largest gap. Program accountability provided the most direct contribution to mustahik fulfillment of Had Kifayah. This study recommends the systematic development of an outcome evaluation system based on Had Kifayah.*

Keywords: *accountability, zakat distribution, Had Kifayah, mustahik, BAZNAS*

A. INTRODUCTION

Zakat is one of the pillars of Islam, playing a strategic role in alleviating poverty and fostering community welfare, while simultaneously serving as an instrument for wealth redistribution and a social safety net, as stipulated in Surah At-Taubah, verse 60. Zakat management in Indonesia is governed by Law Number 23 of 2011 concerning Zakat Management, which mandates the

National Zakat Agency (BAZNAS) as the institution responsible for managing zakat down to the city and regency levels. Indonesia's zakat potential reaches IDR 327.6 trillion annually; however, actual collection stands at only IDR 18.3 trillion, or approximately 5.6% of the total potential (BAZNAS, 2024). This gap indicates that zakat management still faces serious challenges regarding both collection and distribution—the latter requiring assurance that funds reach the intended recipients (*mustahik*) and generate tangible impact.

Accountability is a primary prerequisite for ensuring zakat funds are distributed to the right targets. According to Ellwood (1993), as cited in Mardiasmo (2009), public accountability encompasses four dimensions: accountability for honesty and legality, process accountability, program accountability, and policy accountability. However, research by Nofiansyah and Pramono (2024) covering 21 provincial BAZNAS offices found that, although financial reporting accountability and transparency were rated as excellent, accountability actually had a negative impact on distribution performance. These findings indicate that sound administrative accountability does not necessarily reflect substantive effectiveness in distribution.

This substantive benchmark is found in the concept of *Had Kifayah*—a minimum standard of living requirements that must be met for an individual or family to live a decent life in accordance with Sharia principles. Unlike the Poverty Line (GK), which measures only minimum food and non-food needs, *Had Kifayah* is more comprehensive, encompassing seven dimensions: food, housing, clothing, education, health, transportation, and religious observance (Puskas BAZNAS, 2024). The national average *Had Kifayah* in 2024 stood at IDR 4,615,749 per family per month, while in West Java Province, it was IDR 4,469,094 per family per month.

BAZNAS Sukabumi City has demonstrated a strong commitment to administrative accountability, evidenced by an Unqualified Opinion (*Wajar Tanpa Pengecualian* or WTP) for ten consecutive years up to 2024 and a nomination for the Best Distribution Ratio at the 2022 BAZNAS West Java Awards. However, the number of beneficiaries has declined significantly—from 58,762 people in 2022 to 20,589 in 2024—while there has been no adequate assessment of whether *mustahik* (zakat recipients) have actually attained the standard of living sufficiency defined by *Had Kifayah* following the distribution of aid. Previous research on zakat distribution accountability and *Had Kifayah* has examined these aspects separately; to date, no study has integrated the two within the context of BAZNAS Sukabumi City.

Given this gap, this study aims to: (1) analyze the implementation of zakat distribution accountability at BAZNAS Sukabumi City; (2) analyze the welfare level of *mustahik* from the perspective of *Had Kifayah*; and (3) analyze the contribution of zakat distribution accountability to *mustahik* welfare based on the *Had Kifayah* perspective. This research is expected to make a theoretical contribution by integrating the concept of *zakat* institution

accountability with Islamic welfare standards, while also offering practical benefits to BAZNAS Sukabumi City by serving as a basis for evaluating distribution policies to ensure greater accountability and tangible impact.

B. METHODS

This study employs a descriptive qualitative method with a case study design, aiming to provide an in-depth description of the accountability phenomenon regarding **zakat** distribution from the perspective of **Had Kifayah** (Sugiyono, 2023). The research was conducted at BAZNAS Sukabumi City, located at the Islamic Center Building, Jl. Veteran II No. 2, Sukabumi City, West Java.

Research subjects were selected using purposive sampling, comprising six informants: the Head of the Distribution Division (INF-01), the Head of the Treasury, Finance, and Reporting Division (INF-02), and four **mustahik** (beneficiaries) from the **fakir** (destitute) and **miskin** (poor) categories who received assistance through the Z-Mart Program (INF-03, INF-06), Health Assistance (INF-04), and Uninhabitable House Renovation Assistance (**Rutilahu**) (INF-05). The number of informants was determined based on data sufficiency – specifically, the point at which the information obtained reached saturation and no new information emerged.

Primary data were collected through three techniques: observation of the **zakat** distribution process and **mustahik** verification mechanisms; in-depth interviews with the six informants; and documentation, including annual reports, financial statements, and distribution data by program. Secondary data were obtained from literature, scientific journals, and data from Statistics Indonesia (BPS). Triangulation – specifically source triangulation and technique triangulation – was employed to ensure data credibility.

Data analysis followed the Miles and Huberman model, consisting of data reduction, data display, and conclusion drawing. Data reduction involved sorting the results of interviews, observations, and documentation based on their relevance to Ellwood’s (1993) four dimensions of accountability and the seven dimensions of **Had Kifayah**. The welfare level of **mustahik** (zakat recipients) is assessed by comparing the informants' actual expenditure in each dimension against the West Java Province **Had Kifayah** standard – set at IDR 4,469,094 per family per month or IDR 1,006,553 per capita per month (Puskas BAZNAS, 2024) – as presented in Table 1.

Table 1. West Java **Had Kifayah** standard by dimension

Dimensi	Per Keluarga/Bulan	Per Kapita/Bulan
Makanan	Rp3.148.973	Rp915.927
Tempat Tinggal	Rp617.044	Rp617.044
Pakaian	Rp122.455	Rp52.233
Pendidikan	Rp266.667	Rp154.167

Kesehatan	Rp140.000	Rp35.000
Transportasi	Rp79.304	Rp19.826
Ibadah	Rp94.651	Rp25.401

Sumber: Puskas BAZNAS, Kajian Had Kifayah 2024 (diolah penulis, 2026)

2.1 Population and Sample

The population in this study includes all operational reports of the cooperative since its formal establishment. The sampling technique used purposive sampling with the following criteria:

1. Availability of continuous monthly financial reports.
2. Internally verified annual governance reports.
3. Completeness of research variables during the observation period.

Based on these criteria, a time series data sample of 36 months (3 years of continuous observation) was obtained.

2.2 Data Analysis Model

1. Profile and Distribution Performance of BAZNAS Sukabumi City

BAZNAS Sukabumi City is the official city-level zakat management institution established under Law Number 23 of 2011 and the Regulation of the Director General of Islamic Community Guidance Number DJ.II/37 of 2015. In 2024, BAZNAS Sukabumi City successfully collected zakat, infaq, and alms (ZIS) funds totaling Rp6,956,173,384, with total disbursements amounting to Rp6,920,320,414, representing a distribution ratio of 99.48%. Trends in collection and distribution during the 2022–2024 period are presented in Table 2.

Table 2. Realization of ZIS collection and distribution by BAZNAS Sukabumi City, 2022–2024

Tahun	Penghimpunan	Penyaluran	Rasio	Penerima Manfaat
	Rp	Rp	%	
2022	6.921.012.327	5.654.379.448	81,69	58.762 orang
2023	6.656.646.750	6.656.646.750	100	41.718 orang
2024	6.956.173.384	6.920.320.414	99,48	20.589 orang

Source: BAZNAS Sukabumi City Annual Reports, 2022–2024

A high distribution ratio indicates the institution's capacity to distribute funds in accordance with regulations. However, the number of beneficiaries declined significantly from 58,762 (2022) to 20,589 (2024); preliminary interviews suggest this was due to improved economic conditions among some *mustahik* (eligible recipients) and the fact that some *mustahik* were no longer included in the records.

2. Implementation of Zakat Distribution Accountability

The honesty and legal accountability of BAZNAS Sukabumi City are evidenced by the consistent receipt of an Unqualified Opinion (WTP) from a Public Accounting Firm for ten consecutive years, compliance with PSAK 109 (Accounting for Zakat and Infaq/Sadaqah), the conduct of internal audits via

the Internal Audit Unit (SAI) at least once a month, and a clear segregation of duties among those who receive, verify, and distribute funds. An internal informant emphasized that the consistent WTP opinion reflects the financial statements' conformity with applicable accounting standards and the absence of irregularities in fund management.

Process accountability is realized through a seven-stage distribution Standard Operating Procedure (SOP)—encompassing submission and documentation, administrative verification, leadership approval, field assessment, amount determination, disbursement, and finally distribution and documentation—with a standard completion time of approximately one week and a two-day rapid response mechanism for emergencies. The *Had Kifayah* instrument, based on seven dimensions of need, serves as the standard for assessing beneficiary eligibility, combined with a decile-based approach to determine the type of assistance appropriate to the level of vulnerability. Challenges encountered include limited human resources for assessments and the inconsistent application of the *Had Kifayah* instrument across all program types, particularly emergency assistance programs.

Program accountability is reflected in the tangible benefits of three main programs: the Z-Mart Program, which provides capital assistance and business shelving to small-scale traders; the Health Assistance Program, which covers medical treatment and routine check-up costs; and the *Rutilahu* Assistance Program, which renovates uninhabitable homes. However, the current program success evaluation system remains output-oriented—focusing on the volume of funds distributed and the number of beneficiaries—and does not yet measure outcomes in terms of changes in the beneficiaries' welfare conditions based on the seven dimensions of *Had Kifayah*. Policy accountability is realized through the formulation of the Annual Work Plan and Budget (RKAT)—involving all divisions—and the integration of the West Java Province *Had Kifayah* value (Rp4,469,094 per family per month) as the standard for determining *mustahik* eligibility. However, the application of *Had Kifayah* within the policy currently addresses only the input stage and has not yet been utilized as an instrument for evaluating outcomes following distribution. Furthermore, *muzakki* and *mustahik* have not been involved in the process of formulating distribution policies.

3. Welfare Level of *Mustahik* from the Perspective of *Had Kifayah*

An analysis of welfare levels was conducted on four *mustahik* informants (INF-03 to INF-06) by comparing actual expenditures across the seven dimensions of *Had Kifayah* against the West Java Province standard. The summarized results are presented in Table 3.

Table 3. Summary of *mustahik* welfare levels based on the seven dimensions of *Had Kifayah*

Dimensi	INF-03	INF-04	INF-05	INF-06
Makanan	x	x	x	v
Tempat Tinggal	v	v	v	v
Pakaian	x	x	v	v
Pendidikan	v	x	v	v
Kesehatan	x	x	v	v
Transportasi	v	x	v	v
Ibadah	v	x	v	v

Source: Compiled by the author from interview results, 2026

Note: V = Met; X = Not Met

The housing dimension was met for all informants, as all four occupied homes they owned, had inherited, or had renovated through the *Rutilahu* (Uninhabitable House Renovation) program, thereby incurring no rental costs. The transportation dimension was also met for nearly all informants, as their daily mobility needs were relatively low due to the proximity of their homes to public facilities. Conversely, the food dimension represented the largest gap: three of the four informants fell short of the standard of IDR 3,148,973 per family per month, with actual expenditures ranging from IDR 600,000 to IDR 1,000,000 per month. The dimensions of clothing, education, healthcare, and religious observance were met to varying degrees, depending on family size, the types of programs received, and the income characteristics of each informant. Among the four informants, only one (INF-06) met all seven *Had Kifayah* dimensions.

4. The Contribution of Accountability to *Mustahik* Well-being

Accountability regarding honesty and legal compliance contributes indirectly by serving as an enabling condition; it maintains the trust of *muzakki* (zakat payers), thereby ensuring the continued availability of zakat funds for distribution. Process accountability contributes to accurate targeting through verification based on *Had Kifayah* (the standard of sufficiency) and the involvement of local administrative units (such as *kelurahan* or RT/RW) as witnesses, although its implementation is not yet uniform across all program types.

Program accountability makes the most direct and measurable contribution to meeting the **Had Kifayah** needs of **mustahik** (zakat recipients). The Z-Mart program contributes to enhancing economic capacity, which indirectly supports the food and education dimensions; the Health Assistance program contributes directly to the health dimension—as experienced by INF-04, who relies on routine medical check-ups; and the **Rutilahu** (Uninhabitable Housing) program contributes directly to the housing dimension through the renovation of INF-05’s home. This pattern reveals a clear correlation: **Had Kifayah** dimensions supported by BAZNAS programs are better fulfilled.

Policy accountability contributes through the integration of **Had Kifayah** as a standard for determining **mustahik** eligibility and the use of decile-based policies; however, its contribution remains limited to the input aspect, as it does not yet encompass systematic post-distribution outcome evaluations. Overall, these findings confirm previous research (Nofiansyah & Pramono, 2024) indicating that administrative accountability does not automatically reflect substantive distribution effectiveness; consequently, developing a **Had Kifayah**-based outcome evaluation system is the crucial next step.

4. Conclusions and Recommendations

Accountability in the distribution of **zakat** by BAZNAS Sukabumi City has been adequately implemented across all four of Ellwood’s (1993) dimensions. This is evidenced by an Unqualified Opinion (**WTP**) maintained for ten consecutive years, a seven-stage distribution Standard Operating Procedure (SOP), and the integration of the **Had Kifayah** (minimum standard of living) benchmark into the assessment of **mustahik** (beneficiaries); however, program and policy evaluations remain output-oriented. The welfare status of **mustahik** varies across dimensions: housing and transportation needs are met for nearly all informants, whereas food security represents the largest gap, with only one out of four informants meeting all seven **Had Kifayah** dimensions. Accountability contributes positively to **mustahik** welfare, with program accountability offering the most direct and measurable contribution, while policy accountability remains limited to input aspects.

Based on these conclusions, it is recommended that BAZNAS Sukabumi City strengthen its post-distribution monitoring and evaluation by utilizing **Had Kifayah** indicators in a more structured manner, ensuring that program success is not measured solely by the volume of distributed funds. **Mustahik** are expected to utilize the **zakat** assistance in accordance with program objectives to foster sustainable economic self-reliance. Future researchers are advised to expand the sample size and extend the research timeframe to obtain a more comprehensive overview of the impact of **zakat** distribution on the attainment of **Had Kifayah** standards.

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