



**IMPLEMENTATION OF ACCOUNTABILITY AND TRANSPARENCY
PRINCIPLES BY PRODUCTIVE ZAKAT RECIPIENTS AT BADAN AMIL
ZAKAT NASIONAL (BAZNAS) KOTA GORONTALO**

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Abstract

Productive zakat serves as an empowerment instrument for mustahik at BAZNAS Kota Gorontalo, yet the implementation of accountability and transparency at the recipient level remains challenging. This qualitative descriptive study employs a simple success ratio approach to analyze these principles among five micro-entrepreneur mustahik. Results indicate an accountability ratio of 70% (adequate, strong in fund trustworthiness but weak in administrative recording) and transparency ratio of 100% (excellent, achieved through relational and verbal openness). Grounded in Shariah Enterprise Theory, the vertical dimension (to Allah) is robust, while the horizontal dimension (to the institution) requires strengthening. Findings imply the need for basic financial literacy training and sustained light-touch mentoring to enhance program effectiveness.

Keywords: Accountability, Transparency, Productive Zakat, Mustahik, Shariah Enterprise Theory



INTRODUCTION

Zakat constitutes a fundamental pillar of Islamic economics, serving dual roles as an act of worship and a mechanism for wealth redistribution and social justice (Triyuwono, 2015). In Indonesia, zakat governance is regulated by Law No. 23 of 2011 and PSAK 109, which mandate professional management characterized by accountability and transparency. Despite a substantial national zakat potential estimated at Rp327 trillion annually, actual collection remains significantly lower, at approximately Rp41 trillion (BAZNAS, 2024). This gap is partly attributed to persistent public distrust toward zakat institutions, stemming from perceived deficiencies in transparency and accountability (Santoso & Niswatin, 2025).

Productive zakat programs, which provide business capital or assets to mustahik to foster self-reliance and transform them into muzakki, have gained prominence as a sustainable empowerment strategy. In Gorontalo, BAZNAS Kota Gorontalo disbursed Rp154.25 million in productive zakat to 106 micro-entrepreneurs in 2025, offering business assets valued at Rp2–3 million plus Rp500,000 cash for operational support. However, preliminary observations indicate critical challenges: some recipients diverted funds toward consumptive needs, online gambling, or online loan repayments, accompanied by minimal financial recording and transaction documentation. These practices not only undermine the core objective of economic empowerment but also erode muzakki confidence in formal zakat channels (Musa et al., 2025)

Recent studies in the Gorontalo context further highlight these issues. (Santoso et al., 2024) demonstrate that mediating effects of Islamic business success significantly influence the welfare outcomes of productive zakat recipients, yet success is often constrained by low financial literacy and inadequate post-disbursement monitoring. Similarly, (Pilomonu et al., 2021) and (Yusuf et al., 2024) emphasize the role of internal control and community education in zakat fund management, revealing that accountability mechanisms at the institutional level are positive but insufficiently extended to the recipient (mustahik) level, leading to gaps in sustained empowerment.

Against this background, the present study addresses the central research question: To what extent are accountability and transparency principles implemented by productive zakat recipients at BAZNAS Kota Gorontalo? The objective is to analyze the level of implementation at the mustahik micro-level and propose practical recommendations for enhancement. By focusing on the recipient perspective rather than the institutional focus dominant in prior



research this study contributes new insights into the practical application of sharia accounting principles in local productive zakat programs.

LITERATURE REVIEW

Accountability in sharia accounting extends beyond legal compliance to encompass moral and spiritual responsibility (Azwar, 2023). Shariah Enterprise Theory (Triyuwono, 2015) frames accountability as comprising vertical (to Allah) and horizontal (to humans) dimensions. Transparency, as a key component, involves clear, accessible, and consistent disclosure of information to build stakeholder trust (Faizin & Supriyadi, 2023).

Prior research highlights institutional-level accountability, such as internal control and reporting mechanisms (Arifah & Muhammad, 2021). Pilomonu et al. (2021) demonstrated that internal control positively influences zakat fund management in Gorontalo (36.3% contribution), while Pausther et al. (2021) emphasized amanah in distribution processes. Studies on transparency often focus on organizational disclosure and technology use (Yona Andreani & Laylan Syafina, 2022) and (Kusumaningsih & Sudiby, 2023). However, empirical evidence at the mustahik micro-level remains scarce, particularly in regional contexts like Gorontalo. This study fills that gap by examining recipient-level implementation.

RESEARCH METHOD

This qualitative descriptive research adopts a case study design focusing on productive zakat recipients at BAZNAS Kota Gorontalo. Purposive sampling selected five micro-entrepreneurs (saturation achieved after the fifth informant). Primary data were gathered through semi-structured in-depth interviews and direct observation; secondary data from BAZNAS reports and related literature. Data analysis followed Miles and Huberman's model: data reduction, display, and conclusion drawing. A simple success ratio was employed to quantify implementation levels:



Table 1
Accountability Index

Indicators	Score 1	Score 0
Fund Trustworthiness		
Simple Recording		
Transaction Proof		
Mas'uliyah (responsibility to institution)		

$$\text{Accountability Ratio} = \frac{\text{Fulfilled indicators}}{\text{Total informan} \times 4} \times 100\%$$

Table 2
Transparency Index

Indicators	Score 1	Score 0
Openness <i>Sidq</i> (Honestly)		
Progress reporting (Tabligh)		
Accessibility for BAZNAS		

$$\text{Transparency Ratio} = \frac{\text{Fulfilled indicators}}{\text{Total informan} \times 3} \times 100\%$$

Threshold $\geq 75\%$ indicates successful implementation. This approach aligns with Narulitasari et al., (2023) for exploratory zakat studies.

RESULTS AND DISCUSSION

Accountability

The accountability ratio reached 70% (Table 1). All recipients fulfilled fund trustworthiness and responsibility to the institution, utilizing assistance solely for business expansion. However, simple financial recording and transaction proof were only partially met due to low financial literacy and lack of documentation habits.



Tabel 3

Accountability Ratio (Summarized)

Informant's Initial	Accountability Index				Score
	1	2	3	4	
RI	1	0	1	1	3
YL	1	0	1	1	3
LM	1	1	0	1	3
NH	1	0	0	1	2
E	1	1	0	1	3

Transparency

Transparency achieved a perfect 100% ratio (Table 2). Recipients demonstrated full openness during disbursement and monitoring visits, providing clear explanations of business progress without reluctance.

Tabel 4

Transparency Ratio (Summarized)

Informant's Initial	Transparency Index			Score
	1	2	3	
RI	1	1	1	3
YL	1	1	1	3
LM	1	1	1	3
NH	1	1	1	3
E	1	1	1	3



Discussion

The 70% accountability ratio reflects strong moral adherence (trustworthiness 100%) but significant administrative weakness, primarily due to limited financial literacy among micro-entrepreneurs. This finding aligns with Pilomonu et al. (2021) on the role of internal control in zakat management, yet extends the discussion to recipient-level gaps not addressed in institutional-focused studies.

Transparency at 100% is predominantly relational, achieved through direct communication and monitoring access. This supports Andreani & Syafina (2022) and Kusumaningsih & Sudibyo (2023), which link transparency to muzakki trust, although their emphasis on technology contrasts with the informal, face-to-face approach observed here. The reliance on verbal openness without systematic documentation echoes challenges noted by Rosmiati & Emba (2023) in Gorontalo's zakat transparency.

Integration of both principles is complementary yet unbalanced. In Shariah Enterprise Theory (Triyuwono, 2015), vertical accountability (to Allah) is robust through amanah in fund use, while horizontal accountability (to BAZNAS and society) remains weak due to insufficient reporting mechanisms. This pattern is consistent with Ambo et al. (2024) on amanah-driven economic improvement and Pausther et al. (2021) on amanah in distribution, but this study contributes novelty by highlighting the mustahik-micro perspective and the critical role of documentation in bridging the gap.

CONCLUSION

This study has examined the implementation of accountability and transparency principles by recipients of productive zakat at BAZNAS Kota Gorontalo, focusing on the mustahik micro-level—an under-researched perspective in the existing zakat literature. The findings reveal a clear asymmetry in the application of these principles: transparency achieved a perfect ratio of 100%, driven primarily by relational and verbal openness during disbursement and monitoring visits, while accountability reached only 70%, with notable strengths in moral trustworthiness (amanah in fund usage) but significant weaknesses in administrative dimensions such as simple financial recording and retention of transaction proofs.

Theoretically, this study contributes to the literature by applying Shariah Enterprise Theory at the micro-recipient level, illustrating an imbalance between vertical and horizontal accountability dimensions that has been less explored in previous institutional-focused research. Practically, the results underscore the



urgency of bridging this gap to enhance program sustainability: productive zakat cannot achieve its transformative goal—elevating mustahik from dependency to self-reliance and eventual muzakki status—without stronger administrative mechanisms and continuous light-touch mentoring. The reliance on one-time disbursements followed by minimal follow-up further amplifies this need, as mustahik are left largely unsupported in maintaining accountability practices over time.

In conclusion, while BAZNAS Kota Gorontalo has successfully fostered moral commitment and relational transparency among productive zakat recipients, the overall governance of the program remains incomplete without enhanced administrative accountability. Addressing this imbalance through targeted interventions such as mandatory basic financial literacy training at disbursement, community-based volunteer mentoring, and simple digital reporting tools will not only strengthen the horizontal dimension of accountability but also reinforce public trust, increase muzakki participation, and maximize the socio-economic impact of zakat as an instrument of sustainable empowerment in Gorontalo and similar regional contexts.

This research thus reaffirms the centrality of accountability and transparency in realizing the maqashid shariah objectives of zakat, preserving wealth, promoting justice, and uplifting the disadvantaged, while highlighting actionable pathways for zakat institutions to evolve from short-term aid providers to long-term economic enablers.

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