

THE ROLE OF ZAKAT ACCOUNTING TRANSPARENCY AS AN EFFORT TO ALLEVIATE POVERTY: IMPLEMENTATION OF PSAK 409 AT BAZNAS YOGYAKARTA SPECIAL REGION (DIY)

Devi Melindah¹, Mila Ari Sri Mulyani², Arisyah Fitri Andriani³, Indriyani Dwi Rahmawati⁴

^{1,2,3,4}UIN Sunan Gunung Djati Bandung

Email: devimelindah01@gmail.com

Abstract

Poverty is a challenge for the government of the Special Region of Yogyakarta (DIY), which has the highest poverty rate on the island of Java. Zakat as a social financial instrument has the potential to contribute to solving the problem of poverty. This research focuses on the role of transparency in zakat fund accounting through the implementation of PSAK 409 at BAZNAS DIY. Literature study and a qualitative approach were used to examine the implementation of PSAK 409 in the management of zakat funds at BAZNAS Yogyakarta Special Region (DIY) using descriptive analysis techniques. The management of zakat funds at BAZNAS DIY is in accordance with the accounting standards regulated in PSAK 409. Zakat Accounting Transparency at BAZNAS DIY has an important role and contributes to alleviating poverty in the DIY Province region in line with increasing zakat receipts and reducing poverty rates.

Keyword: *Zakat Accounting; PSAK 409; Transparency*

A. INTRODUCTION

Java Island, as the epicenter of the Indonesian economy, faces serious challenges in terms of poverty. Even though Java Island contributes greatly to the national economy, economic inequality remains a major issue (Hidayat, 2024). It is hoped that people's income in various regions will be more evenly distributed, so that economic disparities can be minimized to achieve sustainable prosperity and reduce the potential for social conflict. However, in reality, poverty levels in various provinces on the island of Java still show quite large disparities.

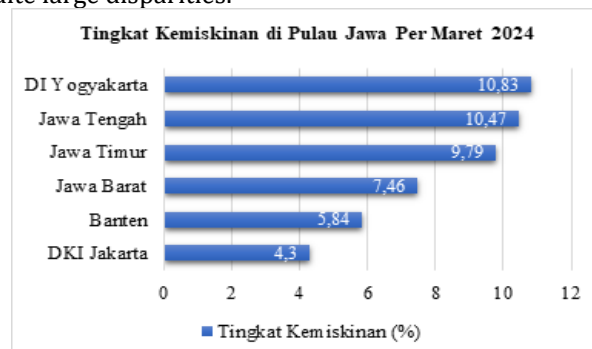


Figure 1. Poverty levels on Java Island March 2024

Source: Databoks (N. Muhamad, 2024)

Based on Figure 1 above, the Special Region of Yogyakarta (DIY), as of March 2024, is the province with the highest poverty rate in Java, with a percentage of 10.83%. This figure indicates that the majority of DIY people are still unable to enjoy the benefits of development fairly and evenly. This condition is a serious challenge, especially amidst the government's efforts to encourage economic equality throughout Indonesia. Even though government programs have been implemented to overcome poverty, the results have not shown a significant reduction signifikan (Pratama et al., 2020).

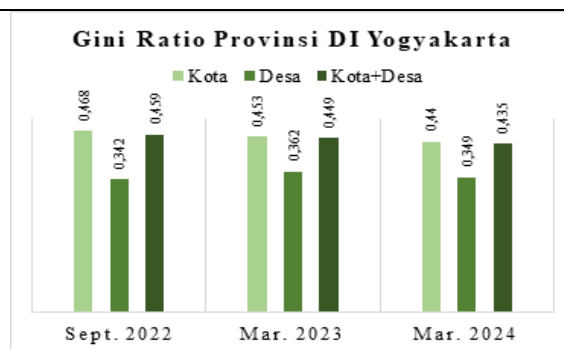


Figure 2. DI Yogyakarta Province gini ratio as of September 2022 - March 2024

Source: Badan Pusat Statistik (processed data) (BPS, 2024)

Based on Figure 2, inequality in DIY is at 0.435, as of March 2024. This figure reflects the quite large inequality in income distribution compared to other provinces on the island of Java. A high Gini ratio indicates a clear income gap between community groups. This condition underscores the need for more effective equality programs and targeted poverty alleviation policies.

In facing this challenge, the Central Government and DIY Provincial Government need to create new, more targeted strategies to reduce poverty and inequality in Yogyakarta Yogyakarta (Pratama et al., 2020). One potential that can be optimized is zakat management. Zakat, as a socio-financial instrument, has great potential to help reduce poverty and economic inequality significantly. With transparent management, institutions such as BAZNAS can play an important role in ensuring that zakat funds are distributed on target and provide maximum benefits to the poor.

The implementation of PSAK 409, which is an accounting standard for zakat funds, aims to ensure zakat funds are recorded and reported systematically. By implementing PSAK 409, BAZNAS DIY can demonstrate transparency in the management of zakat funds. This not only helps maintain public trust, but also increases the accountability of BAZNAS DIY in demonstrating the positive impact of zakat on poverty alleviation (Riswan & Wicaksono, 2024; Sanatha et al., 2023). Thus, it is hoped that zakat can become a more effective instrument in reducing poverty in Yogyakarta.

B. METHOD

This research uses a literature study method with a qualitative approach to examine the implementation of PSAK 409 in the management of zakat funds at BAZNAS Yogyakarta Special Region (DIY) as an effort to alleviate poverty. The library study method is research carried out through collecting, reading, recording and processing library data related to the research object (Zed, 2019). In this research, the data studied comes from secondary data sources, such as books, journals, reports from zakat institutions, relevant official statistical data related to poverty in the Special Region of Yogyakarta (DIY), as well as PSAK 409 documents.

The data analysis technique in this research is descriptive analysis, namely a method for analyzing data by describing the data that has been collected so as to enable conclusions to be drawn (Sugiyono, 2018). This descriptive analysis was applied to describe the suitability of the implementation of PSAK 409 with zakat accounting management practices at BAZNAS DIY. This process was carried out by comparing the standard elements of PSAK 409 with implementation in BAZNAS DIY and analyzing the impact of transparency in implementing PSAK 409 on poverty alleviation efforts in DIY. This analysis aims to understand the role of accounting transparency in strengthening the accountability of BAZNAS DIY, which in turn is expected to strengthen the impact of zakat on the welfare of the poor in DIY.

C. RESULTS AND DISCUSSION

IMPLEMENTATION OF PSAK 409 AT BAZNAS YOGYAKARTA SPECIAL REGION (DIY)

The management of zakat funds at BAZNAS DIY now follows the accounting standards regulated in PSAK 409, which is effective from January 2024. This standard replaces PSAK 109 and aims to strengthen transparency and accountability in the recognition, measurement, presentation and disclosure of ZIS funds received and distributed (S. F. Muhamad, 2024). Based on data analysis, BAZNAS DIY has attempted to comply with PSAK 409 by applying relevant accounting standards in the management and reporting of zakat funds, so that these funds can be managed professionally and can be accounted for.

Table 1. Analysis of the implementation of PSAK 409 at BAZNAS DIY

No	Components of PSAK 409	Description	Implementation at BAZNAS DIY	Suitability
1	Acknowledgment of Zakat Funds	Zakat funds must be recognized when they are received or become the rights of BAZNAS and can be measured reliably.	BAZNAS DIY recognizes zakat receipts as additional zakat funds. 1. recorded according to the amount received. 2. When received non-cash, it is recognized according to the fair value of the asset. 3. Zakat distributed to mustahik is recognized as a deduction from zakat funds.	In accordance
2	Measurement of Zakat Funds	Zakat funds are measured based on fair value when received.	BAZNAS DIY uses fair value determined through the market price method. If the market price method cannot be applied, other valuation methods are relevant and in accordance with PSAK.	In accordance
3	Presentation of Financial Reports	The presentation of financial reports consists of a financial position report, a report on changes in funds, and a cash flow report	BAZNAS DIY presents zakat funds in a financial position report consisting of assets, liabilities and fund balances. The fund change report includes details of zakat funds, infaq/alms funds, amil funds, and use of funds. In the flow statement, reports cash flows from operating activities.	In accordance
4	Disclosure of Zakat Funds	Disclosure of sources of zakat funds and use of zakat funds in financial reports.	BAZNAS DIY discloses information related to zakat fund transactions, including: 1. Describe the receipt of zakat 2. Describe the distribution of zakat, including mustahik mechanisms and criteria. 3. All this information is presented in detail in the financial reports and notes to the financial reports.	In accordance

Based on Table 1, the implementation of PSAK 409 in BAZNAS Yogyakarta Special Region (DIY) shows good compliance in the aspects of recognition, measurement, presentation and disclosure of zakat funds. Each main element of this standard has been implemented according to the guidelines, which means that BAZNAS DIY's zakat financial reporting has been prepared with the principles of transparency and accountability. This ensures that the financial reports of zakat funds can be accepted and trusted by the public, and encourages muzakki participation in distributing their zakat through BAZNAS DIY.

ZAKAT ACCOUNTING TRANSPARENCY AT BAZNAS YOGYAKARTA SPECIAL REGION (DIY)

According to Mardiasmo, transparency is the government's openness in conveying information on public resource management to parties who need it (Nur et al., 2025). In the context of zakat management at BAZNAS DIY, this principle is realized by referring to several indicators from Indri Yuliafitri's research (Jannah & Panggiarti, 2022), namely the provision of timely and easily accessible information, transparency in the collection and distribution of zakat, and openness of institutional policies.

Table 2. BAZNAS DIY accounting transparency indicators

No	Transparency	DIY BAZNAS implementation
----	--------------	---------------------------

Indicator

1	Providing timely and easily accessible information	<ol style="list-style-type: none"> 1. Information on receiving, managing and distributing zakat funds can be accessed via https://diy.baznas.go.id. 2. Types of zakat receipts reported include zakat mal, zakat fitrah, and fidyah. 3. Availability of program information consisting of five categories, DIY Care program, Prosperous DIY program, DIY Taqwa program, Healthy DIY program, and Smart DIY program
2	Transparency in the collection and distribution of zakat	<ol style="list-style-type: none"> 1. Availability of information and access to annual financial audit reports via https://diy.baznas.go.id/keuangan 2. Collection of documentation such as bank statements, checking statements, cash receipts, and cash disbursement records. Documents are recorded in journals and ledgers, with financial reports produced periodically.
3	Openness of institutional policies	Availability of policy information in the management of zakat funds, starting from the stages of collecting funds, distribution, to reporting.

This commitment to transparency is also strengthened by compliance with PSAK 409. This principle is assessed through openness in the public service system and the existence of a reporting mechanism for all forms of irregularities. The transparency efforts implemented by BAZNAS DIY have been recognized through the 2023 sharia audit results award given by the Inspectorate General of the Indonesian Ministry of Religion with the title "Transparent" (BAZNAS Provinsi Daerah Istimewa Yogyakarta, n.d.). This recognition not only increases public trust in BAZNAS DIY but also has the potential to encourage increased awareness of muzakki to channel their zakat through this institution. Thus, it is hoped that zakat receipts at BAZNAS DIY can continue to increase along with better public trust.

THE ROLE OF ZAKAT ACCOUNTING TRANSPARENCY IN POVERTY ALLEVIATION IN THE SPECIAL REGION OF YOGYAKARTA (DIY)

BAZNAS DIY consistently received an Unqualified Opinion (WTP) during the 2017-2023 period (BAZNAS Provinsi Daerah Istimewa Yogyakarta, n.d.). This shows that BAZNAS DIY's financial reports meet applicable accounting standards and are managed with high transparency and accountability, so that they can be trusted by various parties, including muzaki, mustahik, and the wider community (Achmad, 2024). This trust shows that the zakat funds at BAZNAS DIY are managed with high professionalism, ensuring that every rupiah of zakat distributed is used according to the trust received.

Transparency in zakat accounting, especially in BAZNAS DIY, has an important role in alleviating poverty in the DI Yogyakarta region. By presenting financial reports that are clear, detailed and accessible to the public, the public has the opportunity to monitor and understand how zakat funds are managed and allocated. When the public has access to these reports, public trust in BAZNAS DIY increases, because they can see for themselves the real impact of the funds distributed.

This increased trust also has a positive impact on the amount of zakat funds received by BAZNAS DIY, because muzaki feel confident that their donations are distributed effectively and on target. The greater the public's trust, the greater the potential for collecting zakat funds which can be channeled to help mustahik in the DI Yogyakarta area. This is proven by the number of receipts and distribution of zakat funds at BAZNAS DIY which always increases from year to year.



Figure 3. Reception and distribution of DIY BAZNAS zakat funds 2020-2023

Source: BAZNAS DIY Financial Report (data processed) (BAZNAS DIY., 2023)

Thus, BAZNAS DIY not only functions as a zakat distributor, but also as an institution that supports sustainable community welfare through structured and targeted poverty alleviation programs. With larger managed funds, BAZNAS DIY can expand existing poverty alleviation programs, such as assistance with education, health and productive businesses for mustahik. The effectiveness of the use of zakat funds is clear evidence that transparency and accountability are not just administrative demands, but are also determining factors in realizing community welfare. As a result, poverty alleviation programs can be implemented more efficiently and on target, thus contributing directly to reducing poverty rates in DI Yogyakarta.

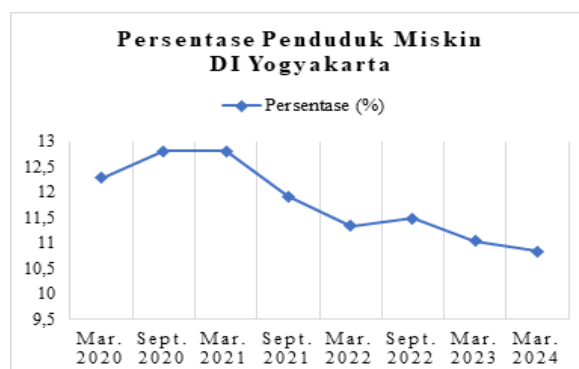


Figure 4. Percentage of poor population in Yogyakarta as of March 2020- March 2024

Source: Badan Pusat Statistik (processed data) (BPS, 2024)

D. CONCLUSION

The management of zakat funds at BAZNAS DIY is in accordance with the accounting standards regulated in PSAK 409. BAZNAS DIY has attempted to comply with PSAK 409 by implementing relevant accounting standards in the management and reporting of zakat funds, so that these funds can be managed professionally and can be accounted for. Transparency in zakat management accounting at BAZNAS DIY is characterized by the provision of timely and easily accessible information, transparency in the collection and distribution of zakat, and openness of institutional policies. The transparency efforts implemented by BAZNAS DIY have been recognized through the 2023 sharia audit results award given by the Inspectorate General of the Indonesian Ministry of Religion with the title "Transparent". BAZNAS DIY not only functions as a zakat distributor, but also as an institution that supports sustainable community welfare through structured and targeted poverty alleviation programs. The BAZNAS DIY poverty alleviation program contributes directly to reducing the poverty rate in DI Yogyakarta.

REFERENCES

Book:

- Sugiyono. (2020). *Metode Penelitian Pendidikan Pendekatan Kuantitatif Kualitatif, dan R&D*. Bandung: Alfabeta.
- Zed, M. (2019). *Metode Penelitian Kepustakaan*. Jakarta: Yayasan Pustaka Obor Indonesia.

Journal Articles:

- Jannah, R., & Panggiarti, E. K. (2022). Transparansi Dan Akuntabilitas Pengelolaan Zis Oleh Baznas Kota Yogyakarta Di Masa Pandemi Covid-19. *Maro: Jurnal Ekonomi Syariah Dan Bisnis*, 5(1), 64–76. <https://doi.org/10.31949/maro.v5i1.2325>
- Nur, N., Alam, S., & Junaid, A. (2025). Analysis of Accounting Treatment for Zakat , Infaq , and Sadaqah Considering on PSAK Number 109 at Zakat Management Organizations. *Golden Ratio of Finance Management*, 5(109), 11–20.
- Pratama, N. B., Purnomo, E. P., & Agustiyara, A. (2020). Sustainable Development Goals (SDGs) dan Pengentasan Kemiskinan Di Daerah Istimewa Yogyakarta. *SOSIOHUMANIORA: Jurnal Ilmiah Ilmu Sosial Dan*, 06(02), 64–74. <https://doi.org/https://doi.org/10.30738/sosio.v6i2.8045>
- Sanatha, E., Effendy, K., & Lukman, S. (2023). Implementation of BAZNAS Policy Overcoming Poverty and Realizing Community Welfare in Karawang District West Java Province. *International Journal of Economics Development Research*, 4(2), 1130–1137. <https://journal.yrpiiku.com/index.php/ijedr/article/view/3592%0Ahttps://journal.yrpiiku.com/index.php/ijedr/article/download/3592/1999>

Government Publications:

- BPS. (2024). *Profil Kemiskinan DI Yogyakarta Maret 2024*. Yogyakarta: BPS
- BPS. (2024). *Tingkat Ketimpangan Pengeluaran Penduduk Indonesia Maret 2023*. Jakarta: BPS
- BAZNAS DIY. (2023). *Laporan Keuangan Tahunan 2020-2023*. Yogyakarta: BAZNAS DIY

Internet Site/Web Page:

- Achmad, N. (2024). *Semakin Dipercaya, Laporan Keuangan 2023 BAZNAS RI Raih Opini Wajar Tanpa Pengecualian*. Badan Amil Zakat Nasional. Diakses pada 11 November 2024. https://baznas.go.id/news-show/Semakin_Dipercaya_Laporan_Keuangan_2023_BAZNAS_RI_Raih_Opini_Wajar_Tanpa_Pengecualian/2446
- BAZNAS Provinsi Daerah Istimewa Yogyakarta. (n.d.). *No Title*. Diakses pada 09 November 2024 <https://diy.baznas.go.id/>
- Hidayat, W. (2024). Dinamika Kemiskinan dan Upah Minimum di Pulau Jawa. *Republika*. Diakses pada 10 November 2024. <https://www.republika.id/posts/49541/dinamika-kemiskinan-dan-upah-minimum-di-pulau-jawa>
- Muhamad, N. (2024). *Yogyakarta, Provinsi Termiskin di Pulau Jawa pada Maret 2024*. Databoks. Diakses pada 10 November 2024 <https://databoks.katadata.co.id/demografi/statistik/f5f3381ec7dc5cd/yogyakarta-provinsi-termiskin-di-pulau-jawa-pada-maret-2024>
- Muhamad, S. F. (2024). Sambut PSAK 409, Baznas harap bisa tingkatkan transparansi ZIS. *ANTARA Kantor Berita Indonesia*. <https://www.antaranews.com/berita/4179036/sambut-psak-409-baznas-harap-bisa-tingkatkan-transparansi-zis>
- Riswan, K. K., & Wicaksono, A. E. S. (2024, November). Baznas highlights role of Islamic philanthropy in fighting poverty. Diakses pada 10 November 2024. *ANTARA Indonesia News Agency*. <https://en.antaranews.com/news/333345/baznas-highlights-role-of-islamic-philanthropy-in-fighting-poverty>