



JOGOKARIYAN MOSQUE ZAKAT MANAGEMENT MODEL

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Abstract

Jogokariyan Mosque is one of Indonesia's leading mosques, renowned for its significant contribution to the Muslim community, particularly in Yogyakarta. Its success is rooted in effective mosque management, particularly regarding zakat. This study aims to analyze the zakat management model at Jogokariyan Mosque and its impact on community participation. While previous studies have been largely descriptive, this study adopts Stewardship Theory to identify the causal mechanisms behind the mosque's success. The findings indicate that the management model consists of four integrated stages: mapping, service, empowerment, and guidance. Central to this model are the zakat database, the zero-balance principle of the Baitul Maal (the central government's trust), and the synergy of the mosque's creed in financial governance. This study contributes to the literature by formalizing a governance-based grassroots zakat management framework, providing a model that can be applied to other mosques to increase zakat trust and compliance.

Keywords: Jogokariyan Mosque, Zakat, Stewardship Theory

Abtrak

Masjid Jogokariyan adalah salah satu masjid terkemuka di Indonesia, terkenal karena kontribusinya yang signifikan terhadap komunitas Muslim, khususnya di Yogyakarta. Keberhasilannya berakar pada pengelolaan masjid yang efektif, khususnya terkait zakat. Penelitian ini bertujuan untuk menganalisis model pengelolaan zakat di Masjid Jogokariyan dan dampaknya terhadap partisipasi masyarakat. Sementara studi sebelumnya sebagian besar bersifat deskriptif, penelitian ini mengadopsi Teori Tata Kelola (Stewardship Theory) untuk mengidentifikasi mekanisme kausal di balik keberhasilan masjid tersebut. Temuan menunjukkan bahwa model pengelolaan terdiri dari empat tahapan terintegrasi: pemetaan, pelayanan, pemberdayaan, dan bimbingan. Inti dari model ini adalah basis data zakat, prinsip keseimbangan nol baitul maal, dan sinergi akidah masjid dalam tata kelola keuangan. Penelitian ini berkontribusi pada literatur dengan memformalkan kerangka kerja pengelolaan zakat akar rumput berbasis tata kelola, menyediakan model yang dapat diterapkan untuk masjid lain guna meningkatkan kepercayaan dan kepatuhan zakat.

Keywords: Masjid Jogokariyan, Zakat, Teori Stewardship

Introduction

Islam consists of three main pillars: the pillars of faith, the pillars of Islam, and the pillars of good deeds. The pillars of good deeds are inner practices that emphasize the fact that every Muslim's worship or activity is seen by Allah. The pillars of faith are inner practices that emphasize the belief in and trust in the six pillars of faith. The pillars of Islam are physical practices that emphasize the five main pillars of worship.

The pillars of Islam that are frequently performed by every Muslim are establishing prayer and paying zakat. Zakat, in the Indonesian context, is often managed by zakat institutions or mosques. One mosque in Indonesia that manages zakat is the Jogokariyan Mosque in Yogyakarta.

In addition to the Jogokariyan Mosque in Yogyakarta, there is also the Al-Falah Mosque in Sragen. The Al-Falah Mosque in Sragen has a sound management strategy that benefits and empowers the surrounding community economically (Muthoifin & Rhezaldi, 2024). Al-Falah Mosque in Sragen and Jogokariyan Mosque in Yogyakarta are both beneficial to Muslims in Indonesia. However, in terms of popularity in the Indonesian context, Jogokariyan Mosque seems to be more popular.

There has been a lot of global research on mosques on various topics. These studies include (Ayşenur Şenel & Bülent Batuman, 2026; Cooper-davies, 2026; Nasery, 2026; Volný, 2026; Wu, 2026). Then for mosque research in a national context, for example research from (Muthoifin & Rhezaldi, 2024).

However, there is a great deal of research specifically addressing zakat management at the Jogokariyan Mosque. This research includes research from (Shafiyah & Fithria, 2023) who found that accountability, transparency of financial reports, and managerial attitudes have a positive influence on the level of trust of muzakki in the Jogokariyan Mosque Zakat Amil Institution. Further studies from (Amarudin & Almustofa, 2024) who found that the increase in the effectiveness of Baitul Maal Masjid Jogokariyan in distributing zakat was by increasing the internal and external quality of Baitul Maal Masjid Jogokariyan. Then research from (Almustofa et al., 2024) shows that the level of effectiveness of Baitul Maal Masjid Jogokariyan in distributing zakat funds is effective, reaching 78%. Lastly, research from (Zayl et al., 2025) who discovered a breakthrough in the management of ZISWAF by the Jogokariyan Mosque management, who have reformed strategies in design, collection, distribution, accountability, and evaluation to increase the mosque's contribution to community life. This effort also has an impact on meeting basic needs and encouraging economic sustainability to achieve community welfare.

Based on the aforementioned research, it can be implicitly concluded that zakat management at the Jogokariyan Mosque is positive and effective. However, there is a significant theoretical gap in understanding how grassroots mosques, as frontline delivery agents, operationalize philanthropic practices to foster sustained community welfare. Jogokariyan Mosque in Yogyakarta has emerged as a unique model of effective local zakat management. Unlike many mosques that prioritize physical construction or the accumulation of cash balances, Jogokariyan focuses on service-oriented initiatives. This study seeks to bridge that gap by applying Stewardship Theory to explain how the mosque's specific management components—such as the "zero-balance principle" and "detailed mapping"—create a virtuous cycle of trust and

participation. Therefore, this research is urgently needed and is expected to fill this research gap.

Literature Review

Jogokariyan Mosque

Jogokariyan Mosque is a mosque located in Yogyakarta Province, specifically in the city of Yogyakarta. A complete profile of Jogokariyan Mosque can be found on its official website or online. In 2016, Jogokariyan Mosque in Yogyakarta was awarded the title of Model Grand Mosque by the Ministry of Religious Affairs of the Republic of Indonesia (Sumardianto, 2022). The Jogokariyan Mosque has been categorized as a civilized and prosperous mosque. Its strategic location allows it to serve its dual function as a place of worship and a place of social service. This means that the mosque is both a place of worship and a social center (Danis & Rozza, 2022). Jogokariyan Mosque has transparency and accountability towards financial reports (Sabili et al., 2023).

Zakat and Mosque Based Philanthropy

Zakat is an obligation for Muslims who meet certain requirements and is a form of worship to Allah. Each country in Asia has a different zakat management system (Firawati, 2024). In addition, Asian countries also face challenges related to zakat. In Bangladesh, for example, the main challenge in local zakat distribution is the lack of a centralized and effective management system, which has given rise to several problems (Farzana & Mindia, 2026). Indonesia has significant zakat potential compared to other countries. However, its governance structure remains inadequate, particularly in terms of the recognition and professionalization of amil (zakat administrators) (Widiastuti et al., 2026). The potential of zakat to harmonize the Muslim economy has not yet been fully utilized due to prevailing attitudes towards zakat institutions (Halim et al., 2026). In the context of society, zakat is expected to be utilized effectively. Zakat utilization is the maximal use of resources (zakat funds) to benefit the community, thus fulfilling its social and economic functions (consumption and production). This utilization aims to empower the community through various programs that positively impact the eight groups, including the eight asnaf (Dewi et al., 2023).

Zakat is a religious obligation aimed at maintaining the socio-economic well-being of the poor. Mosques are strategically positioned to act as intermediaries between zakat payers (muzakki) and zakat recipients (mustahiq) due to their emotional closeness to the community and strong local social networks. Effective zakat management at the mosque level can serve as a social safety net that is more sensitive to local needs than a centralized government system.

Stewardship Theory in Mosque Management

Stewardship Theory provides a powerful framework for understanding mosque governance. Unlike Agency Theory, which assumes that managers act out of self-interest and require close supervision, Stewardship Theory posits that individuals are motivated to act as "stewards" who prioritize collective goals and the interests of the organization. In the context of Islamic institutions, mosque administrators act as stewards of the house of God, viewing their role as a transcendental mandate to provide the greatest benefit to the congregation. This management relationship is built on mutual trust, where the autonomy of the administrators aligns with the interests of the leadership (congregation).

Research Method

Although the zakat of Jogokariyan Mosque has been studied in previous literature, for example (Ardiansyah, 2023; Hudiwasono et al., 2024; Nadila et al., 2025; Nurhasanah et al., 2024), In order to gain a comprehensive exploration of zakat in the location, a case study approach was adopted for this research (Creswell, J. W., & Poth, 2016). Data collection was conducted by the author during a visit to the research area on September 14, 2025.

This research adopts a qualitative case study approach to gain an in-depth understanding of the zakat management practices at Jogokariyan Mosque. The study primarily utilizes internal management documents provided by the Jogokariyan Mosque management team as its primary data source. Data analysis was conducted through data reduction, presentation, and conclusion drawing (Miles, M. B., Huberman, A. M., & Saldaña, 2014), with a focus on identifying patterns that align with the Stewardship framework.

Results and Discussion

The Jogokariyan Stewardship Model

The success of Jogokariyan Mosque in increasing zakat participation is driven by a Stewardship-based governance model. Unlike the conventional agency model where managers might hoard resources, Jogokariyan administrators act as 'stewards' who prioritize the collective benefit of the ummah and transcendental accountability to Allah. The zakat management model at Jogokariyan Mosque is built upon four strategic pillars that function as causal mechanisms for building trust and increasing zakat participation. It can be seen in Table 1 below.

Table 1. Causal Components of the Jogokariyan Zakat Management Model

Stage	Mechanicism	Scholarly Function	Output
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Mapping	Data-driven Social Census	Reduces information asymmetry	Muzakki and mustahiq accuracy
Service	"Needs-First" Assistance	Establishes affective trust	Fulfillment of basic needs
Empowerment	Mustahiq-to-Muzakki Transition	Fosters economic independence	Community resilience
Coaching	Spiritual & Creed Alignment	Reinforces stewardship identity	Collective social piety

Source: Data processed from (Masjid Jogokariyan, 2025)

A more detailed explanation of the table above is as follows:

1. The Mapping Mechanism: Reducing Information Asymmetry

The first stage, Mapping, involves the creation of a comprehensive "Dawah Map" and congregation database (Masjid Jogokariyan, 2025). By conducting a detailed census of the economic and worship status of every household in the territory, the mosque eliminates the ambiguity often found in zakat distribution. This data-driven approach serves as a mechanism to reduce "information asymmetry"—a common problem in agency relationships—ensuring that donors believe their zakat is reaching the correct targets.

2. The Zero-Balance Principle: A Mechanism for Accountability

One of the most distinctive features of the Jogokariyan model is the "Zero-Balance Principle". This principle dictates that funds entrusted to the mosque must be immediately expended on community programs rather than hoarded in bank accounts (Nur et al., 2025). This acts as a powerful signal of accountability. When muzakki see their contributions "working" instantly—through health aid, scholarships, or house renovations—their cognitive and affective trust in the institution increases, which in turn strengthens their intention to continue paying zakat through the mosque.

3. Service Transformation and Community Empowerment

Jogokariyan positions itself as an "Empowerment Mosque". By integrating zakat distribution with productive initiatives—such as providing interest-free loans (qardhul hasan) and business training—the mosque shifts the paradigm from purely consumptive charity to sustainable development. This transformation of mustahiq into muzakki is the ultimate indicator of a successful stewardship model, where the steward’s actions result in the flourishing of the entire community.

4. The Creed of Stewardship: Managing with a "Wealthy Mentality"

The model's success is rooted in the "Mosque Creed," which views the mosque as entirely belonging to Allah (Masjid Jogokariyan, 2025). This theological foundation motivates administrators to manage funds with a "wealthy mentality"—being generous in serving the congregation rather than stingy in spending. This alignment with God's will, as described in Islamic-Stewardship Theory, ensures that management behavior exceeds narrow economic interests and focuses on transcendental accountability.

Conclusion and Research Contribution

This study demonstrates that the success of Jogokariyan Mosque in increasing zakat participation is not merely a result of administrative efficiency but is driven by a stewardship-based governance model. By prioritizing data-driven mapping and the zero-balance principle, the mosque creates a transparent environment that fosters deep institutional trust. Theoretically, this study contributes by formalizing these practices as specific trust-building mechanisms that allow grassroots mosques to function as effective agents of social transformation. This model challenges the conventional preference for centralized zakat agencies by showing that localized stewardship can achieve higher levels of inclusion and economic justice.

This study only used primary data sources from zakat management materials provided by the Jogokariyan Mosque. Therefore, future research is recommended to use more extensive and varied data sources, such as primary data through questionnaires. Further research could also compare zakat management at national model mosques in Southeast Asia and even Asia. The results of this study are expected to serve as guidance or role models for other mosques in Indonesia in zakat management.

Acknowledgement

The author would like to express his sincere gratitude to the Institute for Research and Community Service (LP2M) at UIN Sunan Kalijaga Yogyakarta for supporting the study program's science-based research project under Research Contract Number 5691.1.232/Un.02/PPK.3/TL/10/2025.

The author would also like to express his gratitude to Gemini (Google) Pro. Their role in this research included assisting the author with data analysis and article revision. However, the ideas and other aspects of this research are the author's original contributions.

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