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ASSESSING THE INSTITUTIONAL PRIORITY FOR ECONOMIC RESILIENCE: A COMPARATIVE STUDY OF ZAKAT FUND ALLOCATION FOR PRODUCTIVE AND CONSUMPTIVE SECTORS IN INDONESIAN PROVINCES

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ABSTRACT

This research aims to propose the Index of Resiliency Priority (IPR) and calculate it in each province in Indonesia. This research uses a descriptive approach. It calculates the percentage of productive and consumptive zakat. Then the researcher finds the Index of Resiliency Priority. Lampung, Central Sulawesi, and Riau are the top three in terms of IPR. Bali, Papua, and West Papua are the three lowest in terms of IPR. The IPR categorizes as part of the Consumptive Sector. In some provinces, a high percentage of Operational Costs may artificially depress the IPR, even though their Productive Funds are well-disbursed. This study does not separate the specific impact of Operational Costs on the IPR. The top 3 provinces can serve as examples for other provinces to increase resilience. The province with the predicate of high resilience means that BAZNAS succeeds in eliminating poverty. The creation of the Index of resilience priority using data of zakat allocation for six sectors

Keywords : *Resilience Priority Index (IPR), Productive and Consumptive Zakat Allocation, Economic Resilience*

I. INTRODUCTION

The role of Islamic philanthropy, particularly zakat , has undergone a significant evolution from a mere religious obligation to a powerful instrument for socio-economic development and global poverty alleviation (Khasanah & Roziq, 2019) . Zakat, as mandated in the Qur'an, is a wealth redistribution mechanism designed to ensure social justice and meet the basic needs of the poor (mustahik) (Al-Qaradawi, 2005). In Indonesia, with its vast zakat potential estimated to reach hundreds of trillions of Rupiah (Achmad et al., 2023) . Institutionalization through BAZNAS and LAZ represents a strategic commitment to utilize these funds (Minarni et al., 2025) . However, the effectiveness of this system depends heavily on how zakat funds are allocated, specifically whether they focus on the traditional consumption-based model (immediate assistance) or shift to a productivity-based model (empowerment and sustainability) to achieve economic resilience (T et al., 2023) .

Contemporary debates in zakat management increasingly emphasize the need to shift from *charity* to *empowerment* , in line with the Sustainable Development Goals (SDGs), particularly SDG 1 (No Poverty) and SDG 8 (Decent Work and Economic Growth) (Azzahra et al., 2025) . Allocation of funds to productive sectors, including investments in human capital (education and health) and financial capital (economic) , has been shown to have greater leverage in breaking the cycle of poverty (Saprida et al., 2024) . Therefore, the institutional priority of zakat should be directed towards programs that enhance the ability of *mustahik* to become *muzakki* (Yasirli & Firdaus, 2024) .

A major gap in the current literature is the lack of macroscopic comparative institutional analysis of factual allocation priorities across regions (Ramadhan et al., 2024) . Although zakat institutions categorize their distribution, little empirical evidence regularly compares productive versus consumptive allocation trends across Indonesian provinces (Rifuddin et al., 2022) . These differences in allocation policies may be influenced by many factors, including the total scale of zakat funds collected and institutional density or capacity at the provincial level (Rifuddin et al., 2022) .

This study aims to measure the extent to which institutional priorities reflect a commitment to human capital development and economic resilience by developing a Resilience Priority Index (RIP) (Saedi et al., 2024) . By quantifying these priorities, this study provides a robust performance benchmark for zakat administrators and the government (Azizah & Muhari, 2023) . These findings are expected to inform policy recommendations for more strategic allocation standards, ultimately increasing zakat's contribution to sustainable economic development in Indonesia (Sugeng & Trisna Puspita, 2022) . This study uses data on zakat fund allocations for the Productive Sector (Economy, Education, Health) and the Consumptive & Operational Sector (Humanitarianism, Da'wah, Operations) from all provinces to identify patterns and *best practices* (R. Siregar et al., 2021) .

1. Problem Formulation

1) What is the picture of the allocation of zakat funds for the Productive Sector (Economy, Education, Health) in each province in Indonesia?
2) What is the picture of the allocation of zakat funds for the Consumptive and Operational Sectors (Humanitarianism, Da'wah, Operations) in each province in Indonesia?
3) How does the ratio of zakat fund allocation compare between the Productive Sector and the Consumptive & Operational Sector in each province (through the Resilience Priority Index/IPR)?

2. Research Objectives

1) To analyze and describe the allocation of zakat funds in the Productive Sector (Economy, Education, Health) in each province in Indonesia.
2) To analyze and describe the allocation of zakat funds in the Consumptive and Operational Sectors (Humanitarian, Da'wah, Operational) in each province in Indonesia.
3) To calculate and compare the ratios of Productive, Consumptive, and Operational zakat fund allocations in each province, as reflected in the Resilience Priority Index (IPR).

The main theoretical basis for the importance of comparing productive and consumptive zakat fund allocations is Human *Capital Theory* (Citaningati, 2024) . This theory asserts that investments in individuals, particularly through improved health and education, directly increase their productivity, skills, and future earning potential. In the context of zakat, distributed funds should not only serve as a temporary *buffer* (*charity*) but also act as a strategic investment that transforms the status *of mustahik* into independent individuals (*empowerment*) (Nurmaki & Sumarni, 2022) . The allocation of zakat funds to the Economic, Education, and Health sectors (Productive Sectors) is a concrete form of human capital investment (Mustofa & Novita, 2022) . Thus, the Resilience Priority Index (IPR) developed in this study, which compares Productive to Consumptive allocations, is a strong metric for assessing zakat institutions' commitment to implementing the principles of Human Capital Theory to achieve long-term economic resilience (Khairina, 2025) . This IPR comparison will be used to discuss the extent to which zakat institutions in Indonesia have internalized Human Capital investment as a top priority.

Previous Research and Global Zakat Management

Globally, previous research has shown that the majority of zakat institutions in Muslim countries remain dominated by consumptive allocations due to pressures from urgent needs and institutional factors. In Malaysia, a study by Shafie and Mohamad (2018) showed that approximately

70% to 80% of zakat funds are distributed as monthly cash assistance and humanitarian aid (general *fi Sabilillah).* This consumptive dominance does not stem from a lack of awareness, but rather from an institutional structure that prioritizes the speed of distribution (*liquidity pressure*) for registered *mustahik, thus often favoring productive programs that require intensive monitoring. A similar trend is found in* Jordan and Saudi Arabia (Rifuddin et al., 2022) , where the primary focus is on *social safety nets* through food aid and rent payments. This phenomenon is even more extreme in regions facing severe conflict or instability, such as Yemen (DA Siregar et al., 2023) , where zakat distribution has been almost entirely diverted to emergency humanitarian aid, suspending all economic empowerment programs. Zakat's greatest contribution in these countries is to prevent a decline in welfare (a *preventive role*) rather than to encourage increased resilience.

However, some jurisdictions and institutions have successfully strategically prioritized Productive Zakat. The zakat institution in Singapore (MUIS) is a prime example demonstrating a highly productive orientation, with allocations focused on Higher Education and Vocational Skills Training (Firmansyah et al., 2024) . This is because MUIS recognizes that investing in human capital is the fastest way to increase the social mobility *of mustahik,* who are a minority group there. In South Africa (Apriani et al., 2025) , zakat institutions focus on entrepreneurship training and seed capital support for small *startups* , demonstrating a strong commitment to economic empowerment . In Turkey (Saadah & Ghummiah, 2023) , although the system is integrated with *waqf* , zakat funds are allocated largely to support universities' and religious schools' operational costs, thereby constituting an indirect investment in education . These differences underscore that productive allocation is largely driven by the institutional strategic vision and not simply by the amount of funds available.

On the other hand, institutions in several countries exhibit a mixed or *hybrid* allocation model, where the productive sector is growing rapidly without being driven by formal institutions. In Bangladesh, non-governmental organizations have pioneered the productive zakat model in the economy through revolving capital schemes and microfinance (Rifuddin et al., 2022) . In contrast, formal zakat institutions remain focused on direct aid programs. In Indonesia, a regional study (Achmad et al., 2023) indicates that the increase in productive allocation is due to initiatives such as Zakat Community Development , which integrates health, education, and the economy within a single region. The findings of Habib & Taufiq (2020) linking good zakat governance *with* higher productive allocation in OIC countries reinforce the argument that allocation priorities (productive vs. consumptive) are a direct reflection of the capacity and poverty risk management strategies adopted by zakat institutions in each region. This comparison of allocations in Indonesia aims to identify which provincial cluster (consumptive, mixed, or productive) Indonesia falls into.

II. METHODOLOGY

2.1 Research Design and Scope

This study uses a quantitative approach with a *cross-sectional* analysis design (Nasution & Prayogi, 2019) . The data used comes from a single time period (eg, 2024) collected from various observation units, namely all provinces in Indonesia. The *cross-sectional design* was chosen because the research focuses on comparing institutional allocation priorities at a specific point in time, which is ideal for comparative analysis across regions (Ramadhan et al., 2024) . This study is a descriptive-comparative study that aims to systematically map and compare zakat fund allocation strategies across provinces (Minarni et al., 2025) . The unit of analysis in this study is the provinces in Indonesia that have complete and detailed zakat fund allocation data.

2.2 Data Sources and Variables

A. Data Sources

The data used are quantitative secondary data obtained from official reports from national and provincial zakat institutions (BAZNAS and LAZ) in Indonesia. The use of secondary data published by national zakat authorities is considered adequate because it covers a broad geographic scope, allowing for macro-regional comparisons (Husein & Widiastuti, 2020).

B. Key Variables

The primary variable of interest for comparison is the Institutional Priority Index for Economic Resilience (IPR). Using an index or ratio to measure the performance of philanthropic institutions is a common practice to normalize differences in funding scale across observation units (Delima Afriyanti et al., 2024).

2.3 Variable Measurement and Sector Categorization

A. Development of the Resilience Priority Index (IPR)

IPR is a key variable to answer Problem Formulation 3. Its measurement is based on grouping six allocation areas into two main categories, in line with academic consensus on the role of zakat in *human capital development* (Alamri et al., 2023) .

1. Productive Sector (PRO): Includes allocations focused on human capital development and increasing economic capacity (Umar et al., 2023) .
   Productive Zakat Allocation = Health + Education + Economy
2. Consumptive & Operational Sector (CON): Includes direct assistance, da'wah support, and administrative costs (Hidayat et al., 2019)
   C = Humanity + Da'wah (Advocacy) + Operations

The IPR formula for each province is:

IPR = Productive Zakat Allocation / Consumptive Zakat Allocation

Interpretation: IPR values> 1 indicate greater institutional commitment to long-term resilience.

2.4 Data Analysis Techniques

Data analysis was carried out in stages to ensure the fulfillment of research objectives.

1. Descriptive Analysis (RM 1 & 2)

This stage aims to provide an overview of the allocation of zakat funds across the Productive, Consumptive, and Operational Sectors, addressing Problem Formulations 1 and 2. Basic statistics (average, median, and percentage) are used to present data distribution patterns efficiently (Syamsuri et al., 2024) (Comparative Analysis (RM 3). This stage uses IPR as the main comparison metric:

Priority Clusters: Provinces will be grouped into three clusters to facilitate in-depth comparisons:

- **Cluster A (High):** IPR >1 (High Resilience Priority).
- **Cluster C (Low):** IPR <1 (High Consumptive/Operational Priority).

Data Visualization: IPR results will be presented as comparative maps or bar charts to highlight regional differences and identify *best practices.*

III. RESULTS AND DISCUSSION

3.1 Overview of Zakat Fund Allocation for the Productive Sector (RM 1)

The allocation of funds for the Productive Sector (Economy, Education, Health) shows that, nationally, the average (*Mean*) allocation was only 41.37%, while the median *was* slightly higher at 42.86%. These figures indicate that, in general, zakat institutions allocate less than half of their funds to long-term investments. The data dispersion is very wide, with a Standard Deviation (StDev) of 12.95%, indicating extreme variation ranging from a Minimum of 11.73% (West Papua) to a Maximum of 69.80% (Lampung). In terms of distribution, 20 provinces allocated productive funds below the national average (41.37%), while only 14 allocated above it. These statistics clearly show that the majority of zakat institutions have not achieved optimal productive allocation performance.

Table 1 Zakat Proportio

No	National Region	Productive zakat	Consumptive Zakat
1	Nanggroe Aceh Darussalam	42.95%	57.05%
2	Bali	23.57%	76.43%
3	Banten	46.77%	53.23%
4	Bengkulu	31.17%	68.83%
5	DI Yogyakarta	49.45%	50.55%
6	Gorontalo	41.45%	58.55%
7	DKI Jakarta	38.72%	61.28%
8	Jambi	31.29%	68.71%
9	West Java	49.50%	50.50%
10	Central Java	52.09%	47.91%
11	East Java	51.04%	48.96%
12	West Kalimantan	29.79%	70.21%
13	South Kalimantan	38.21%	61.79%
14	Central Kalimantan	44.73%	55.27%
15	East Kalimantan	27.74%	72.26%
16	North Kalimantan	44.56%	55.44%
17	Bangka Belitung Islands	33.84%	66.16%
18	Riau Islands	48.73%	51.27%
19	Lampung	69.80%	30.20%
20	Maluku	39.33%	60.67%
21	North Maluku	27.67%	72.33%
22	West Nusa Tenggara	31.81%	68.19%
23	East Nusa Tenggara	54.67%	45.33%
24	Papua	12.84%	87.16%
25	West Papua	11.73%	88.27%

26	Riau	57.73%	42.27%
27	West Sulawesi	46.62%	53.38%
28	South Sulawesi	27.31%	72.69%
29	Central Sulawesi	60.18%	39.82%
30	Southeast Sulawesi	53.23%	46.77%
31	North Sulawesi	48.70%	51.30%
32	West Sumatra	42.76%	57.24%
33	South Sumatra	42.29%	57.71%
34	North Sumatra	54.28%	45.72%

Source: **Processed data, 2025**

The majority of provinces that allocated below the national average (20 provinces) reflect systemic barriers to implementing Human Capital Theory (Alam et al., 2022) . This low allocation is often due to the complexity of productive program governance that requires intensive monitoring, unlike cash assistance. However, provinces that were able to allocate above the average (14 provinces), especially Lampung (69.80%), demonstrated a strong, well-directed institutional vision to support the Economic Resilience and Recovery agenda. This positive *outlier performance implies that they have successfully integrated* Education and Health programs as strategic investments to increase the capacity of *mustahik* and support *Empowering Communities.*

Table 2: Descriptive Statistics

	productive zakat	consumptive zakat
MEAN	41.37%	58.63%
MEDIAN	42.86%	57.14%
MIN	11.73%	30.20%
MAX	69.80%	88.27%
STDEV	12.95%	12.95%
NUMBER OF PROVINCES ABOVE MEAN	20	14
NUMBER OF PROVINCES BELOW THE MEAN	14	20

Source:Processed data, 2025

3.2 Overview of Zakat Fund Allocation for the Consumptive & Operational Sectors (RM 2)

The allocation of funds for the Consumptive & Operational Sector dominates nationally, as confirmed by the Mean of 58.63% and the Median of 57.14%. Both figures are stable above 50%, indicating that more than half of the zakat funds are allocated to *immediate relief* and operational costs. Data dispersion is also reflected in the StDev of 12.95%, with extreme ranges from a Minimum of 30.20% (Lampung) to a Maximum of 88.27% (West Papua). Based on the comparison, 20 provinces allocate Consumptive funds above the national average (58.63%), while only 14 provinces are below the average. This distribution underscores that the majority of provinces are on the higher Consumptive side of the Mean, confirming the dominance of *immediate relief.*

Table 3: Index of Resiliency Priority

No	National Region/PZ	IPR	Predicate	RANKING
1	Nanggroe Aceh Darussalam	0.75	Low Resilience	17
2	Bali	0.31	Low Resilience	32
3	Banten	0.88	Low Resilience	13
4	Bengkulu	0.45	Low Resilience	27
5	DI Yogyakarta	0.98	Low Resilience	10
6	Gorontalo	0.71	Low Resilience	20
7	DKI Jakarta	0.63	Low Resilience	22
8	Jambi	0.46	Low Resilience	26
9	West Java	0.98	Low Resilience	9
10	Central Java	1.09	High Resilience	7
11	East Java	1.04	High Resilience	8
12	West Kalimantan	0.42	Low Resilience	28
13	South Kalimantan	0.62	Low Resilience	23
14	Central Kalimantan	0.81	Low Resilience	15
15	East Kalimantan	0.38	Low Resilience	29
16	North Kalimantan	0.80	Low Resilience	16
17	Bangka Belitung Islands	0.51	Low Resilience	24
18	Riau Islands	0.95	Low Resilience	11
19	Lampung	2.31	High Resilience	1
20	Maluku	0.65	Low Resilience	21
21	North Maluku	0.38	Low Resilience	30

22	West Nusa Tenggara	0.47	Low Resilience	25
23	East Nusa Tenggara	1.21	High Resilience	4
24	Papua	0.15	Low Resilience	33
25	West Papua	0.13	Low Resilience	34
26	Riau	1.37	High Resilience	3
27	West Sulawesi	0.87	Low Resilience	14
28	South Sulawesi	0.38	Low Resilience	31
29	Central Sulawesi	1.51	High Resilience	2
30	Southeast Sulawesi	1.14	High Resilience	6
31	North Sulawesi	0.95	Low Resilience	12
32	West Sumatra	0.75	Low Resilience	18
33	South Sumatra	0.73	Low Resilience	19
34	North Sumatra	1.19	High Resilience	5

Source: Processed data, 2025

The dominance of consumptive allocations in the majority of provinces (20 provinces above average) indicates that zakat institutions are still driven by their traditional role as a social safety net (Al-Dhahiri, 2019). The extreme percentage approaching 90% in West Papua (88.27%) indicates high social pressure to respond to urgent basic needs, in line with findings in crisis areas (Latief & Niu, 2020) . While vital, this massive dominance creates an inherent risk, namely the potential for a dependency trap, mustahik, and obstacles to the empowerment agenda. The contrasting performance of Lampung (30.20%) shows that consumptive allocations can be minimized when productive *governance* and programs are successfully structured as long-term interventions to reduce the need for recurring assistance.

3.3 Comparative Analysis of Resilience Priority Index (IPR) (RM 3)

The IPR analysis revealed significant disparities in zakat fund allocation strategies across provinces, as evidenced by descriptive statistics. The national Mean IPR value is 0.79, while the Median IPR is 0.75. Both values are consistently below the IPR threshold of 1.0, confirming that the Consumptive and Operational sectors still dominate the national zakat allocation central tendency. The dispersion of IPR data is very high, as evidenced by the Standard Deviation (StDev) of 0.43, indicating a lack of standardized strategies across Indonesia. The range of IPR values stretches to extremes, from a Minimum of 0.13 (West Papua) to a Maximum of 2.31 (Lampung). In terms of distribution, the majority of provinces, namely 26 out of 34 (76.5%), are in the Low Resilience category (IPR < 1.0), while only eight provinces (23.5%) achieve the High Resilience category (IPR). The data also shows that 18 provinces have an IPR below the average

(0.79), while 16 provinces are above it, highlighting that most provinces are still below the national optimal performance.

Table 4: descriptive statistics

MEAN	**0.79**
MEDIAN	0.75
MIN	0.13
MAX	2.31

Source: Processed data, 2025

This finding indicates a counterintuitive tension between the ideal aspirations of zakat and its implementation in most parts of Indonesia. Based on Chapter 2, zakat should act as a strategic investment that prioritizes Human Capital Theory to achieve economic resilience. However, the Median IPR of 0.75 clearly indicates that the priorities of the majority of institutions are contrary to the theory, as 57.14% of funds are allocated to Consumptive (based on a Mean Consumptive of 58.63% and a Median Consumptive of 57.14% from sub-chapter 4.2). This condition is consistent with global findings that show that Consumptive dominance is a general trend in many Muslim countries that prioritize the role of zakat as a reactive Social Safety Net, as reviewed by Al-Dhahiri (2019) and Shafie & Mohamad (2018). Nevertheless, the existence of 8 High IPR provinces (such as Lampung, 2.31) provides partial support for the theory, demonstrating that the integration of Productive investment and human capital is achievable with the right *governance* and strategic vision, as exemplified by MUIS Singapore.

The High Resilience (HRI) provincial cluster, consisting of Lampung (2.31), Central Sulawesi (1.51), and Riau (1.37), demonstrates the successful application of Human Capital Theory (Minarni et al., 2025) . This success positions zakat as a tool for Economic Resilience and Recovery (ICONZ Topic 2). These provinces demonstrate that, with strong institutional vision and *governance* , they are capable of making long-term investments in the Education and Health sectors, which are key prerequisites for *mustahik* to be fully economically empowered (Nurmaki & Sumarni, 2022) . This cluster serves as a model for Empowering Communities (ICONZ Topic 9) and should serve as *a benchmark* for other provinces below the Mean HRI.

In contrast, the majority of provinces fall within the Low Resilience (IPR) cluster, with the lowest *outliers* being West Papua (0.13) and Papua (0.15). The extreme dominance of consumptive allocations in this cluster aligns well with zakat's role as a Social Safety Net (Khumaini , 2019) , where pressing basic needs demand a rapid response. However, this dominance poses a long-term risk of dependency *on beneficiaries* (Azzahra et al., 2025) . This high IPR disparity confirms that zakat strategies in Indonesia reflect diverse regional approaches to poverty risk management, with most provinces opting for low risk (quick assistance), while Provinces with Higher IPRs opt for high risk (productive investment) for more transformative outcomes. Therefore, a key challenge for regulators is to develop policies that can increase the IPR in the Low Resilience cluster without neglecting urgent humanitarian needs.

IV. CONCLUSION AND POLICY RECOMMENDATION

4.1 Conclusion

This study measures and compares Productive vs. Consumptive Zakat Fund Allocation Priorities across provinces in Indonesia using the Resilience Priority Index (IPR). The IPR, based on Human Capital Theory, serves as a benchmark for institutional commitment to Economic Resilience**.**

1. Consumptive Dominance Hinders Resilience: The national mean IPR of 0.79 and median IPR of 0.75 clearly indicates that the collective priority for zakat fund allocation remains dominated by the Consumptive & Operational Sectors (Mean 58.63%). This confirms the counter-theoretical gap between productive zakat aspirations and the reality of implementation, where the Social Safety Net function is prioritized. This dominance hinders the achievement of long-term Economic Resilience.
2. Priority Extreme Disparities: Extreme disparities in IPR were observed, ranging from 0.13 (West Papua) to 2.31 (Lampung). These disparities result in two main clusters:
   - Low Resilience Cluster (76.5% of Provinces): This cluster, driven by immediate relief pressure, shows an IPR of $\ll 1$.
   - High Resilience Cluster (23.5% of Provinces): This minority cluster, such as Lampung (IPR 2.31), demonstrates the successful implementation of Productive Zakat Priority (Human Capital investment).
3. Performance Conclusion: Productive vs Productive consumptive zakat allocation strategies in Indonesia reflect local institutions ' vision and managerial capacity, not simply regional factors. IPR successfully identified optimal performance (Lampung) that can serve as *a benchmark* for other provinces.

4.2 Recommendations

A. Suggestions for Regulators (BAZNAS/Government)

1. **Implementation of Minimum IPR Standards:** Regulators are required to establish a National Minimum IPR Target as a performance and audit standard for provincial-level zakat institutions. The goal is to ensure each province explicitly shifts its allocation priorities toward productivity and increased economic resilience.
2. **Consumptive Budget Efficiency:** Conducting an efficiency audit of the Consumptive Sector, particularly for the Operational and Da'wah components, in 20 provinces that were above the Consumptive average (58.63%). Reducing non-humanitarian costs will automatically increase the IPR without cutting vital humanitarian assistance.
3. **Human Capital *Benchmarking* Program:** Facilitate knowledge transfer and mentoring programs from High IPR provinces (eg, Lampung) to Low IPR provinces to improve the governance capacity of Education and Health programs as human capital investments.

B. Suggestions for Further Research

1. **Longitudinal Causality Analysis:** Further research is recommended to use a *longitudinal design* (multi-year data) to test which causal factors (eg, provincial poverty levels, the number of *muzakki* , or *governance policies*) most significantly influence IPR fluctuations over time.

2. **IPR Based on Funding Source:** Conduct an IPR analysis that separates allocations based on funding source (Zakat vs. Infaq/Alms), as IPR can differ depending on the Islamic philanthropic instrument used.

4.3 Research Limitations

This study has major limitations related to the design and scope of the data:

1. ***Cross-Sectional* Design:** This study uses data from a single time period (*cross-sectional*), so it cannot capture the dynamics or changes in zakat allocation priorities from year to year.
2. **Operational Data Limitations:** The IPR categorizes Operational Costs as part of the Consumptive Sector. In some provinces, a high percentage of Operational Costs may artificially depress the IPR, even though their Productive Funds are well-disbursed. This study does not separate the specific impact of Operational Costs on the IPR.

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