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Risk Analysis in the Management of Zakat Funds in the Mosque: Case Study at Semingin Makmur Mosque

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Abstract: This study aims to analyze the risks in managing zakat funds at the Semingin Makmur Mosque and the implementation of risk management to maintain trust and management effectiveness. The method used is qualitative with a case study through interviews and observations of mosque administrators and the zakat payer. The results show that the main risks include operational, distribution, and reputational risks due to error-prone manual management systems. Risk management is carried out by identification, analysis, and mitigation through increased transparency, accountability, and socialization. The research recommends the development of a more professional and integrated zakat management system to minimize risks and increase public trust.

Keywords: zakat fund management; risk management; mosque; zakat.

1. Introduction

Indonesia is one of the countries with the largest population in the world, which has continued to increase over the past ten years. Based on data from the Central Bureau of Statistics BPS (2022), Indonesia's population reached 275.77 million people, an increase of 1.13% compared to the previous year which amounted to 272.68 million people. Of the total population, around 87% are Muslim. This condition shows that Indonesia has great potential in various sectors, including the fields of human rights, politics and economy.

National economic growth is strongly influenced by the rapid development of the natural resources sector. Therefore, efforts to improve people's welfare are important in overcoming the problem of poverty. Islam provides a solution through an income distribution mechanism from the well-off to those who are less well-off or in need of assistance. Zakat is one of the Islamic principles to maintain balance in life (Ministry of Religious Affairs, 2013). According to Yusroni and Chadhiq (2021), zakat has developed into a tool for economic growth and poverty alleviation, especially in times of economic hardship. Zakat not only creates economic justice and prosperity, but also fosters a sense of care among Muslims for the surrounding environment.

The management of zakat funds is a crucial aspect of mosque financial management, considering that zakat has an important role in the welfare of the people and the distribution of social justice. However, the challenges faced in managing zakat funds, especially at the mosque level, are increasingly complex due to various factors such as limited administrative systems, transparency, accountability, and potential risks of misuse of funds. Semingin Makmur Mosque, as one of the zakat management institutions in the region, faces similar challenges that have the potential to affect the effectiveness of zakat distribution to mustahik as well as the trust of worshipers in the management of these funds.

Activity objective in this research:

1. Identifying the types and levels of risk in the management of zakat funds at the Semingin Makmur Mosque.
2. Analyze the factors that contribute to the emergence of risk in the process of managing zakat funds.
3. Develop risk management-based recommendations to improve the effectiveness of zakat fund management in Semingin Makmur Mosque.

2. Results

2.1. Risk Management in Zakat Fund Management

Risk management in the management of zakat funds aims to ensure that funds are collected and distributed in accordance with sharia principles and avoid potential misuse or inefficiency. The study conducted by Munawwaroh (2024) shows that the implementation of risk management in the National Amil Zakat Agency (BAZNAS) Jember includes risk identification, mitigation, and evaluation of the effectiveness of the distribution of zakat funds.

2.2. Implementation of Risk Management in the Distribution of Zakat Funds

Research by Kamila (2024) highlights how Lembaga Amil Zakat Muhammadiyah (LAZISMU) Banyumas applies risk management in the distribution of zakat funds. The study identifies various levels of risk, including high risks such as mistargeting in the distribution of aid, as well as medium and low risks related to mustahik coaching and innovation in zakat distribution.

2.3. Risk Mapping in Zakat Fund Management

According to research conducted by Triyani, Beik, and Baga (2024), risk mapping in the management of zakat funds covers three main aspects: fund collection, fund management, and fund distribution. This study emphasizes the importance of compliance with zakat regulations as well as the application of Enterprise Risk Management (ERM) methods to reduce potential risks in the management of zakat funds.

2.4. Relevance to the Management of Zakat Funds in the Mosque

Although most of the studies focus on national and regional scale zakat institutions, the concept of risk management outlined in these studies can be applied in the context of zakat fund management in mosques. Mosques as zakat management institutions face similar challenges, such as transparency, accountability, and effectiveness of fund distribution to mustahik. Therefore, a risk management-based approach can help improve zakat governance in mosques and strengthen the trust of worshipers in the management of zakat funds.

In the book Core Principles for Effective Zakat Supervision explains that, risk management in zakat institutions has four types of risk exposure, namely, 1) Risk of Intercountry Transfer of Zakat, 2) Reputation Risk and Loss of Muzakki, 3) Distribution Risk and 4) Operational Risk (Beik et al., 2016). However, in an interview with the head of the Zakat management at the Semingin Makmur Mosque, there are only 3 risks as follows: "Here we only face 3 main risks, namely lack of zakat payment from muzakki, delay in distribution, and lack of volunteers as amil. While the risk of inter-country transfers is not within the scope of our authority"

Table 1. Risk Type and Risk Identification

Risk Type	Risk Identification	Impact
Reputation Risk and Loss of Muzzaki	Lack of measure of zakat payment rate	Declining public trust due to underestimation of zakat
Fund Disbursement Risk	Delay in zakat distribution	Impedes beneficiaries in meeting urgent needs
Operational Risk	Shortage of amil members	Inefficiencies in zakat management and increased risk of administrative errors
Intercountry Transfer Risk		

Source: (Beik et al., 2016)

It can be concluded from the interview and the table above that this manager faces three main challenges in the management of zakat, namely the lack of zakat payment from muzakki, the delay in zakat distribution, and the lack of volunteers who act as amil. These three factors affect the effectiveness of zakat distribution to mustahik. Meanwhile, the risk of inter-country transfer is not included in their authority, so the main focus remains on improving muzakki compliance, timeliness in distribution, and strengthening amil personnel to ensure smoothness in zakat management.

3. Discussion

Based on the results of interviews and research observations conducted by the author, the risk of managing zakat funds at the Semingin Makmur Mosque is adjusted to the ZCP (Zakat Core Principles) guidelines which include reputational risk and loss of muzakki, risk of distribution of zakat funds, operational risk and risk of transfers between countries, as follows:

3.1. Reputation Risk and Loss of Muzzaki

Based on the results of interviews and observational research, managers face challenges in the form of a lack of levels on zakat payments. This is due to the lack of socialization to the community about the measure of zakat. As we know, zakat fitrah can be paid in the form of 2.5 kg of rice per person (BAZNAS, 2025). However, in this case there is a lot of lack of zakat payment, this is also caused by external factors because many people do not use the right measuring tools, and also caused by cheating rice sellers because many people buy rice for zakat but do not re-weigh it.

In this case, the zakat manager raises the minimum limit of zakat levels in the Makmur Semingin Mosque to 2.8 kg per person. In addition to minimizing shortages in the final results of zakat, this system is also very helpful in equitable distribution of zakat to mustahik, the more the final results collected, the more mustahik will get zakat.

3.2. Fund Disbursement Risk

Based on the results of interviews and research conducted by the author, there are risks related to delays in the distribution of funds. Delay in the distribution of zakat funds is a challenge that can have a negative impact on the welfare of mustahik and public trust in zakat management institutions. Based on the research results, there are several main factors that cause this delay are technical constraints in the management system, as well as limited experts in charge of administering the distribution of funds.

The consequences of this delay include decreased public trust in zakat institutions, obstruction of assistance for mustahik who depend on zakat funds for basic needs, and economic inefficiency due to the accumulation of funds that are not immediately utilized. To overcome this problem, several strategic steps can be taken, such as digitizing the zakat management system to accelerate the disbursement process and strengthening the capacity of human resources through training and technology development in zakat management. With these steps, the effectiveness of the distribution of zakat funds can be improved, so that the distribution becomes faster, more accurate, and in accordance with the main purpose of zakat in supporting community welfare.

3.3. Operational Risk

Based on the results of interviews and research conducted by the author, there are risks related to the lack of volunteers as amil. The lack of volunteers who serve as amil zakat is a significant challenge in zakat management, especially in ensuring the proper and quick distribution of funds to mustahik. Based on research, the low number of amil volunteers is caused by the lack of socialization of the importance of the role of amil, the lack of incentives for those who devote themselves to zakat management, and limited training that can improve the competence and efficiency of amil work (Rahman, 2022). The impact of this shortage of volunteers includes the slow process of zakat administration and distribution, as well as the increased workload for the available amil, which often reduces the effectiveness of fund distribution.

To overcome this obstacle, several steps need to be taken, such as increasing public awareness through education about the urgency of the role of amil, providing proper incentives for volunteers to increase their motivation, and providing periodic training to ensure amil have sufficient skills and knowledge in managing zakat funds. With these steps, the number and quality of amil volunteers can be increased, so that zakat management becomes more efficient and targeted in accordance with the principles of social justice and the welfare of the people.

3.4. Intercountry Transfer Risk

Based on the results of interviews and research conducted by the author, the zakat manager only covers the scope of the village. While the risk of inter-country transfers, zakat managers feel that they have no control and regulation over inter-country transfer zakat so it can be concluded that the risk does not exist.

4. Materials and Methods

This research uses a qualitative method with a descriptive and case study approach. This approach is used to describe in depth and systematically the condition of the management of zakat funds at the Semingin Makmur Mosque, especially in identifying and analyzing the risks that arise during the management process. Sudaryanto (2015) argues that descriptive qualitative research is an activity that seeks to describe or describe in words or language about information obtained from a research setting. Moleong (2005) explains that qualitative research is a research procedure that produces descriptive data in the form of written or spoken words from the behavior of people who can be observed. In qualitative research, there are various data collection techniques that are commonly used. One of them is interviews, which involve direct interaction between researchers and participants to gain an in-depth understanding of their experiences, perceptions, and views related to the research topic (Merriam, 2009). The data that will be explored in this study are in the form of facts related to Risk Analysis in the Management of Zakat Funds in the Mosque: Case Study at Semingin Makmur Mosque.

The data collection technique used by researchers in this study was interviews. Researchers use interviews that are semi-structured. The semi-structured interview itself has the aim of exploring all forms of problems more openly, where all parties who are the object of the interview will be asked for their opinions and ideas (Sugiyono, 2013). Qualitative research focuses on the meaning, social construction, and complexity of the phenomenon under study. The main objective of qualitative research is to gain a deep understanding of the phenomenon under study. This goal includes an understanding of individual experiences, social processes, cultural contexts, interactions, meaning construction, and the dynamics that occur in these phenomena (Creswell, 2014). To obtain data, researchers focus on listening and recording everything that is issued by the object being interviewed. Then the second is a documentation study. Documentation in this study aims to record all data from the results of interviews that have been conducted with related parties at the Makmur Semingin Mosque.

5. Conclusions

Zakat management in mosques faces challenges in payment rates, fund distribution, and the number of amil volunteers, which affect distribution effectiveness and public trust. Increasing the minimum zakat threshold from 2.5 kg to 2.8 kg per person is a mitigating measure that helps equalize distribution and overcome inaccurate measurements due to lack of measuring tools and fraudulent practices. In addition, providing incentives for amil not only increases the number of volunteers but also the effectiveness of zakat management, where incentives do not have to be financial but can be in the form of training and social appreciation to encourage their motivation and professionalism. These measures show that community-based policies can improve transparency, efficiency, and fairness in zakat management, while opening up opportunities for digitalization and optimization strategies for zakat distribution at the mosque level. Thus, innovations in zakat levels and incentivizing amil are important aspects in strengthening a more accountable and sustainable zakat system. Furthermore, the researcher offers a novelty centered on a policy-based approach to risk mitigation at the mosque level, which often receives less attention in zakat research. This article offers the perspective that adjusting zakat doses in response to community practices can improve distributional justice. In addition, the digitalization approach in zakat distribution in mosques has rarely been studied specifically, thus providing a new contribution to the use of technology in the zakat system.

To improve the effectiveness of zakat management in mosques, several strategic steps can be applied. First, in terms of increasing the zakat rate, it is actually not necessary to do so but by way of wider socialization to the community regarding the importance of standard zakat rates so as not to burden muzakki. Educational socialization can include training on the use of appropriate measuring instruments as well as monitoring of rice sales practices to avoid fraud. Second, regarding incentives for amil zakat, giving awards, periodic training, and financial support for volunteers can increase their motivation and professionalism in managing zakat funds. Digital-based approaches can also be strengthened, such as the development of an online zakat platform that facilitates the distribution and monitoring of fund transparency. By implementing these measures, it is hoped that zakat management in mosques can become more effective, accountable and sustainable, so as to improve the welfare of mustahik and strengthen public trust in the zakat system.

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