

Risk Mitigation of BAZNAS Tanah Datar Regency

Chitra Indah Sari

UIN Mahmud Yunus Batusangkar

rizal@uinmybatusangkar.ac.id

Rizal

UIN Mahmud Yunus Batusangkar

chitraindahsari@uinmybatusangkar.ac.id

Anisa Azara

UIN Mahmud Yunus Batusangkar

Anisa040120191@gmail.com

Meilita Teza Warman

UIN Mahmud Yunus Batusangkar

meilitatezawarman@gmail.com

Nurhamima

UIN Mahmud Yunus Batusangkar

Nurhamima2021@gmail.com

Abstract:

This study aims to determine the financial, operational, strategic and hazard risks for the National Amil Zakat Agency of Tanah Datar Regency,. The research method used is field research with a qualitative approach, data is collected through in-depth interviews with key informants, namely BAZNAS administrators and staff, as well as related parties who have an understanding of this topic. Data validity through source triangulation, namely comparing information obtained from various informants and data collection techniques. From the risk identification carried out, there are 10 risks consisting of operational risk, financial risk, strategic risk and hazard risk. The risk calculation is based on the result of probability multiplied by impact. From the risk score obtained in that the most prioritized risk is the absence of sanctions for muzaki who do not want to pay zakat. Risks that are classified as medium risk are that the zakat fund does not reach the target, Muzakki does not routinely pay zakat, the number of mustahik candidates who do not meet the requirements, the mistake of the Nagari Wali in issuing SKTM to mustahik candidates, the low level of public trust in Amil and the property zakat given by muzakki is not in accordance with the calculation of zakat (Nisab). While low risk is the mistake of regional officials in recommending mustahik candidates and special institutions that supervise or control all activities

in BAZNAS Tanah Datar Regency do not exist. Risk Management is carried out in the form of sharing and risk mitigation

Keywords: BAZNAS, Mitigation, Risk

A. INTRODUCTION

The National Amil Zakat Agency (BAZNAS) plays a very important role in the management of zakat in Indonesia, both in the collection, distribution, and use of zakat funds. As an official institution established by the government, BAZNAS is responsible for collecting and distributing zakat funds to the entitled, in accordance with the provisions stipulated in Law No. 23 of 2011 concerning Zakat Management (Syam (ARIFUDDIN, 2023). In this context, BAZNAS not only functions as a zakat collector, but also as a manager tasked with ensuring that zakat funds are used effectively to empower the community, especially in reducing poverty and improving welfare (Solikhun, 2023)

BAZNAS also plays a role in economic empowerment programs that aim to improve the quality of life of the community. Through the productive zakat program, BAZNAS strives to provide assistance that is not only consumptive in nature, but also supports sustainable economic activities (Muqorobin & Kartini, 2022). These programs are designed to help underprivileged people become economically independent, so that they can significantly reduce poverty rates (Solikhun, 2023). In addition, BAZNAS also collaborates with various parties, including universities and community organizations, to improve the integrity and quality of zakat governance (Masrurroh, 2024).

One of the ways BAZNAS contributes to the economy is through productive zakat programs designed to empower mustahik (zakat recipients) by providing business capital. In 2022, BAZNAS zakat distribution covers various aspects, including education, health, and the economy, with more than 19,000 beneficiaries in the economic sector (Amelia, 2023). The program not only helps mustahik to meet their basic needs, but also encourages them to become economically self-sufficient, which in turn can significantly reduce poverty rates.

The development of the National Amil Zakat Agency (BAZNAS) in Tanah Datar Regency shows significant progress in zakat management, which contributes to improving the welfare of the community. One of the important aspects of this development is the zakat collection strategy implemented by BAZNAS Tanah Datar. Research by Saputra et al. shows that BAZNAS Tanah Datar has implemented various methods to collect zakat, including a direct approach to the community and cooperation with various institutions (Syam et al., 2023). Through this approach, BAZNAS has succeeded in raising public awareness about the importance of zakat and encouraging their participation in zakat programs.

In addition, BAZNAS Tanah Datar also focuses on risk management in the distribution of zakat. Because Tanah Datar Regency has potential risks that need to be considered in the management and distribution of zakat. These risks can affect BAZNAS Tanah Datar Regency has implemented risk management in zakat management, but still faces challenges in determining which risks must be prioritized for mitigation. The implementation of effective risk management is very important to ensure that zakat funds are managed properly and have a positive impact on society. In this context, the implementation of the ISO 31000:2018 standard can be a relevant solution to assist BAZNAS in identifying and prioritizing risks that need to be mitigated to the effectiveness of zakat programs and public trust in this institution.

B. LITERATURE REVIEW

According to ISO 31000:2018, risk management is "a coordinated activity carried out to direct and control an organization regarding risks." ISO 31000 emphasizes that risk management must be an integral part of organizational governance and applied thoroughly in all parts of the organization. This approach aims to provide consistent value in achieving the organization's strategic goals.

The risk management process according to ISO 31000 is an integrated part of the company's business processes and is inherent in the company's culture and part of the decision-making process. The risk management process has 7 main activities, namely: 1) Context determination; 2) Risk identification; 3) Risk Analysis; 4) Risk Evaluation; 5) Risk treatment; 6) Communication and consultation; 7) Monitoring and review.

In this study, the risk management process from setting the context to treating the risk.

The research conducted by Putri on BAZNAS Tanah Datar Regency focuses on risk management in the distribution of zakat and managing risks related to the distribution of zakat to mustahik (zakat recipients) (Syam et al., 2023). This research focuses on the risks that exist in BAZNAS Tanah Datar Regency which are classified as high risk, middle risk and low risk and risk mitigation that must be done first.

C. RESEARCH METHODOLOGY

This research uses a qualitative approach. The qualitative approach was chosen because this study focuses on an in-depth understanding of the phenomenon being researched, namely risk management and mitigation in BAZNAS Tanah Datar Regency. The data was collected through in-depth interviews with key informants, namely BAZNAS management and staff, as well as related parties who have an understanding of this topic. In addition, direct observation is carried out to obtain a contextual picture of the risk management practices applied. The data obtained were then analyzed thematically to identify patterns, themes, and categories that were

relevant to the research objectives. The data analysis process is carried out iteratively, starting from the initial coding to the identification of the main theme, guided by relevant theories and field findings. The validity of the data is maintained through source triangulation, which is comparing information obtained from various informants and data collection techniques

D. RESULTS AND DISCUSSION

Context Determination

The determination of the context in risk management in BAZNAS Tanah Datar Regency is carried out by deeply understanding the roles, functions, and responsibilities of this institution in the management of zakat. As an institution responsible for collecting and distributing zakat, infaq, and alms funds, BAZNAS has various risks, ranging from operational risks, reputational risks, to regulatory compliance risks. The determination of this context begins by identifying internal and external factors that affect BAZNAS's operations, including government regulations, public trust, and internal capabilities in managing funds in a transparent and accountable manner. Understanding this context aims to ensure that any risks that may arise can be identified and managed properly, so that BAZNAS can carry out its function optimally in providing benefits to mustahik (zakat recipients) and increasing the trust of muzakki (zakat payers).

Table 1
Risk Identification

Types of risks	No	Risk	Causes/Sources of Risk
A.Finansial Risk	A1	The zakat target in 2023 was not achieved by 12 M, but the amount of zakat collected was only 11 M.	1.In that year, many civil servants retired 2.Muzakki calculates the amount of zakat himself, without the help of Amil 3.The existence of an institution whose members have been obliged to zakat, but do not pay zakat
	A2	Muzakki do not routinely pay zakat	Lack of understanding of muzakki, for example: muzakki want to issue zakat with a certain amount of money, but after calculating the income of muzakki by the amil it turns out that it has not reached nisab or has not been subject to mandatory zakat.

B. Operasional Risk	B1	Mustahik given zakat funds, some are not on target	Mustahik candidates who applied to BAZNAS Tanah Datar Regency, after conducting a survey in the field, it turned out that they did not deserve assistance, because they were able to do so.
	B2	Mistakes of regional officials in recommending mustahik candidates	Regional officials are not careful in determining the mustahik candidates to be assisted, and assume that the proposed mustahik is entitled to assistance, but physically and economically the person is categorized as capable.
	B3	Mistake of Wali Nagari in issuing SKTM to mustahik candidates	Wali Nagarai was not so careful in deciding who would be assisted and thought that the mustahik candidate who took care of the SKTM was already eligible, but after the amil conducted a survey in the field, it turned out that the mustahik candidate was not eligible for zakat fund assistance.
C.Strategic Risk	C1	Socialization regarding uneven zakat	The community thinks that he gets zakat assistance even though he does not necessarily get the zakat funds, this happens because BAZNAS Tanah Datar Regency conducts a survey first and after the results of the survey the mustahik candidate is a smoker, because in BAZNAS Tanah Datar Regency such is not mandatory to be helped, because there are still many poor people and deserve to get zakat fund assistance.
	C2	There is no special institution that supervises or controls all activities in BAZNAS Tanah Datar Regency.	In particular, no one has supervised or controlled all activities or operations as a whole, but the provincial level religious department holds or gives directions on how to implement zakat in BAZNAS.

	C3	There are no sanctions for muzakki who do not want to pay zakat.	Lack of understanding of muzakki regarding the obligation for a Muslim to pay zakat.
D.Hazard Risk	D1	Low level of public trust in Amil	The community thinks that paying zakat to mustahik directly is more on target, than paying zakat to BAZNAS.
	D2	Some of the property zakat given by muzakki is not in accordance with the calculation of zakat (Nisab)	Lack of understanding of muzakki in determining how much zakat will be issued.

Table 2.
Risk Evaluation

Type Of Risk	No	Risk	Probability	Impact	Score Risk
A.Financial Risk	A1	The zakat target in 2023 was not achieved by 12 M, but the amount of zakat collected was only 11 M.	2	5	10
	A2	Muzakki do not routinely pay zakat	3	4	12
A. Resiko Operasional	B1	Mustahik given zakat funds, some are not on target	5	3	15
	B2	Mistakes of regional officials in recommending mustahik candidates	3	1	3
	B3	Mistake of Wali Nagari in issuing SKTM to mustahik candidates	3	3	9
B. Resiko Strategi	C1	Socialization regarding uneven zakat	4	4	16
	C2	There is no special institution that supervises or controls all activities in	1	1	1

Type Of Risk	No	Risk	Probability	Impact	Score Risk
		BAZNAS Tanah Datar Regency.			
	C3	There are no sanctions for muzaki who do not want to pay zakat.	5		25
C. Resiko Hazard	D1	Low level of public trust in Amil	3	5	15
	D2	Some of the property zakat given by muzakki is not in accordance with the calculation of zakat (Nisab)	4	4	16

Table 3
Risk Evaluation

Signifikan	Dampak/Severity				
	1	2	3	4	5
	insignificant	Minor	intermediate	High	Very High
5 very often					C3
4 Often			D2	C1,D2	
3 Moderate	B2		B3	A2	B1,D1
2 infrequently		-			A1
1 very infrequently	C2				

Table 4
Risk Treatment

Type Of Risk	No	Risk	Treatment	Strategic
A.High Risk	C3	There are no strict sanctions for muzaki who do not want to pay zakat.	Sharing	1.Conducting Counseling 2.Community-Based and Peer Influence Approach
B.Medium Risk	A1	Zakat funds do not reach the target	Sharing	1.Conducting socialization to the community 2. Forming UPZ Mosque, UPZ Nagari, and UPZ Sub-district

Type Of Risk	No	Risk	Treatment	Strategic
				3. Forming Da'i in each sub-district. 4. Increase public understanding of the importance of zakat and the obligation to pay zakat for those who can afford it. 5. Use social media, seminars, and sermons to spread information about zakat. 6. Increased Transparency 7. Publish financial reports regularly and clearly so that muzakki (zakat givers) feel confident that their zakat is well managed.
	A2	Muzakki do not routinely pay zakat.	(Sharing)	1. Education and Awareness Raising of Educational Content 2. Create and disseminate educational content about the importance of zakat, the obligation to pay zakat, and the benefits of zakat for muzakki and the wider community. 3. Social Campaigns: Conduct social campaigns through various social media platforms, seminars, and lectures to raise awareness about zakat. 4. Zakat Consultation Provide zakat consultation services for muzakki to help them understand their zakat obligations and how to calculate them.
	B1	The number of mustahik candidates who do not meet the requirements	(Sharing)	1. The selection process must be stricter than before 2. Analyze mustahik eligibility 3. Strict Data Collection and Verification 4. Systematic Data Collection Use a sophisticated and

Type Of Risk	No	Risk	Treatment	Strategic
				structured data collection system to record and monitor the mustahik. 5. Verification Process Conduct a thorough verification of mustahik data, including field visits to ensure their condition is in accordance with the criteria for zakat recipients.
	B3	Mistake of Wali Nagari in issuing SKTM to mustahik candidates	(Sharing)	1.Improvement of Verification Procedures Strict Verification Process Ensure that there is a strict verification procedure before the SKTM is issued. This can involve field visits to verify the economic condition of prospective recipients. 2.Independent Verification Team Form an independent verification team tasked with checking the correctness of the data submitted by prospective SKTM recipients. 3. Training and Education for Guardians of Nagari Periodic Training Hold regular training for guardians of Nagari on the criteria for SKTM recipients and the correct verification procedures. 4. Socialization of Rules Provide socialization about rules and regulations related to SKTM, including the impact of granting SKTM that is not appropriate.
	C1	Tends to have a lack of public understanding regarding zakat	Reducing or Mitigating Risk	1. Education Through Social Media and Digital Educational Content: Create and disseminate educational content about zakat through videos, infographics, articles, and social media posts that are interesting and easy to

Type Of Risk	No	Risk	Treatment	Strategic
				<p>understand. Social Media Campaigns: Conduct structured social media campaigns using custom hashtags to raise awareness about zakat.</p> <p>2. Counseling and Seminar Counseling Activities Hold counseling activities in mosques, schools, and local communities to provide first-hand knowledge about zakat. Seminars and Workshops Organize seminars and workshops involving scholars and zakat experts to provide in-depth explanations about zakat.</p> <p>3. Television and Radio Programs Special Events Create special events about zakat on television and radio that can reach various groups of people. Talk Show and Discussion Organize talk shows and interactive discussions involving religious leaders, academics, and zakat practitioners.</p>
	D1	Low level of public trust in Amil	(Sharing)	<p>1. Transparency in the Management of Zakat Funds Publish openly and transparently financial reports and the use of zakat funds. Clearly inform the public about how zakat funds are collected, managed, and distributed. Provide easy access for the public to check the financial statements and activities of amil zakat institutions.</p> <p>2. Clear Accountability Form and strengthen the Supervisory Board that is independent and has the authority to supervise the activities of the amil zakat</p>

Type Of Risk	No	Risk	Treatment	Strategic
				<p>institution. Conduct regular independent audits by trusted external parties to ensure that the finances and operations of the amil zakat institution are transparent and accountable.</p> <p>3. Education and Socialization Increase public understanding of the importance of zakat and the role of amil zakat institutions in distributing zakat to the entitled. Socialize programs and projects funded by zakat and their positive impact on the communities that receive benefits.</p>
	D2	Some of the property zakat given by muzakki is not in accordance with the calculation of zakat (Nisab)	(Sharing)	<p>1. Education on Zakat Calculation Socialize regularly and clearly about the zakat calculation method in accordance with the religious teachings adhered to. Use various media such as sermons, seminars, and educational materials to explain in depth the obligation of zakat and how to calculate it.</p> <p>2. Zakat Calculator. Provide or recommend the use of a zakat calculator that is easily accessible through the application or official website. Help muzakki to use the zakat calculator by holding demonstration or training sessions.</p> <p>3. Counseling in Places of Worship: Take advantage of places of worship such as mosques and prayer rooms to provide counseling directly to worshippers about zakat. Involve scholars and kyai to provide a deeper and more convincing understanding of</p>

Type Of Risk	No	Risk	Treatment	Strategic
				the importance of calculating zakat correctly.
C. Low Risk	B2	Mistakes of regional officials in recommending mustahik candidates	(Sharing)	<p>1. Training and Education of Routine Training Officials Hold regular training for officials who are responsible for recommending mustahik candidates. This training should include an understanding of mustahik criteria, work ethics, and the verification process.</p> <p>2. Dissemination of Guidelines Provide clear written guidelines on procedures and criteria in recommending mustahik, so that officials can refer to them at any time.</p> <p>3. Multi-layered Verification System Independent Verification Process In addition to recommendations from officials, involve an independent verification team that will re-check the data of mustahik candidates to ensure their eligibility.</p> <p>4. Periodic Audits Conduct periodic audits of the process and recommendations to identify and correct errors.</p>
	C2	There is no special institution that supervises or controls all activities in BAZNAS Tanah Datar Regency.	(Sharing)	<p>1. Establishment of an Independent Supervisory Agency Regulations and Policies Encourage the government to make regulations that govern the establishment of an independent supervisory agency for BAZNAS.</p> <p>2. Strengthening the Role of the BAZNAS Supervisory Board with a Clear Mandate Clarify the mandate and functions of the BAZNAS Supervisory Board to ensure that they can carry out</p>

Type Of Risk	No	Risk	Treatment	Strategic
				<p>effective supervision. Training and Capacity Provide training and capacity building for members of the Supervisory Board so that they understand the supervisory duties and can carry them out properly.</p> <p>3.Audit and Transparency Periodic Audits Conduct periodic financial and operational audits by independent auditors to ensure accountability and transparency in the management of zakat funds.</p>

E. CONCLUSION

Based on the results of the Risk Mitigation Research in Baznas Tanah Datar Regency, the following conclusions can be drawn: the risk that is classified as high risk is the absence of strict sanctions from the government for muzaki who do not want to pay zakat. Risks that are classified as medium risk are zakat funds not reaching the target, Muzakki do not routinely pay zakat, Many mustahik candidates who do not meet the requirements, Mistakes of Wali Nagari in issuing SKTM to mustahik candidates, Tendency for public understanding related to zakat is still lacking, Low level of public trust in Amil and Assets zakat by muzakki are not in accordance with the calculation of zakat (Nisab). The risk that is classified as low risk is the mistake of local officials in recommending mustahik candidates and special institutions that supervise or control all activities in BAZNAS Tanah Datar Regency do not exist

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