

**Risk Management Analysis of Productive Zakat Distribution:  
A Case Study of DPU DT Yogyakarta**

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**ABSTRACT**

*This study aims to analyze the Risk Management of the distribution of productive zakat funds in the MISYKAT program at DPU DT Yogyakarta Branch. This research is a descriptive qualitative research. This study uses data collection techniques with triangulation techniques namely observation, interviews and documentation. Interviews were conducted with staff/employees at DPU DT Yogyakarta Branch, Mustahiq MISYKAT Program and who experts and concentrate on zakat. The informant selection technique is by establishing several criteria and data validity techniques by triangulating the source. The results of this study indicate that DPU DT in carrying out the MISYKAT program uses risk management that is fully guided by the book "Operational Strategy Guide for MISYKAT Empowerment Program DPU Daarut Tauhiid". The book was issued by the DPU DT central. Based on the results of the study it can be concluded that DPU DT implements risk management of productive zakat distribution in the MISYKAT program as well as operational procedures and guidelines issued by the DPU DT central even though it has not been fully implemented.*

*Keywords: Risk Management, Productive Zakat, Zakat Distribution, MISYKAT.*

**INTRODUCTION**

There is still little research related to risk management in amil zakat institutions. Unlike the case with banking institutions which are very well known by identifying the risks to be faced. The goal is as a strategy for banks to overcome all negative possibilities that will have an impact on banking development. As stated on the official website of BAZNAS, it explains the risk identification in the management of zakat which has been agreed upon through the meeting of the International Working Group on Zakat Core Principles (IWGZCP).

According to Darmawi, zakat is very closely related to the community because it is related to welfare, therefore the existence of risk management is very necessary and becomes a necessity. In addition, according to Hafidhuddin, Beik and Ardiyanto, to prosper and elevate the degree of Muslims the existence of professional, reliable and transparent indicators in zakat is an important instrument (Triyani et al, 2017).

In a presentation paper on designing risk management of zakat management by Bank Indonesia's sharia economics and finance department, it was explained that zakat is an instrument that has a strategic

position in community development for a country. Good and professional management of zakat can have a very significant impact on social instruments. In December 2012, an agreement was reached at the IDB Expert Meeting that the zakat instrument is one of the factors in assessing the stability of the sharia financial system in a country, namely Islamic Social Finance or sharia social finance.

The development of an increasingly inevitable era, as well as the increasingly rapid technology and information as well as the increasingly complex financial sector will demand that zakat managers have the ability to manage their institutions. The potential risks that will be faced by zakat institutions must also be managed with a structured management system. This is because the future of the institution of zakat will be largely determined by the ability of zakat in preparing and running as well as mitigating the risks the institution (PusKaS BAZNAS and DepKeu Syariah BI, 2018).

As stipulated in zakat management law number 23 of 2011 which explains that the purpose of zakat management is to improve the effectiveness and efficiency of services in managing zakat and to realize community welfare and poverty reduction by increasing the benefit of zakat funds. In essence, the final destination of the zakat fund management is how to provide benefits to the recipient (mustahik).

The performance achievement of the amil zakat institution has also shifted not only in the collection but also in the distribution of how much benefit will be felt by the mustahik. Therefore, regarding the risk of distribution (distribution risk) as one of the risks that exist in zakat institutions, it does not rule out the possibility of risk in managing zakat funds even though the scope will be different from other financial institutions. In addition to achieving a series of numbers in gathering or meeting the needs

of the beneficiaries, the main objective is that the amil also be demanded so that their achievements can transform the conditions of the mustahik to become independent (Septian, 2014).

There are two important things related to the risk of distribution of zakat funds, namely those found on the side of zakat managers themselves or institutions and also on the negative impact of zakat distribution to beneficiaries (mustahik). If based on the zakat institution side or its management, the institution must be able to ensure that the distribution phase is carried out in accordance with the established operational procedures (SOP) system. In the distribution of zakat funds, the institution must have standards as a reference in carrying out the process, such as mustahik standard indicators, effectiveness and efficiency in the distribution of zakat funds, poverty limits, ratios for operational costs and so on (Septian, 2014).

**Table 1.** Data on the Collection and Distribution of National Zakat

Year	Collection (IDR)	Distribution (IDR)
2015	3.650.369.012.964	2.249.160.791.526
2016	5.017.293.126.950	2.931.210.110.610
2017	6.224.371.269.471	4.860.155.324.445

Source: National Zakat Statistics 2017.

Based on national zakat statistical data in the last 3 years, it can be seen that the funds channeled by zakat institutions have not been channeled entirely. Nearly around 1.3 T in each year the zakat funds have not been distributed optimally to the mustahik. This condition is inseparable from the role of management in the distribution of zakat. The existence of management in the distribution of zakat is at least one of the factors that will influence the process and results of the distribution of zakat funds in an zakat institution.

In the management of zakat, muzakki tends to want to know the funds that have been distributed. This makes risk management important in managing zakat. The current achievements of zakat institutions are not only measured by the amount of funds raised, but also the benefits of funds channeled to Mustahik (Dyarini and Siti Jamilah, 2017). In utilizing zakat institutions funds are used with consumptive and productive concepts. Of the many amil zakat institutions that channel funds productively namely LAZNAS DPU DT which has been spread in several cities in Indonesia. This amil institution is present not only prioritizing consumptive distribution but also how to maximize productive distribution (Ardiansyah, 2016).

One of the main objectives in the distribution of zakat funds by amil zakat institutions is to make mustahik play a role in the future as muzakki. Therefore, the amil zakat institution presents a superior program as one step to realize that mustahik can become a muzakki. DPU DT has an excellent program in economics called MISYKAT (Community Based Sharia Microfinance). The success of the program is very closely related to risk management in the distribution of zakat. For this reason, this issue is very interesting to be investigated more deeply.

## LITERATURE REVIEW

Some previous studies that are relevant to the theme of this research are Ibrahim's research (2017) with the research title "Zakat Distribution Planning in the Darut Tauhid Community Caring Wallet (DPU DT) Yogyakarta Branch". This research was conducted to analyze the zakat distribution planning at the Zakat Institution DPU DT Yogyakarta Branch which is adjusted to the concept of planning management. From the results of research conducted, the authors suggest that DT DPU has carried out good

distribution planning with a mature management concept. The results obtained in the distribution of zakat include several processes, namely forcing, objective, police, program, procedure, schedule, and budget while still holding on to the vision, mission and objectives of the DPU DT.

Devi Ariani (2018) with the research title "Risk Management of Zakat Distribution to the National Amil Zakat Agency (BAZNAS) of Yogyakarta City". From the research that has been done, the authors obtained the results that risk management in BAZNAS in the distribution of zakat begins with the existence of a conscious culture which is then followed by a process of identifying the risk of zakat distribution that exists in mustahik and also BAZNAS which acts as muzakki. In addition, there are efforts in measuring the level of risk, namely by assessing the commitment of Mustahik, then the results of the audit of the zakat distribution report and also controlling risk in four ways including the establishment of procedures and policies on zakat distribution, assistance, report output and periodic evaluation.

Ahmad Atabik (2015) with the research title "Effective Management of Zakat in the Contemporary Era". The results obtained in this study explain that zakat must be managed properly in order to gain trust from the community. Good management can be started by implementing a structured management system. At the end of this study explained that managing zakat management can use the theory of James Stoner with a management model consisting of 4 stages, namely planning (planning), organizing (organizing), directing (actuating) and supervision. The four models built by Stoner can be applied in any activity with the concept of socializing management, collection, utilization to supervision of zakat.

Nina Triyani, Irfan Syauqi Beik and Lukman M Baga (2017) with the research

title "Risk Management at the National Amil Zakat Agency (BAZNAS): Risk Management at the National Amil Zakat Agency (BAZNAS)". The results of research that have been done explain that the total risks found were 60 risks. The risk is divided into 3 major parts, namely the risk of raising funds, managing funds for distributing funds. The identified risks are divided into 4 levels, each of which contains ways to deal with it as a mitigation measure to minimize higher risk.

Dyarini and Siti Jamilah (2017) with the research title "Risk Management in the Management of Zakat". The results of the research that have been done are obtained that in the management of zakat, muzakki tends to want to know the funds that have been distributed. This makes risk management important in managing zakat. The achievements of zakat institutions are not only measured by the amount of funds raised, but also the benefits of the funds distributed to Mustahik.

#### *Risks in the of Distribution Zakat Funds*

Some of the risks associated with the distribution of zakat funds are explained in a book entitled *Zakat Management Risk Management* published by the Strategic Study Center for the National Amil Zakat Agency of the Department of Sharia Economics and Finance of Bank Indonesia, including:

##### *1. The Risk in Management of Zakat Fund Distribution*

Zakat fund distribution is the process of distributing zakat funds that have been collected to the mustahik who are entitled to receive them. The existence of zakat fund management means management in the process of zakat fund distribution that will be given to the mustahik (Devi Ariani, 2018). Risks in the management of zakat fund distribution are risks that exist in the

process of managing a zakat institution related to zakat fund distribution. In the process of the distribution of zakat funds, there are a number of risks that may arise, such as the limited means of distributing zakat funds, disbursement that is incompatible with the recipients of zakat consisting of 8 asnaf, uneven allocation, until there is an error in the distribution of zakat funds to mustahik (PusKaS BAZNAS and DepKeu Syariah BI, 2018).

##### *2. The Risk in Fund Distribution*

Funds distributed in zakat institutions can be distributed in both consumptive and productive forms. Productive distribution has been applied during the time of the Prophet Muhammad (Maguni, 2013). Risks to the distribution of zakat funds occur due to misuse in the distribution of zakat funds. This risk can be caused by several things such as the use of zakat funds that are used for personal or group interests, zakat funds deposited in banks, not channeled to mustahik, zakat funds that are not discharged within a year and other reasons for misuse of distribution. (PusKaS BAZNAS dan DepKeu Syariah BI, 2018).

##### *3. The Risk of Productive Fund*

Productive funds are used in productive programs. This program was presented as an effort to fulfill the impetus for the needy and poor so that their lives would be better. This program is usually run with some forms of such assistance for working capital in the form of supplies and equipment for mustahik businesses that have specialized expertise, cash in the form of revolving fund and others (PusKaS BAZNAS dan DepKeu Syariah BI, 2018).

Risks in productive funds occur due to misuse in terms of producing zakat funds. The risk experienced by zakat institutions is a condition caused by

several things including the recording of revolving funds for productive purposes which are still recognized as receivables (PSAK 109 article.31), it is not clear in the provisions on zakat distribution, zakat funds used for productive purposes are less balanced with consumptive purposes, zakat funds for productive purposes overtaken permustahik is too small, revolving funds are used for more than a year and mustahik is not equipped with expertise so that the funds channeled are less effective and several other factors (PusKaS BAZNAS dan DepKeu Syariah BI, 2018).

## METHODOLOGY

This research is descriptive qualitative. Qualitative research is used to obtain in-depth and meaningful data (Sugiyono, 2015). The purpose of descriptive qualitative research is to get a perfect picture of the topic under discussion by the researcher. Research related to risk management in Zakat Management Organization (OPZ) is not as much as in banking institutions. As it is known that the benefit of zakat funds must be maximized by amiline, which one way is by applying good risk management.

The type of data used in this study are primary data and secondary data. Primary data obtained by the method of observation and direct interviews with selected informants. Secondary data were obtained from zakat fund distribution reports in the productive zakat program in each specific period. The method used in this research is interview. The reason researchers use the interview method is so that information is obtained in depth and reliably. The type of interview that will be conducted later is a structured interview.

Criteria for selecting informants: (1) Understanding zakat institutions; (2) Understanding the concept of risk

management in zakat institutions; (3) Understand the procedure for collecting and channeling funds within zakat institutions; (4) Understanding the financial statements of zakat institutions; (5) Beneficiaries of productive zakat. Based on these criteria and to support the collection of information more accurately and reliably, the researchers determined the informants as follows: (1) The leadership of the zakat institution, (2) Staff for collecting and distributing zakat, (3) Management and financial staff, (3) Experts in the field of Islamic philanthropy, (4) mustahik/beneficiary of productive zakat.

In order to test the validity of the data in this study triangulation techniques were used. The credibility test with triangulation technique is the researcher tests the validity of the data by checking the data to the same source of informants but with different techniques (Sugiono, 2015). The data obtained from the interview will be checked by observation and documentation then for the fund distribution report data, it is certain that the data has been audited by the authorities so that the data source used will be valid.

Data analysis is the stage in organizing and sorting data into basic patterns, categories and collections. In this study using three stages of analysis: (1) Data Reduction, (2) Data Display, (3) Conclusion Drawing. The data analysis process will be carried out during the research and also after the data collection in a certain time. When interviewing, researchers will analyze the results of answers from informants. If the information or answers obtained are deemed not as expected, the writer resumes the question until it obtains credible data.

## RESULTS AND DISCUSSION

*Risk Management in Fund Distribution of Amil Zakat Institutions*

The development of risk management in zakat institutions is relatively slow when compared to commercial institutions that have started first. Even though most of the zakat institutions were established more than 10 years ago, risk management is still very minimal and can even be said to be carried out when there is no management regulation. If asked how to manage risk since the establishment of zakat institutions so far, it is clear that there are no rules or risk management applied. One reason is that identifying risks in zakat institutions is not easy and indeed the potential risk is greater than commercial institutions.

This condition is one of the factors in the slow development of risk management in zakat institutions. As revealed by Hilman Latief in a direct interview when asked about the risk management of zakat institutions:

“Indeed, why is it that the amil institution is slow, one of which is because of the consideration that the risks are so great. Spending a lot of money but spending money responsibly is not easy. Yes, there was none, it was the charity that manages zakat, charity, social, *lillahita'ala*, don't think that managing an increasingly large zakat fund requires management” (Hilman Latief, Ph.D, Lecturer and Chair of ADESy, January 02 2019, 1:40 pm).

The implementation of risk management in zakat institutions is relatively slow because the development of the study is still relatively new. The publication of the book on managing the risk management of zakat institutions by PusKaS BAZNAS and DepKeu Syariah BI became a new breakthrough for zakat institutions to manage their risks well. The existence of the book can be a guideline for zakat institutions because it is arranged in such a way through surveys

and involves experts and experts in the field of philanthropy. Some zakat institutions have tried to implement even though not all of them, it is because of the different institutional forms of financial institutions. As revealed by Hilman Latief in the interview, namely:

“Some have tried to apply, but not necessarily the whole. Because this is social, the difference between financial and social is how different the business is and how different it is. Can you pay back what you don't, if the amil zakat institution doesn't think about it, you don't have to make money anymore. What do you think people do to make money not distributed for non-profit, so it's different” (Hilman Latief, Ph.D, Lecturer and Chair of ADESy, January 2, 2019, 1.45 pm).

#### *The Concept of Risk Management in MISYKAT Program at DPU DT Yogyakarta*

Managing zakat institutions certainly requires good and structured management. One part of zakat institutions that requires management is the distribution. DPU DT made a program as an effort to channel zakat funds. The program that was formed was the revolving fund MISYKAT by utilizing productive funds. This program aims to maximize the funds raised while realizing that mustahiq beneficiaries of this productive fund become independent, have a business so that they can meet their daily needs and in the future can change their status from *mustahiq* to *muzakki*.

MISYKAT or the productive revolving fund distribution program is carried out with an operational manual SOP issued directly by the Central DT DPU. The risk management concepts built into this program are all contained in an operational manual. So far DPU DT runs the MISYKAT

program based on the procedures and materials contained in the book. The MISYKAT operational manual does not only cover MISYKAT's explanations, but also includes strategies to deal with non-performing funds. The MISYKAT operational manual is a complete book that is used as a guide for MISYKAT program managers in carrying out a revolving fund distribution program.

To carry out the MISYKAT program, the DPU DT uses a special guidebook entitled "Operational Strategy Guidelines for the Empowerment of MISYKAT Program DPU Darut Tauhid/Panduan Operasional Strategi Pemberdayaan Program MISYKAT DPU Darut Tauhid". The procedure in carrying out the MISYKAT program listed in the book consists of several stages, namely (1) Socialization and recruitment of members, (2) Weekly accompaniment [every week], (3) Curriculum/educational material for members, (4) Procedures for submitting funding and interviews, and (5) Strategies for dealing with problem financing in the MISYKAT program.

The strategies to anticipate bottlenecks in the distribution of revolving funds in the MISYKAT program, including (Iwan et al, 2006): (1) Selection stage through initial data collection before becoming a member, (2) Strengthening commitments before getting revolving funds, (3) Opening savings plans before financing, (4) Weekly regular meetings, (5) Intensive assistance, (6) Using the 2-2-1 pattern, (7) Group or assembly mechanisms, (8) Members' joint responsibility, (9) Reserves are available, (10) Home visits are conducted, (11) Routine monitoring and evaluation.

On the other hand, if a bottleneck has occurred then as stated in the book "Operational Strategy Guidelines for the Empowerment of MISYKAT Program DPU Darut Tauhid " in the strategy section to deal

with problematic financing DPU DT has its own way to overcome them. As with the revolving fund jammed as the most dominant risk DPU DT do in two ways, namely special and general. Special way to be taken as follows: (1) home visit and consultation with members, (2) Using the accumulated contributions of group/dues joint liability, (3) Using the savings reserve financing (25%) owned by members, (4) Creating a new agreement with members, (5) Using members' savings plans (Iwan et al, 2006).

The second way is the general way, namely: (1) Conduct training and education before loans 4-12 meetings, (2) Members open accounts in BMT, Islamic Banks, or BPRS, (3) Provision of revolving funds using the pattern 2-2- 1, (4) The existence of responsibilities (tanggung renteng) contributions from group members, (5) There are weekly meetings and regular assistance, (6) Home visits to members regularly (Iwan et al, 2006).

DPU DT manages the MISYKAT program purely using guidance from the center. When the DT DPU manager was asked about the risk management guidelines from BAZNAS and BI, DT DPU still did not know it so it did not apply in managing risks that might arise in the implementation of the program. Guidance from BAZNAS and BI is still new and maybe because of this it still hasn't touched LAZ-LAZ that is spread in Indonesia.

Based on the results of interviews with several informants including mustahiq, manager, person in charge until the MISYKAT program assistant, it is clear that this program is guided by an operational manual. As a beneficiary, *mustahiq* gets the treatment according to the procedure that should be in the MISYKAT program. Likewise with the DPU DT, when faced with the problem of funds stalled then implement a strategy directed in the manual of operations.

*Implementation of Risk Management and Risk Mitigation in the MISYKAT Program at DPU DT Yogyakarta*

previously, it can be identified several risks and mitigation in the MISYKAT program as follows:

Based on the results of interviews conducted with several informants as determined

**Table 2.** Risk Identification and Mitigation in the MISYKAT Program at DPU DT Yogyakarta

No	Risk Type	Risk Identification	Impact	Mitigation	Information
1.	Risks in Zakat Fund Distribution Management	<i>Late Distribution of Zakat Funds to Mustahiq</i>	1. <i>Mustahiq</i> cannot fulfill the needs needed, so that the business that is run is impeded; 2. The MISYKAT program is delayed.	✓ Planning and strengthening of the execution team. ✓ DPU DT adds human resources by recruiting volunteers/students who will assist the program implementation.	The cause of the delay can occur due to 2 things: 1. Lack of Human Resources/ <i>amil</i> implementing program. 2. The number of administrations that must be prepared either by <i>mustahiq/amil</i> institutions.
		<i>Funds collected are stored for a long time and cannot be immediately distributed to mustahiq.</i>	Amanah <i>muzakki</i> cannot be fulfilled immediately by DPU DT.	Identify the types of funds that have been stored for a long time to be detected and can be immediately distributed.	The funds that were saved for a long time are due to: 1. Infact tied to DPU DT is more dominant. 2. Infak is usually tied to the construction of a mosque that requires a long process
		<i>Zakat funds that are distributed focus on certain mustahiq.</i>	Channeling does not touch the 8 <i>ashnaf</i> specified.	✓ Keep channeling to other <i>ashnaf</i> even though it is not significant. ✓ Make a program that is tailored to the target <i>mustahiq</i> .	Channeling only focuses on certain <i>mustahiq</i> for the following reasons: Adjustment to the program designed. Not all <i>mustahiq</i> easily found, for example: <i>fisabilillah</i> , converts. There are <i>mustahiq</i> that are not found in the present, for example: <i>Riqob/slave</i> .
		<i>The failure to fulfill program and human resource accountability found in zakat institutions will affect the zakat institutions in the process of zakat fund distribution.</i>	1. The program does not run according to plan because the institution is not ready. 2. Development and output targets are not achieved. 3. <i>Amil</i> is not able to translate the program well.	✓ <i>Amil</i> prepares and designs programs with strong and good planning. ✓ <i>Amil</i> has sufficient competence to support good program accountability.	These risks include new ones that have been identified based on the conditions and evaluation of the zakat institution for the implementation of the program that has been made. this is in accordance with what was stated by Hilman Latief as expert informant.
		<i>The Community Needs Index is not maximally assessed</i>	1. The community needs index is not well identified. 2. The community does not get the needs as needed.	✓ <i>Amil</i> Institution examines community needs index to achievements and targets. ✓ Make a map of community needs in	This risk is also new, identified by looking at the number of <i>amil</i> institutions operating in various cities (opening branches) and certainly each region has a different index of community needs. This is as



				accordance with the results of the institutional review.	stated by Hilman Latief as expert informant.
2.	Risks in Distribution Funds	<i>Zakat Funds Given to Mustahiq Too Small</i>	<ol style="list-style-type: none"> <li>1. <i>Mustahiq</i> needs are not maximally met according to the target.</li> <li>2. The program does not run effectively.</li> </ol>	<ul style="list-style-type: none"> <li>✓ <i>Amil</i> institutions maximize the funds raised to overcome the limitations of funds both for <i>mustahiq</i> and program support.</li> <li>✓ Make use of the funds available with productive programs such as revolving funds.</li> </ul>	After further identification, the small amount of funds given to the <i>mustahiq</i> because <i>infaq</i> tied funds are more dominant than those not bound such as for the construction of mosques and humanitarian/social assistance
		<i>Zakat Funds Distributed Less Evenly</i>	1. Channeling does not touch the 8 <i>ashnaf</i> specified.	<ul style="list-style-type: none"> <li>✓ Keep channeling to other <i>ashnaf</i> even though it is not significant.</li> <li>✓ Make a program that is tailored to the target <i>mustahiq</i>.</li> </ul>	Uneven distribution because: <ol style="list-style-type: none"> <li>1. Adjustment to the program designed.</li> <li>2. Not all <i>mustahiq</i> easily found, for example: <i>fisabilillah</i>, converts.</li> <li>3. There are <i>mustahiq</i> that are not found in the present, for example: <i>Riqob</i>/slave.</li> </ol>
3.	Risks in Productive Fund	<i>Productive Zakat Funds Supporting Programs and the Funds Distributed to Mustahiq Too Small.</i>	<ol style="list-style-type: none"> <li>1. The program runs less optimally and effectively.</li> <li>2. Activities as supporting programs are not optimally carried out.</li> <li>3. <i>Mustahiq</i> cannot meet the needs of his business.</li> </ol>	<ul style="list-style-type: none"> <li>✓ Design the MISYKAT program to maximize available funds.</li> <li>✓ Maximize fundraising for productive funding programs.</li> <li>✓ Maximizing the estimated plotting of funds in each program</li> </ul>	The small amount of productive funds given to the DT DPU <i>mustahiq</i> because <i>infaq</i> tied funds are more dominant than those that are not bound like for the construction of mosques and humanitarian/social assistance.
		<i>Slow Revolving Funds Become Less Effective Because Mustahiq Is Increasingly Busy with His Business.</i>	<ol style="list-style-type: none"> <li>1. <i>Mustahiq</i> does not participate in program support activities.</li> <li>2. Revolving funds do not return/fail</li> </ol>	<ul style="list-style-type: none"> <li>✓ Monitoring to <i>mustahiq</i> residence.</li> <li>✓ Finding information as possible related <i>mustahiq</i>.</li> <li>✓ Evaluation of the program /activity</li> </ul>	Sometimes problems/obstacles come from the <i>mustahiq</i> side, one of them <i>mustahiq</i> consistency in following a series of program support activities. This has an impact on <i>amil</i> institutions, especially for the achievement of the programs implemented.
		<i>Revolving Funds Are Less Effective Because Program Design Is Not Good</i>	<ol style="list-style-type: none"> <li>1. Revolving funds are misused by <i>mustahiq</i>.</li> <li>2. The program is not running effectively / the target is not achieved.</li> </ol>	<ul style="list-style-type: none"> <li>✓ Make a strong and good program planning.</li> <li>✓ Form a special team to be responsible for a solid program.</li> </ul>	This risk has only been identified based on the evaluation results of the program implementation. The worst impact of this risk is jammed in <i>mustahiq</i> revolving fund which will diminish the effectiveness and hamper the achievement of the desired program.
		<i>Institutions Not Evaluating Programs and Invalid Reporting</i>	<ol style="list-style-type: none"> <li>1. Lack of program is not well recorded.</li> <li>2. Can not improve the programs that have been implemented.</li> <li>3. Reports are difficult to justify.</li> </ol>	<ul style="list-style-type: none"> <li>✓ Establishing the audit team as a program supervisor.</li> <li>✓ Creating a solid and responsible team.</li> </ul>	Regarding evaluation and reporting are risks that have just been identified based on observations in the field and implementation that have been carried out so far. This was stated by Hilman Latief as the expert informant.
		<i>Community Culture in Empowerment</i>	1. The credibility of <i>amil</i> institutions is seriously threatened.	<ul style="list-style-type: none"> <li>✓ Conduct regular coaching to members.</li> <li>✓ Embed religious</li> </ul>	This risk has only been identified based on facts that have occurred in the program

		Location Is Not Good.	2. Disrupting the effectiveness of the sustainability of the program.	values to members. ✓ Monitoring and approach to members.	implemented. In fact, the culture of the community can be brought into the implementation of a group-based program specifically where the intensity of gathering and cooperation will be built in it.
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Source: Data Analysis Results of Interviews with Various Informant (processed)

## CONCLUSION

Based on the results presented in the previous chapter, this study concludes that the concept of risk management for the distribution of productive zakat through the MISYKAT program at the DPU DT Yogyakarta Branch is guided by an official book issued by the central office entitled “Panduan Operasional Strategi Pemberdayaan Program MISYKAT DPU Darut Tauhid (Operational Strategy Guidelines for the Empowerment of MISYKAT Program DPU Darut Tauhid)”.

The application of risk management for the distribution of productive zakat funds in the MISYKAT program at the DPU DT Yogyakarta Branch is carried out based on the SOP in the operational manual of the MISYKAT program. Mitigation efforts/minimizing the risk of channeling productive zakat funds in the MISYKAT program at the DPU DT Yogyakarta Branch purely applying the pattern of “Strategi Menghadapi Pembiayaan Bermasalah Dana Bergulir Program MISYKAT (Strategy for Dealing with Non-Permafing Financing for Revolving Funds of the MISYKAT Program)” listed in the operational manual and also adjusted to field conditions.

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