

ANALYSIS OF MOSQUE MANAGEMENT PERFORMANCE ON ZISWAF FUNDS MANAGEMENT

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ABSTRACT

This study was conducted to examine the extent to which the management of Nurul Huda Mosque in Medan Marelan administers ZISWAF funds. The research focuses on the case of Nurul Huda Mosque's management. A qualitative approach was employed, utilizing interviews with mosque administrators and congregants. Both primary and secondary data sources were used, with data collection methods including observation, documentation, interviews, and surveys. The findings reveal that the mosque administrators have managed ZISWAF funds fairly well in terms of implementation and congregational participation. However, the management system is not yet supported by written and structured work procedures. Internal factors such as weak documentation and limited training, as well as external factors including low public trust and high competition from other institutions, serve as the main challenges. The administrators have also begun developing productive activities, such as space rentals, lending of equipment, and parking management, as alternative sources of mosque operational funding.

Keywords: Management Performance; Mosque; ZISWAF; Fund Management

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INTRODUCTION

Indonesia's economy is still confronted with a critical issue of unresolved economic inequality. The imbalance in wealth distribution has the potential to create severe consequences, such as increasing poverty rates, unemployment, and restricted access to education and healthcare services (Alagoa, 2020). Although the government has introduced various policies, such as social assistance, economic empowerment programs, and fiscal reforms, limitations in resources and bureaucratic barriers often remain as obstacles. Therefore, active community participation is highly required through social philanthropy practices rooted in religious values and local wisdom (Khairina, 2024).

ZISWAF is an Islamic philanthropic instrument that holds great potential in reducing social inequality and empowering underprivileged communities. This instrument is grounded in Islamic teachings and simultaneously functions as a means of promoting equitable welfare through a fair distribution of wealth (Makmur *et al.*, 2024). Law Number 23 of 2011 concerning Zakat Management and Law Number 41 of 2004 concerning Waqf serve as the legal foundation regulating the governance of ZISWAF in accordance with sharia principles. When managed professionally, transparently, and accountably, ZISWAF can become a strategic partner of the government in achieving a just and prosperous society (Hafidh, 2023).

Based on data from Timesprayer (2025), Indonesia has 244.7 million Muslims, accounting for approximately 87% of the total population of 281.3 million. This enormous ZISWAF potential represents a golden opportunity to address economic inequality. According to data from BAZNAS (2024), by the third

quarter of 2024, national zakat collection had reached IDR 28.7 trillion, a significant increase from IDR 22.47 trillion in 2022. This growth was influenced by the rising awareness of the community and the utilization of digital technology in zakat management.

However, this potential has not been evenly optimized at the community level, particularly in mosques as centers of worship and social activities for Muslims. In Indonesia, the number of mosques has reached 296,797 units (Kemenag, 2022). They play a strategic role in collecting and distributing ZISWAF funds. Unfortunately, the management of these funds in many mosques still faces several challenges, such as weak beneficiary data systems, limited financial reporting transparency, and the low utilization of technology (Yuliana *et al.*, 2020). Previous studies on mosque-based ZISWAF management generally emphasize administrative and institutional challenges, while giving limited attention to mosque management performance as an analytical variable. Nurul Huda Mosque in Medan Marelan is one of the mosques actively managing ZISWAF funds. Its programs include providing assistance to the poor and orphans, maintaining mosque facilities, and developing infrastructure such as the mosque's minaret. Nevertheless, interviews with the mosque treasurer revealed several challenges, including difficulties in identifying eligible beneficiaries in accordance with sharia provisions, limited verification criteria, and low congregational participation in giving infaq. These issues have resulted in the postponement of several social programs due to funding constraints.

This issue indicates a gap between the potential and the realization of ZISWAF fund management at the mosque level. The large number of muzakki is not accompanied by a structured management system, resulting in

suboptimal distribution effectiveness and social impact. Although previous studies have examined ZISWAF management in mosques and formal zakat institutions (Hadi, 2020; Nurlinda & Zuhirsyan, 2019), limited attention has been given to analyzing mosque administrators' performance as a key determinant of effective ZISWAF fund management at the grassroots level. Therefore, this study is crucial to analyze the performance of mosque administrators in managing ZISWAF, as well as to identify both internal and external inhibiting factors. In this way, the findings are expected to provide practical recommendations for mosque administrators to optimize the role of ZISWAF as an instrument for empowering the Muslim community's economy. Based on the phenomena and gaps described above, the researcher is interested in conducting an analysis of mosque management performance in ZISWAF fund management at Nurul Huda Mosque, Medan Marelan.

MATERIALS AND METHODS

Performance

According to (Wehelmina, 2021) Performance refers to work achievement and the attainment of results, both individually, collectively, and organizationally, which synergize to connect a series of organizational or corporate activities in implementing strategies. It serves as a mechanism to develop a feedback system aligned with various performance capabilities that have been previously designed. Etymologically, the term *kinerja* is derived from *work performance* (performance). Performance is the result achieved by an individual or a group within an organization or institution in accordance with their responsibilities to accomplish objectives effectively and efficiently.

According to (Fauzi & Nugroho A, 2020) There is a correlation between the level of job satisfaction of mosque administrators and their functional performance, as well as between the number of rewards offered and individual talents and characteristics. An individual's efficiency is influenced by the following elements:

1. Motivation; There are internal and external forces that drive a person to act.
2. Ability; Since every individual is unique, no two people will behave in exactly the same way.
3. Needs; The living needs of employees, particularly their compensation, have an impact on their performance.
4. Expectations of rewards
Performing certain tasks with the expectation of receiving compensation for one's efforts.
5. Internal rewards
6. External rewards
7. Perception of reward levels and job satisfaction

Whatever level of performance you intend to measure, whether at the organizational, team, or individual level, performance indicators are an essential requirement. (Wehelmina, 2021). To obtain survey results from performance measurement, several dimensions and aspects of performance are as follows:

- a) Quantity
Refers to the extent of effort achieved in relation to the given objectives.
- b) Quality
Competence measured by the knowledge and skills of individuals who are capable of performing specific tasks.
- c) Timeliness
As a determining factor, all tasks assigned to an individual must be completed accurately and within the time frame set by the organization.

d) Work Efficiency

Efficient planning can help identify organizational shortcomings and ways to address them, while consistently achieving performance beyond expectations.

Mosque

A mosque is an essential element in the social order of Muslim communities. For Muslims, a mosque holds profound meaning, both physically and spiritually. Etymologically, the word *masjid* originates from Arabic, derived from the root word *sajada – yasjudu – sajdan*, which means to prostrate, obey, submit, and humble oneself with reverence and glorification. When the term is formed into *masjidun* (a noun of place), it refers to a place of prostration to Allah (SWT). The mosque also serves as a medium for practicing two forms of virtue: first, specific acts of worship such as obligatory prayers, performed individually or in congregation; and second, social activities in daily life, such as fostering communication and strengthening brotherhood among fellow congregants (Suherman, 2012).

A mosque is regarded as the House of Allah (SWT), established as a place for Muslims to remember, give thanks, and worship Him with sincerity and devotion. Beyond serving as a place of worship, the mosque also functions as a center for various virtuous activities, such as forums for consultation (*musyawarah*), the performance of marriage contracts, a hub for strategic planning during times of conflict, and a venue for seeking solutions to the challenges faced by the community. The mosque can also be analogized as a spiritual reservoir that purifies the soul from sins, mistakes, and negligence of a servant before Allah (Al-Qaradhawi, 2000).

Etymologically, the word “*masjid*” refers to a place for prostration (*sujūd*) or a place to perform prayer (*ṣalāh*) in accordance with the prescribed

conditions and pillars in Islamic teachings. Meanwhile, according to the Hadith, the concept of a mosque extends to the entire earth, meaning that every part of the land on earth can serve as a place of prayer. This is in line with the provisions of Islamic law (*sharī‘ah*) which emphasize that Allah (SWT) is the Lord of all Muslims across the world, and that the act of worship through prayer may be carried out anywhere, without being confined to a specific location (Gazalba, 1983).

According to Suherman, in the contemporary era, mosques increasingly need to be optimized, with their activities and services expanded, and managed with proper organization and administration. The mosque carries several essential functions in the life of Muslims, including serving as a place of worship, an educational institution, a center for community development, a hub of da‘wah and culture, a center for leadership training, and a basis for the revival of the Muslim community (Suherman, 2012).

Mosque Administrators

The administrators of a mosque are often referred to as *ta‘mir*. The *ta‘mir masjid* is an organizational body composed of individuals who bear the primary responsibility of prospering the mosque (*i‘mār al-masjid*) as a center of religious and social activities. The term *ta‘mir masjid* inherently denotes the management or administration of the mosque; however, the usage of the phrase “Pengurus Takmir Masjid” (Mosque Management Committee) is also widely accepted and not considered erroneous. This responsibility is in line with the command of Allah (SWT) in the Qur’an:

لَا تَقُمْ فِيهِ أَبَدًا لِمَسْجِدٍ أُسِّسَ عَلَى النَّقْوَى مِنْ أَوَّلِ يَوْمٍ
أَحَقُّ أَنْ تَقُومَ فِيهِ فِيهِ رِجَالٌ يُحِبُّونَ أَنْ يَتَّطَهَّرُوا وَاللَّهُ
يُحِبُّ الْمُطَهَّرِينَ ﴿١٠٧﴾

“The mosques of Allah shall be maintained only by those who believe in Allah and the Last Day, establish prayer, give zakat, and fear none except Allah. It is they who are expected to be on true guidance.” (QS. At-Taubah [9]: 18)

The activities of mosque administrators (*ta'mir*) encompass three main aspects: *idarah* (administrative management), which includes organizational and financial administration; *'imarah* (community development), which involves fostering the faith, knowledge, and social engagement of the congregation; and *ri'ayah* (maintenance and facilities management), which relates to the physical development and preservation of mosque infrastructure. In addition to these, the administrators are also responsible for overseeing religious rituals, educational programs, social services, and other administrative affairs, thereby positioning the *ta'mir* as both religious managers and facilitators of community empowerment.

Zakat

Etymologically, *zakat* originates from the Arabic language, derived from the verbal noun (*masdar*) “*zakaa al-shai'u*” of the verb *zakaa-yazkii-zakaatan*, which means purity, goodness, blessing, growth, and development. It can also be interpreted as “increase.” Thus, *zakat* refers to blessing, growth, purification, goodness, and addition. In the terminology of Islamic law (*syar'i*), *zakat* is defined as a specific portion of wealth, taken from certain assets, at a specific time, and given to designated recipients, or as the name of a specific property that is distributed in a prescribed manner. The portion collected from wealth is called *zakat* because it increases and multiplies the wealth of the giver, protects it from calamities, and at the same time purifies the soul of the one who donates it (Hermanto, 2023).

Zakat is the fourth pillar of Islam and holds a crucial role for Muslims. It is an obligation for every Muslim who has fulfilled the required conditions to contribute a portion of their wealth in order to meet the needs of the eight categories of recipients (*asnaf*). Beyond its economic and social functions, *zakat* also serves as a testimony of worship and obedience to Allah SWT, reflecting both spiritual devotion and social responsibility within the Islamic faith (Wathan et al., 2020).

In addition, *zakat* is an obligation for Muslims to allocate a specific portion of their wealth or assets to be given to those who are entitled to receive it, namely the eight categories of *asnaf*. As the fourth pillar of Islam, *zakat* represents one of the essential foundations in the enforcement of Islamic law. Therefore, it is compulsory (*wajib*) for Muslims who meet the prescribed conditions. Similar to prayer, pilgrimage, and fasting, *zakat* is an act of worship regulated by the Qur'an and the Sunnah. Furthermore, the practice of *zakat* continues to develop in line with human progress, reflecting its role not only as a religious duty but also as a medium of social and humanitarian action.

M According to Ibn Qaradhawi, as cited by Lukman Mohammad in his book *Fiqh al-Zakat*, *zakat* is described as a multifaceted system. It serves as a financial and economic system because it functions as a form of wealth tax; as a social system because it seeks to rescue society from various weaknesses; as a political system because, in principle, the state is responsible for its collection and distribution; as a moral system because it purifies the souls of the wealthy from miserliness and the souls of the poor from envy and resentment; and as a religious system because its observance is one of the pillars of faith and the highest forms of worship in drawing closer to Allah. *Zakat* itself stands as proof that Islamic

teachings originate from Allah SWT—a just and comprehensive system beyond what could be produced by the unlettered Prophet Muhammad (peace be upon him) (Lukman, 2021). The legal foundation of zakat is stated in the Qur'an, specifically in Surah At-Tawbah (9:60), and reinforced by Hadith, such as those narrated in Sahih al-Bukhari (No. 8) and Sahih Muslim (No. 16). These sources establish zakat as a mandatory act of worship and a binding legal obligation for Muslims who meet the prescribed conditions.

The pillars (*arkan*) of zakat are the essential components that must be present in its implementation. According to the majority opinion of Islamic jurists (*jumhur ulama*), these pillars consist of three elements: the *muzakki* (the individual obligated to pay zakat), the *mustahik* (the rightful recipients of zakat), and the wealth (*al-mal al-mazkuwwi*) that is subject to zakat.

Infak

The term *infak* derives from the Arabic word *anfaqa-yunfiq*, which means to spend or to finance. Its meaning becomes more specific when associated with fulfilling the commands of Allah SWT. In the Indonesian dictionary, *infak* is defined as the act of giving wealth, which includes both zakat and non-zakat forms of expenditure. From the perspective of Islamic law (*shar'i* terminology), *infak* refers to the act of allocating a portion of one's wealth, income, or earnings for purposes mandated by Islamic teachings.

Infaq is a voluntary expenditure made by an individual whenever they receive sustenance, given in any amount they desire. Allah grants the owner full freedom to decide the type of wealth and the amount that should be given, as long as it is intended for purposes aligned with Islamic values (Bantani, 2020). Infaq is the act of allocating a portion of one's wealth, income, or earnings for specific

purposes as prescribed in Islamic teachings. Unlike zakat, which requires a minimum threshold (*nisab*) as a condition of obligation, infaq does not require such a threshold, making it more flexible and accessible for every Muslim regardless of their financial capacity (Anis, 2023).

Infaq refers to the act of spending or allocating wealth, which may include both zakat and non-zakat expenditures. Infaq can be categorized as either obligatory (*wajib*) or voluntary (*sunnah*). Obligatory infaq includes forms such as *kafarat* (expiation), *nazar* (vowed charity), zakat, and other mandated contributions. Voluntary infaq, on the other hand, encompasses giving to the poor and needy, assisting fellow Muslims, supporting victims of natural disasters, and other acts of charitable giving (Hermanto, 2023).

Based on Law Number 23 of 2011 concerning Zakat Management, Chapter I Article 1, *infāq* is defined as the allocation of a portion of wealth or income by individuals or business entities that does not fall under the category of zakat, but is intended for public welfare. Unlike zakat, which is obligatory, *infāq* has the legal status of *sunnah* (recommended). The legal basis of *infāq* is found in Qur'an Surah Āli-'Imrān [3]: 133–134 and Hadith narrated by al-Bukhārī. The pillars of *infāq* that must be fulfilled for its validity according to Islamic law consist of: Al-Munfiq (the giver of *infāq*), Al-Munfaq (the wealth given), Al-Munfaq Lahu (the recipient of *infāq*), and Shighat (the declaration of giving).

Ṣadaqah

Etymologically, the term *ṣadaqah* (charity) comes from the Arabic word *ṣadaqah*, which linguistically means "an act of truthfulness or righteousness." In *shar'i* terminology, *ṣadaqah* is defined as a voluntary and sincere gift given by a person to a rightful recipient, accompanied by the reward from Allah. In the early development of Islam, *ṣadaqah*

was understood as a recommended act of giving. However, after the obligation of zakat was ordained in the Qur'an, the term *ṣadaqah* came to carry two meanings. First, it refers to voluntary or supererogatory charity (*ṣadaqah sunnah* or *tatawwu'*), which is given freely without obligation, for example to the poor or beggars. Second, it denotes obligatory charity (*ṣadaqah fard*), which is the zakat mandated by Islamic law (Hermanto, 2023).

The legal basis of zakat is found in Qur'an, Surah al-Baqarah [2]: 177 and the Hadith narrated by Ahmad ibn Hanbal. The pillars of *ṣadaqah* are essential elements that must be fulfilled for the act of giving to be considered valid according to Islamic law, namely: Al-Mutasaddiq (the giver), Al-Mutasaddaq Bihi (the wealth or property given), Al-Mutasaddaq Lahu (the recipient), and Shighat (the declaration or act of giving).

Wakaf

Rooted in the Arabic language, the words *Waqafa* and *Wakaf* are translated into English as "Waqf." *Waqafa* literally means "to hold," "to stop," or "to remain in place" in its original Arabic form. The expressions *Habasa Yahbisu Tahbisan*—meaning "to give"—and *Waqafa Yaqifu Waqfan* share an identical sense, both conveying the notion of setting aside or dedicating something permanently (Muhammad & Nasir, 2022). Waqf is also understood as "holding and stopping" because the rightful owner of the endowed property relinquishes or suspends their legal claim over it, allowing its benefits to be dedicated to the service of Allah. Simply put, the waqf asset is protected from the owner's legal actions, making it impossible to sell, gift, inherit, or transfer it. According to the waqf declaration, the property or funds can only be used for charitable purposes that serve Allah.

The legal basis of zakat is found in Qur'an, Surah Ali Imran [3]:92 and Sunan

an-Nasai No.3608. Waqf has its essential pillars, which include: Waqif (the person who endows the waqf), Mauquf bih (the property or asset being endowed), Mauquf 'alayh (the beneficiary or designated purpose of the waqf), and Shighat (the declaration or pledge of waqf expressing the intention to dedicate a portion of one's wealth).

Management of ZISWAF

The term management is synonymous with administration, as both are oriented toward achieving the objectives of an organization or institution. Management can be understood as a collaborative process involving individuals or groups to realize organizational goals. It is important to note that management should not be equated with leadership. Management emphasizes collaboration between individuals or groups, whereas leadership focuses more on the ability to influence others without necessarily possessing full managerial skills (Tanjung, 2024). According to Abdullah, there are five indicators for effective ZISWAF management, which include: having a structured system, procedures, and regulations; implementing open management; possessing a clear work plan; maintaining accountability; and continuously carrying out improvements (Abdullah, 2021).

Research Methodology

This study employed a qualitative method. Data were collected through interviews with two mosque administrators and three congregants selected purposively, observation of ZISWAF management activities, and documentation of financial reports and mosque programs. The research was conducted in 2025. Data analysis was carried out descriptively based on performance indicators proposed by Wehelmina, namely standards, quantity, quality, timeliness, and efficiency. (Wehelmina, 2021).

RESULT AND DISCUSSION

The management of zakat, infaq, sadaqah, and waqf funds, collectively referred to as ZISWAF, is an integral part of the mosque's functions as a community institution that is not only religious but also social and economic. Masjid Nurul Huda Medan Marelan serves as a concrete example of how a local mosque institution can play this dual role. Based on interview data, activity documentation, and direct observation, the management of ZISWAF funds at this mosque has been carried out actively and continuously, although there are still various shortcomings in reporting systems, institutional structures, and long-term planning.

Zakat al-fitr constitutes a key element in the management of ZISWAF funds at this mosque. Each year, ahead of Eid al-Fitr, the mosque receives zakat al-fitr from congregants in the form of rice. In 2025, a total of 200 muzakki contributed zakat al-fitr, amounting to 1,400 kilograms of rice. A special committee was formed two weeks prior to the holiday to receive, weigh, record, and repackage the rice into 3.5-kilogram packages. The rice was then distributed to 40 mustahik who had been verified according to the criteria of being poor, needy, widowed, elderly, or orphaned.

Distribution was carried out on time, during the night of Takbiran, with some mustahik collecting the packages directly and others receiving home delivery if they were unable to attend. This process demonstrates the awareness of the mosque administrators regarding the importance of timely distribution in fulfilling zakat al-fitr obligations. Data recording was done manually by the committee, and no digital reports or formal written reports were provided to the congregants. This condition reflects that the technical execution was conducted responsibly, but

the aspects of documentation and institutional accountability remain weak.

Management of infaq and sadaqah funds at Masjid Nurul Huda is conducted through donation boxes placed around the mosque. These funds are used to finance routine activities such as the Friday Blessings program, assistance for orphans and the poor, medical aid, funeral assistance, and educational subsidies. The Friday Blessings program is implemented weekly, distributing approximately 130 meal boxes to congregants and the surrounding community. Administrators record incoming and outgoing funds manually and announce the information verbally or via a weekly bulletin board. Written reports are not routinely available, and the accounting system does not yet adhere to social institution standards.

The mosque's waqf financial report for the period of January 1 to July 25, 2025, recorded total funds amounting to IDR 91,100,793. These funds originated from 25 individual waqf donors with varying contributions and additional income from the mosque's waqf boxes amounting to IDR 40,550,793. Community participation in waqf demonstrates significant enthusiasm, with funds collected regularly and announced periodically to congregants as a form of transparency.

This year, waqf management focused mainly on the phased construction of the mosque tower according to the available funds. The entire fundraising process still relies on voluntary donations through waqf boxes, without expanding into other types of waqf. Productive waqf, such as waqf-based businesses, land waqf, or strategic collaborations with institutions like the Indonesian Waqf Board, has not yet been optimized to enhance asset utilization.

To date, Masjid Nurul Huda has not established specific standard operating procedures for waqf management, nor

has it developed a long-term plan for waqf development. This indicates that waqf governance remains conventional and not strategically oriented. Therefore, efforts to enhance waqf management capacity are necessary so that collected funds can be managed more productively, structurally, and sustainably to support the broader welfare of the community.

The mosque's productive economic function has begun to appear in several informal activities carried out by the administrators. The mosque rents out multipurpose rooms for community social activities, such as neighborhood meetings, family religious gatherings, and memorial events. Rentals are not based on fixed tariffs but on voluntary donations. The mosque also loans equipment such as tents, chairs, and loudspeakers to residents in need. Income from these rentals is added to the social fund and used for other operational and social activities.

The mosque parking area is managed during Friday prayers and major events, with donations from vehicle users directed toward funding cleanliness and security. Other collective economic activities include the management of sacrificial animals during Eid al-Adha. Administrators collectively manage funds for purchasing sacrificial animals, including logistics, slaughtering, and meat distribution. Remaining funds from these activities are saved as social infaq for other assistance needs.

Although these productive economic activities have not been formally organized as business units, the administrators have shown initiative in utilizing mosque assets for the benefit of the congregants. Management is not yet structured as a formal business or cooperative, and there is no long-term business plan. The potential for development is significant if managed more professionally and institutionally.

Analyzed according to Wehelmina's performance theory, the performance of Masjid Nurul Huda administrators meets the indicators for a high quantity of programs, quality execution in accordance with sharia, and timely distribution. However, institutional management and efficiency remain weak. Written SOPs, annual reports, and data-based evaluation systems are not available. Administrators have not conducted technical training or utilized digital media for reporting systems.

Based on Abdullah's ZISWAF management theory, ideal management requires systems that include strategic planning, accountable reporting, and sustainability. Masjid Nurul Huda does not yet have annual ZISWAF program documents, has not established cooperation with national zakat or waqf institutions, and has not conducted financial audits. All activities are still managed based on the experience and traditions of previous administrators, without modern administrative standards.

Considering all indicators and field data, the performance of Masjid Nurul Huda administrators in managing ZISWAF is considered fairly good. Technical execution runs smoothly, social activities are distributed fairly, and congregant trust remains high. The main shortcomings are in institutional structure, documentation, and long-term management systems. The development potential is significant if the mosque establishes SOPs, implements digital reporting, conducts management training, and forms strategic partnerships with professional ZISWAF institutions. With these institutional improvements, Masjid Nurul Huda has the potential to become a model mosque in transparent, productive, and sustainable fund management.

The management of ZISWAF funds at Masjid Nurul Huda has not yet reached

optimal levels due to internal and external constraints. The most dominant internal factor is the absence of written systems, procedures, and regulations for ZISWAF management. All collection, recording, and distribution activities are still carried out based on habit and deliberation among administrators. The lack of official documents, such as standard operating procedures, causes management processes to be non-standardized, highly dependent on individuals in office, and prone to inconsistency when leadership changes. This demonstrates that the first indicator in Abdullah's theory, having clear systems, procedures, and rules, has not been fully met.

Technical training or guidance on ZISWAF management has also not been provided to administrators. Administrators only learn independently through the internet or by observing practices from better-organized mosques. The absence of training hinders institutional capacity building and causes management to remain manual without adequate managerial knowledge. Performance evaluation is carried out informally, usually when calculating weekly funds, and not through a structured monitoring system. Consequently, there is no comprehensive documentation of achievements, obstacles, or long-term improvement strategies.

Annual or long-term work plans are also not formally documented. Administrators prepare programs through deliberations, but no written planning includes clear objectives, budgets, or success indicators. The absence of such documentation causes administrative direction and continuity to be unclear. Planning has so far been reactive, depending on incoming funds and urgent community needs. This explains why the indicator of having a work plan is only implemented

informally and does not meet the principles of sustainable strategic management.

External factors also significantly influence ZISWAF management effectiveness. Community awareness in channeling infaq, sadaqah, and waqf through the mosque remains low. Many residents prefer to provide assistance directly to recipients or through other institutions perceived as more professional or modern. Competition among ZISWAF institutions around Medan Marelan has increased, causing donors to be divided. These external influences result in unstable mosque funding over time, reflecting challenges in community trust and preferences and resulting in minimal contributions from regular donors.

This situation encourages administrators to not rely entirely on donations but to seek independent income sources. Utilizing mosque facilities for community activities and lending inventory based on voluntary donations becomes an alternative to sustain operations. These efforts represent the mosque's adaptation to changing donor patterns and increasing institutional competition while maximizing its potential independently.

Public communication strategies by the administrators are still limited to notice boards and WhatsApp groups. No digital media or routine publications reach the wider community. The absence of official channels limits transparency and hinders the development of the mosque's image as a credible institution for managing community funds. A more systematic communication approach is highly needed.

The strengths of Masjid Nurul Huda administrators lie in openness and congregant participation. Regular deliberations are conducted to prepare programs and evaluate activities. Fund reports are announced periodically, and

congregants are given space to provide suggestions or criticism. This practice reflects that the indicator of open management has been implemented fairly well. Congregants feel involved and have access to information on fund usage. However, transparency is still limited to the local scope and has not reached a broader external audience.

Internal factors such as weak institutional structure and limited technical training, along with external factors such as low community participation and strong competition among institutions, remain major challenges in ZISWAF fund management at Masjid Nurul Huda. Institutional potential will grow if administrators can improve administrative structures, develop SOPs, strengthen publication strategies, and establish partnerships with formal institutions such as BAZNAS and BWI. These steps will enable the mosque not only to sustain fund management but also to develop into a professional and widely trusted center for social and religious empowerment.

CONCLUSION AND IMPLICATION

The management of ZISWAF funds at Masjid Nurul Huda Medan Marelan demonstrates the administrators' commitment to carrying out their duties with integrity and responsibility. Their performance has positively impacted the implementation of social and religious programs that are relevant and needed by the congregants. Fund distribution is conducted with prudence and involves community leaders in determining the beneficiaries. Routine social activities, well-planned scheduling, and efficient use of resources indicate that the administrators have executed most of their responsibilities seriously. Efforts to leverage the mosque's productive economic potential have also begun,

although they are not yet supported by a structured managerial system.

However, fund management still faces challenges originating from internal and external factors. Internally, there is no written system or standard operating procedure to serve as a consistent reference for management. Program planning remains seasonal and reactive, record-keeping is done manually, and evaluation is not yet systematic. Administrators have not received technical training, limiting institutional capacity development. Externally, low community participation in channeling funds through the mosque and increasing competition with other zakat institutions cause funding to be inconsistent. The mosque must adapt by utilizing its physical assets for productive activities to maintain operations. Limitations in public communication strategies also affect public trust beyond the core congregants. Nevertheless, congregant participation in deliberations and internal information transparency remain strengths in maintaining trust within the local community.

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