



INCREASING MUSTAHIK WELFARE THROUGH OPTIMIZING PRODUCTIVE ZIS FUNDS: LESSONS FROM THE IMPLEMENTATION OF THE BISA PROGRAM

NOVEMBRIAN JALU PUTRA PERDANA
Institut Agama Islam Negeri (IAIN), Kediri, Indonesia
Email: novembrianjaloe@gmail.com

ARIF ZUNAIIDI
Institut Agama Islam Negeri (IAIN), Kediri, Indonesia
Email: arifzunaidi@iainkediri.ac.id

FACHRIAL LAILATUL MAGHFIROH
Institut Agama Islam Negeri (IAIN), Kediri, Indonesia
Email: fachriallailatul@gmail.com

A PEER-REVIEWED ARTICLE

(RECEIVED – 29TH OCT. 2023; REVISED – 5TH MARCH 2024; ACCEPTED – 13TH MARCH 2024)

ABSTRACT

The purpose of this research is to provide answers to questions about the role of Zakat, Infaq, and Sadaqah Funds in improving the well-being of mustahik through the Bunda Mandiri Sejahtera (BISA) program at Laznas Yatim Mandiri Tulungagung. This study employs a qualitative research method. This study's data is derived from both primary and secondary sources, specifically interviews with related parties such as employees of the Tulungagung Yatim Mandiri Amil Zakat Institute, Mustahik. Data reduction, data presentation, and drawing conclusions are the methods of analysis used in this study. The findings of this study indicate that the role of zakat, infaq, and shadaqah funds in improving the welfare of mustahik through the BISA program at Laznas Yatim Mandiri Tulungagung Regency, namely providing assistance in the form of capital, business support tools, and provision of cooking skills, enables mustahik to run a business with enthusiasm. The economy of mustahik is small but gradually increasing, increasing the level of well-being in the family.

Keywords: ZIS, Productivity, Welfare, Mustahik.

INTRODUCTION

The background to this research provides an in-depth explanation of the function of Zakat, Infaq, and Sadaqah (ZIS) in alleviating poverty, which remains a global struggle. Poverty is defined not just by a lack of income but also by the inability to meet basic requirements such as education and healthcare. Even though the government bears responsibility for member poverty, there remains a lack of knowledge and implementation of these initiatives.

People's income levels can also be low due to the low quality of human resources, resulting in lower business capital ownership. One of the reasons is the difficulty and scarcity of meeting needs, which leads to poverty, a global issue. One of the issues associated with poverty is development, which is characterized by unemployment, underdevelopment, and downturn (Zunaidi & Setiani, 2021). Poverty does not always refer to a lack of income but also to a failure to meet basic needs such as education and health.

Poverty eradication is one of the regional and central governments' responsibilities. Although poverty is often innate in humans, it is caused by a lack of capital, a negative mental attitude, and poor business management that does not work well for each individual (Chaniago, 2015). Because the Zakat, Infaq, and Sadaqah Fund (ZIS) is an effort to alleviate poverty, ZIS funds can be used for educational expenses as well as business capital (Zunaidi & Setiawan, 2021). It is hoped that the Amil Zakat, Infaq, and Sadaqah institutions will be able to improve the community's economy and meet people's needs, allowing them to overcome current poverty.

Because this raises Muslims' awareness of giving zakat, charity, and infaq, which is marked by the formation of institutions that manage zakat that are run by the community or the government. According to Minister of Religion Regulation No. 52 of 2014, Zakat is a portion of one's income that must be issued by Muslims in accordance with the provisions in order to be distributed to those who are entitled to it (Sundari & Zuana, 2018).

Infaq is the saving of a portion of one's assets or income in order to carry out an order in Islamic teachings. Infaq is property set aside by individuals or business entities outside of Zakat for the public good, according to Law No. 23 of 2011. A Muslim can issue an infaq whether he has a high or low income. In practice, issuing infaq can be done at any time and from any location; unlike

zakat, there is no nishab limit. In general, Infaq is only limited to the practice of wealth (Sanusi, 2009).

Infaq is not required to be issued to specific mustahik in its delivery but can be given to anyone, such as parents, orphans, relatives, or the poor. Infaq also has no limit on the assets you can spend because anyone with a high or low income can do so. Infaq can be given to people in need, such as fellow Muslims or victims of natural disasters.

Sadaqah is a spontaneous and voluntary gift made by a Muslim to others that is not limited by time or monetary value. Sadaqah is given sincerely, without expecting anything in return from someone or from God. Sadaqah has a broader scope than infaq; sadaqah can be a practice that includes assets or does not include assets. Sadaqah does not have to take the form of money; it can be as simple as smiling, sharing knowledge, assisting those in need, and so on (Mu'is, 2016).

According to the explanation above, zakat, infaq, and shadaqah all teach Muslims to always share among their fellow humans in order to improve social welfare (Anwar et al., 2018). The person who receives zakat is what distinguishes it; zakat is limited to 8 asnaf, whereas infaq and sadaqah can be made to anyone and anyone who needs them (Bin Awang Ahmad et al., 2021). Zakat can be paid after reaching a certain Nishab limit, whereas infaq and sadaqah can be paid at any time and from any location (Arwin Yafi, 2023).

Zakat, Infaq, and Sadaqah (ZIS) play a critical role in improving people's well-being (Muhamad & Rohim, 2023). This can also be done to alleviate the current level of poverty. Spiritual and social needs can also benefit from ZIS funds. Unlike other financial sources, ZIS funds provide no other benefits other than the hope of Allah SWT's pleasure and reward (Inoed, 2005). Distribution is a marketing activity that seeks to expedite and facilitate the transfer of goods and services from producers to consumers. Zakat, Infaq, and Sadaqah (ZIS) distribution is the spearhead in improving the quality of life for recipients so that it can be used as further motivation. Funds raised through fundraising activities, like Zakat, will be managed and distributed by an institution or individual to people in need based on a survey conducted by Zakat management institutions.

However, even though ZIS has great potential for improving social and economic welfare, there are still several issues that need to be resolved. One of them is the effectiveness of the distribution of ZIS funds in achieving the right

targets and providing a significant impact on beneficiaries. In this regard, it is important to evaluate ZIS fund distribution practices, including fund collection mechanisms, fund management, and evaluation of the social and economic impacts of these programs (Afandi et al., 2022).

The aim of this research is to identify the factors that influence the success of the Zakat, Infaq, and Sadaqah programs in reducing poverty, as well as to evaluate the social, economic, and spiritual impacts of these programs. By understanding more deeply the factors that influence the success of the ZIS program, it is hoped that this research can provide new insights for the government, institutions managing ZIS funds, and the general public on how to increase the effectiveness of these programs in overcoming poverty problems.

To achieve this goal, this research will involve a comprehensive literature analysis on the concepts of Zakat, Infaq, and Sadaqah, as well as the practice of distributing ZIS funds in global and local contexts. Relevant literature will include empirical studies, related theories, and views from various academic and practitioner viewpoints regarding the issue of poverty and the role of ZIS. Thus, it is hoped that this research can make a significant contribution to strengthening our understanding of the role of ZIS in overcoming poverty and improving community social welfare.

YATIM MANDIRI TULUNGAGUNG

Laz Yatim Mandiri Tulungagung is a charity organization that focuses on empowering orphans and the poor in Tulungagung Regency, East Java. Founded with the aim of improving the quality of life for children who have lost one or both parents, as well as families in need, Laz Yatim Mandiri Tulungagung organizes various inclusive programs, including education, health, and economic assistance. Through a holistic approach, this institution tries to ensure that orphans and poor children get the best access to fulfill their basic needs. Apart from that, Laz Yatim Mandiri also plays an active role in facilitating training and skills programs to empower them economically. With a commitment to creating an empowered young generation, Laz Yatim Mandiri Tulungagung is a positive force in improving the welfare and future of children in need in the region.

Table 1: Percentage of Total Tulungagung Yatim Mandiri ZIS Funds

YEAR	ZAKAT, INFAQ, SHADAQAH	PERCENTAGE
2020	Rp 2.087.070.654	-
2021	Rp 2.170.128.184	4 %
2022	Rp. 2.327.946.365	7 %

Source: Yatim Mandiri Tulungagung Financial Report

From the data above it can be seen that the ZIS funds collected in 2020 amounted to IDR 2,087,070,654 and in 2021 it has increased significantly by IDR 2,170,128,184 and in 2022 it has also increased by IDR 2,327,946,365. The percentage is also increasing from year to year, from 2020 to 2022 with a percentage of 4% and from 2021 to 2022 of 7%. The collection of funds carried out by Yatim Mandiri Tulungagung in 2020, 2021 and 2022 has increased quite significantly with the highest acquisition in 2022.

Table 2: Acquisition of Each Zakat and Infak/Shadaqah Funds Year 2020 – 2022

YEAR	ZAKAT	INFAQ/SHADAQAH	TOTAL
2020	Rp. 123.636.154	Rp. 1.963.434.500	Rp. 2.087.070.654
2021	Rp. 155.846.875	Rp. 2.014.281.309	Rp. 2.170.128.184
2022	Rp. 189.658.489	Rp. 2.138.287.876	Rp. 2.327.946.365

Source: Yatim Mandiri Tulungagung Financial Report

Table 3: Percentage of Distribution of Zakat, Infaq and Sadaqah Funds Tulungagung Amil Zakat Agency and Tulungagung Independent Yatim

Bidang	Persentase	
	BAZNAS	Yatim Mandiri
Economy/Empowerment	5%	15.5%
Education	22%	44.3%
Health	4%	1.1%
Humanity	50%	7.5%
Da'wah	19%	24.4%
Etc	-	7.2%

The data above is data on the percentage of distribution carried out by BAZNAS Tulungagung and Yatim Mandiri Tulungagung. From the data above, it can be seen that the highest percentage of distribution carried out by Yatim Mandiri is in the education program at 44.3%, while that carried out by BAZNAS is in the humanitarian program at 50%. The lowest percentage carried out by Yatim Mandiri was in the health program at 1.1%, while that carried out by BAZNAS was in the health program at 4%. However, the researcher chose independent orphans because the research focus aims to improve welfare and the programs used include the economic sector. It can be seen that the percentage of independent orphans is high, namely 15.5% compared to BAZNAS, which is only 5%.

The National Amil Zakat Agency (BAZNAS) and the Amil Zakat Institution are the two institutions in charge of managing and distributing zakat in Indonesia (LAZ). BAZNAS was established by the central government to manage Zakat as a whole, whereas LAZ is a Zakat management institution established at the initiative of the community to carry out the collection, distribution, and utilization of Zakat. LAZNAS is the name of the national LAZ. In practice, LAZ must communicate to BAZNAS the management and utilization of zakat (Purbasari, 2015).

Yatim Mandiri is an amil zakat organization based on LAZNAS that collects funds from individuals and institutions to be distributed to those who are entitled and in need. Jln. Hero GG. III, No. 5A, et al. Kedungwaru, Kec. Kedungwaru, and Tulungagung is the address for Yatim Mandiri. This institution aims to empower the community by raising funds productively from individuals, institutions, companies, and other investments through Zakat, Infaq, Sadaqah, and Waqf funds. Yatim Mandiri's use of ZIS funds to empower the poor, particularly orphans and orphans, can be a solution to community poverty and improve human resources for the better.

Yatim Mandiri, which has its headquarters in Surabaya, has established and operates 46 service offices throughout Indonesia. This institution manages Zakat, Infaq, and Sadaqah funds, which are managed and distributed to mustahik in need. Tulungagung is covered by the distribution coverage area. Many programs for doing good are available at this institution, such as the empowerment program, da'wah, education, health, humanity, and so on. Among the programs provided by Yatim Mandiri, the Mother Mandiri Sejahtera (BISA)

program is fruitful and has the potential to improve the well-being of mustahik. The implementation is done both on a monthly basis and on an ad hoc basis.

THE MANDIRI PROSPEROUS MOTHER PROGRAM (BISA)

The Mandiri Prosperous Mother Program (BISA) is one of the empowerment programs offered by independent orphans that assist orphan mothers (widows) in groups with the goal of improving the family and spiritual economy. It is hoped that the BISA program will improve the welfare of orphan mothers, allowing them to support their children's education. The BISA program's activities include providing capital assistance for individual businesses and forming joint businesses managed by orphan mothers through counseling, working capital training, and mentoring. Loan funds are provided by interest-free kindness funds (*qardhul hasan*) (Kafiludin, 2020).

The maximum loan amount is Rp. 2,500,000 per person, depending on the policy of the independent orphan service office, with a refund system according to what has been mutually agreed upon. The nominal amount of the loan and installments given depend on the analysis of the proposed business and the eligibility survey of the recipient by the independent orphanage. Yatim Mandiri does not only provide funds like that but also provides assistance for the continuation and monitoring of their business. In assisting Yatim Mandiri, she also provides guidance to Mustahik in the form of personality development. Coaching is usually done once a week or even once a month. This is done with the aim that mustahik can fulfill their spiritual and social needs, which are expected to change from mustahik to muzaki.

Yatim Mandiri uses Zakat, Infaq, and Sadaqah funds for all of its programs. The role of ZIS in life is critical in efforts to reduce poverty and improve the economy of the underprivileged. Because Zakat is distributed not only for consumption but also to improve the welfare of the community as Zakat recipients through programs offered by collecting funds through Zakat, Infaq, and Sadaqah. After funds are collected, they are managed and distributed to those who are entitled to them.

Yatim Mandiri's distribution of ZIS funds generally takes one of two forms, depending on the nature of the program that Yatim Mandiri has created. Some of these forms of distribution are bound distributions originating from zakat funds, while others are unrestricted distributions originating from infaq

funds. Limited bound distribution is given to mustahik groups that are part of the 8 asnaf, whereas unbound distribution is given to anyone who is a mustahik or beneficiary.

The purpose of this research is to address issues concerning how to manage Zakat, Infaq, and Shadaqah monies at Yatim Mandiri Tulungagung, as well as the function of these funds in enhancing mustahik welfare through the Bunda Mandiri Sejahtera (BISA) program at Laznas Yatim Mandiri Tulungagung.

LITERATURE REVIEW

Zakat Infaq and Sadaqah

Since individuals who offer zakat can benefit from their generosity and be cleansed from their sins, the word zakat literally translates to “grow and develop” or "purify", according to the language. In accordance with Sharia, zakat is a mandatory right that must be paid at a certain time and with certain assets (Mu'is, 2011). According to Didin Hafidhudin, zakat is part of the assets that have met a number of predetermined requirements, and the owner transfers these assets to people who are legally allowed to receive them (Hafidhudin, 2002). As a result, it may be stated that zakat is a treasure that Muslims must issue to groups who are entitled to receive it in order to reinforce the bonds of brotherhood between the poor and the wealthy.

Infaq comes from the word anfaqa, which means setting aside some assets for certain needs or interests (Arisnawati, 2021). In the Big Indonesian Dictionary, infaq is the gift of wealth for good. According to Shari'a terminology, infaq means setting aside some assets or income by carrying out activities according to Islamic teachings. In its implementation, Infaq has no provisions regarding the amount of assets or the target recipient (Sari, 2007). Infaq is spending some of the assets we have for the sake of Allah's cause. According to Law No. 23 of 2011 concerning the Management of Zakat, infaq is an asset set aside by individuals or business entities outside of Zakat for the public's benefit (Rahmani, 2022). Infaq is not regulated by special terms or conditions for the amount given or the recipient (Elinah & Saiful Anwar, 2024).

Sadaqah is a gift given by Muslims to others spontaneously and voluntarily, without being limited to a certain amount or time, with the aim of hoping to please Allah SWT (Niswatin et al., 2023). According to Mardani, shadaqah is the gift of an object by someone to another person because they

expect the pleasure and reward of Allah SWT and do not expect a reward or compensation. Sadaqah is not only limited to material things but can also be in the form of services that are beneficial to others or in the form of just a smile (Mardani, 2012).

One way to use zakat money is to invest it in productive businesses (Hamidah et al., 2021). The way in which zakat is distributed has a direct influence on how well it is administered. This condition occurs because the utilization of zakat will be more successful and closer to ideal if the distribution is precise and efficient. According to Ali, the concept of utilizing the money provided by zakat is a work position that gives power and is able to bring about significant changes. Furthermore, the use of funds provided by zakat is subject to certain regulations and processes (Pornomo, 2005).

In Law No. 38 of 1999 concerning Zakat Management, it is explained that utilization is the result of collecting zakat utilized for mustahiq in accordance with religious provisions (Syaikhu et al., 2022). Utilization of zakat collection results is based on the priority scale of mustahik needs and can be used for productive businesses. Requirements and procedures for utilizing the proceeds of zakat collection, as referred to in paragraph (2), are regulated by a ministerial decree (Toriquddin, 2015).

In the utilization of zakat funds, there are several conditions that must be fulfilled by the zakat distributor or zakat management institution (Saad et al., 2023). This is contained in the Decree of the Minister of Religion of the Republic of Indonesia No. 581 of 1999 concerning the Implementation of Zakat for Mustahik and is based on the results of data collection and research on the truth of eight asnaf Mustahik, namely: fakir, poor, amil, converts, riqob, ghorimin, sabilillah, and ibnu sabil, prioritizing those who are most powerless to meet their basic needs economically and giving priority to mustahik in their respective areas (Qodri, 2004).

As for the types of zakat fund utilization activities, namely (Permono, 1992):

a. Social-based

This distribution of zakat is in the form of direct financing in the form of compensation as a means of fulfilling the basic needs of mustahik. This kind of zakat is one of the five pillars of Islam. Other names for this include consumer grant programs or charity (compensation)

programs. The easiest method to route zakat money is through the use of this application. The main purpose of this distribution method is to ensure that the mustahik's fundamental needs are met, to protect the dignity and honor of mustahik by preventing them from being forced to beg, to provide opportunities for mustahik to earn extra income or increase their current income, and to prevent mustahik from being exploited for other purposes. Immorality (Widiastuti & Rosyidi, 2015).

b. Based on Economic Development

The distribution of zakat is in the form of giving business money to mustahik, either directly or indirectly. Mustahik, who is the intended recipient of zakat, may or may not be involved in company administration (Maulana et al., 2023). The distribution of zakat money is intended to support beneficial economic activities, the results of which are expected to increase the level of social welfare. In this modern era, there is a distinction made between zakat, which is used for consumption, and zakat, which is used for constructive endeavors. This approach is used by most zakat management entities (Soemitra, 2009).

In general, these two categories of zakat are distinguished based on the form of giving zakat and the use of zakat funds by mustahik. Each of these consumptive and productive needs is then divided into two, namely traditional and creative consumptive, while those in productive form are divided into conventional and creative productive. A more detailed explanation of the four forms of zakat distribution is as follows (Pratama, 2015):

a. Traditional Consumer

Traditional consumptive zakat distribution aims to distribute zakat directly to mustahik in order to meet their daily consumption needs (Fauzan, 2011). This can take the form of distributing zakat fitrah in the form of rice and money to those in need on the occasion of Eid al-Fitr, or it can take the form of distributing zakat mal directly by muzakki to mustahik who are in desperate need due to food shortages or other factors. This method is a short-term strategy that focuses on solutions to societal challenges.

b. Creative Consumer

Creative and consumptive distribution of zakat refers to the realization of zakat in the form of consumable goods with the aim of helping people in need overcome the social and economic challenges they face (Faris ZULKIFLI et al., 2021). Assistance was provided in the form of school supplies and scholarships for students; assistance for places of worship in the form of sarongs and mukenas; assistance in the form of agricultural implements in the form of hoes for farmers and selling carts for small traders; and assistance for other similar matters.

c. Conventional Productive

Distribution of conventional productive zakat refers to zakat given in the form of productive goods, where muzakki can build a business by utilizing these products, such as by providing goats or dairy cows, or for plowing fields, carpentry tools, or sewing machines.

d. Creative and Productive

The distribution of zakat creatively and productively generates zakat, which is realized in the form of revolving capital. This capital can later be used for capital for social projects such as social development, such as building schools, constructing health facilities, or building places of worship. It can also be used for business project capital, such as business development, to help traders or small business owners.

Welfare

Welfare, according to the Big Indonesian Dictionary, means "safe, secure, prosperous, and safe." Welfare can also refer to a state of happiness, peace, or joy in one's life. Todaro and Stephen C. Smith define community welfare as the process of measuring the outcomes of community development to achieve a decent life, such as first developing expertise and an equitable distribution of basic needs such as food and health. Second, economic, social, and educational development Third, increased economies of scale (Todaro & Smith, 2008). So, community welfare is a condition in which the community's basic needs, such as

adequate clothing and food, proper housing, good health, and education, can be met. All needs, both physically and spiritually, can be met.

According to the BKKBN (National Family Planning Population Agency), welfare has several indicators divided into five stages, namely (BKKBN, n.d.):

1) Pre-Prosperous Family

In this stage, the family has not been able to fulfill one of the six basic family indicators, including housing, food, clothing, education, and health.

2) A Prosperous Family I

In this stage, the family has fulfilled the basic indicators but has not fulfilled any of the eight indicators of the Prosperous Family II or psychological needs, namely carrying out religious worship, house size, a healthy condition, and the ability to read and write.

3) Prosperous Family II

In this stage, the family has fulfilled basic needs and psychological needs but not sufficient for development needs, which include religious knowledge, saving part of their income, participating in social activities, and easily obtaining information through the media.

4) Prosperous Family III

In this stage, the family has fulfilled its basic needs, psychological needs, and development needs but has not fulfilled the needs for self-actualization, which include routinely providing voluntary assistance and taking an active role in organizing social activities.

5) Prosperous Family III plus

In this stage, the family has been able to fulfill all basic needs, psychological needs, development needs, and self-actualization needs.

RESEARCH METHODOLOGY

This research adopts a qualitative approach using case studies to explore in depth the role of the Zakat, Infaq, and Sadaqah Funds in improving the welfare of

Mustahik. This qualitative approach aims to produce descriptive data in the form of written or spoken words detailing research results from various sources in the field. This case study focuses on Laznas Yatim Mandiri Tulungagung. The main objective of this research is to identify the factors that influence the success of the Zakat, Infaq, and Sadaqah programs in reducing poverty, as well as to evaluate the social, economic, and spiritual impacts of these programs.

Data collection was carried out through in-depth interviews, direct observation in the field, and analysis of related documents. The number of respondents interviewed was 10, who were selected using the method of having experience or knowledge about the research topic, having used the product or service being studied, and having sufficient understanding to answer the research questions. Each step of data collection was carried out by considering research ethics, including consent and data security.

Data collected through interviews, observations, and documents was processed through the data reduction, data presentation, and drawing conclusions stages. Concrete examples will be provided to clarify the data analysis process, including how key themes were identified. Data validity is guaranteed through intense researcher participation, by expanding direct interaction in the field. Credibility is also strengthened through the triangulation method, where data from multiple sources or methods is verified to ensure the accuracy of the findings. Research ethical steps have been taken, including permission from the authorities, providing information to respondents, and maintaining data confidentiality.

RESULT AND ANALYSIS

Management of Productive Zakat, Infaq, and Sadaqah (ZIS) Funds at Laznas Yatim Mandiri Tulungagung

The management of productive ZIS funds at Yatim Mandiri Tulungagung Regency is carried out based on management functions but is not yet optimal in the organizing function (human resources) and the implementation function (distribution of productive programs). These management functions include (1) planning with the vision and mission of the institution through the Annual Work and Budget Meeting (RKAT) related to the program, (2) strengthening Amil in terms of quality and quantity in carrying out the BISA program, (3) sources of operational costs from Amil Rights Funds, and Yatim Mandiri Tulungagung

Regency receives additional grants for operational costs from the Regional Revenue and Expenditure Budget (APBD) each year, (4) collection by selecting potential donors, target areas, collection methods, easy access, (5) distribution to ashnaf mustahik eligible to receive assistance from the BISA program; and (6) accounting, accountability, transparency, and supervision of the BISA program through procedures according to sharia and law.

Tjiptono revealed that there are three types of distribution, including the distribution of consumer goods, which means that the goods distributed are those that can be directly used by consumers or the public to fulfill their needs. Second, the distribution of services is carried out directly to consumers without going through intermediaries because services are produced and consumed at the same time. Third, the distribution of wealth, which means everything that can be benefited. Fourth, the distribution of income is an effort that has an economic impact (Tjiptono, 1994).

The theory above is in accordance with the distribution of ZIS funds in Laznas Tulungagung. The first stage of the ZIS distribution process is to collect and examine existing data, starting with the number of households and family members in each household, then proceed with collecting data and researching the various needs of mustahiq, of course according to their respective needs and being fair.

The distribution strategy at Laznas is also carried out productively and creatively, meaning that Laznas has its own way of distributing zakat through its respective office programs. The zakat distribution strategy is also carried out by visiting mustahiq directly. Various efforts to eradicate poverty have been made by the government, which are applied in the form of policies and programs, both direct and indirect. The collection and distribution of zakat are focused on the community, in the form of groceries, cash, educational scholarships for the poor, and assistance for SMEs.

As is well known, zakat is a form of worship that has two functions, namely *hablum minallah* and *hablum minannas*. Therefore, by fulfilling zakat, there are several objectives, including the following (Sari, 2006):

- 1) Raise the degree of the poor and help them to get out of life's difficulties and suffering.
- 2) Assist in solving problems faced by Gharim, Ibnussabil, Mustahiq, and others.

- 3) expanding and fostering brotherhood among Muslims and humans in general.
- 4) Eliminate the miserly nature of the owner of the property.
- 5) Cleaning the nature of envy and envy in the hearts of poor people.
- 6) Bridging the divide between the rich and the poor in society
- 7) Develop a sense of social responsibility in a person, especially in groups with abundant wealth.
- 8) Educating people to be disciplined in fulfilling obligations and surrendering the rights of other people attached to them
- 9) As a suggestion for equal distribution of income in order to achieve social justice

Management of Zakat, Infaq, and Sadaqah (ZIS) funds at Laznas Yatim Mandiri Tulungagung has taken important steps in planning, organizing, implementing, and monitoring. In the planning stage, Laznas Yatim Mandiri Tulungagung has a vision and mission expressed through the Annual Work and Budget Meeting (RKAT), which becomes the basis for ZIS programs. The organization was carried out by strengthening Amil's role in carrying out the Social and Economic Istiqomah Assistance (BISA) program. Operational resources are obtained from the Amil Rights Fund, and Laznas Yatim Mandiri Tulungagung also receives additional assistance from the Regional Revenue and Expenditure Budget (APBD) every year. However, in implementation, there are obstacles in the field of organization where the quality and quantity of Amil need to be increased to optimize the BISA program. This obstacle also has an impact on the supervision process, where supervision of program implementation becomes more complicated and certain obstacles arise.

Obstacles to implementing the ZIS program at Laznas Yatim Mandiri Tulungagung are mainly related to the organization and distribution of productive programs. Even though there are productive and creative distribution plans and strategies, their implementation faces obstacles that affect their effectiveness. Direct visits to Mustahik as a distribution strategy are carried out, but there is a need to improve the quality of implementation and efficiency in achieving the desired targets. These obstacles affect the supervision process, where difficulties in program implementation become the main focus of supervision. Therefore, while the management of ZIS funds at Laznas Yatim

Mandiri Tulungagung has laid a solid foundation, challenges in its implementation indicate the need for updates and improvements to ensure ZIS funds can have a greater impact in supporting the welfare of mustahik.

The programs implemented by Laznas Yatim Mandiri Tulungagung have proven successful in significantly improving the welfare of Mustahik. Within the framework of Zakat, Infaq, and Sadaqah (ZIS) fund management, the Social and Economic Istiqomah Assistance (BISA) program creates a positive and sustainable impact on various aspects of Mustahik's lives. ZIS fund management and distribution theory can be applied to analyze the success of these programs.

First, from a planning perspective, the BISA program has formulated a directed vision and mission through the Annual Work and Budget Meeting (RKAT). By referring to management planning theory, as proposed by Stoner and Freeman (1989), structured planning provides a strong basis for implementing sustainable programs (Stoner, J. A. F., & Freeman, 1989). The selection of operational sources from the Amil Rights Fund and additional assistance from the Regional Revenue and Expenditure Budget (APBD) ensures the continuity of the program.

In the organizational aspect, the organizational theory developed by Robbins (2008) can be used to analyze improvements in the quality and quantity of Amil in running the BISA program. Strengthening Amil is a critical step to increasing the effectiveness of ZIS fund distribution. Barriers to organizing also illustrate the importance of alignment between the organization's vision and Amil's active involvement (Robbins, 2008).

However, in implementation, there are obstacles in the areas of organization and implementation, which are reflected in the distribution analysis faced by Tjiptono (1994). Even though the distribution strategy is managed productively and creatively, obstacles to its implementation affect its effectiveness. According to Tjiptono's distribution theory, suboptimal distribution of goods and services can hinder the achievement of goals (Tjiptono, 2017).

In the context of supervision, quality management theory as proposed by Juran (1992) can be applied. Obstacles in implementation and distribution can be considered non-compliance with established standards. Thus, stricter

monitoring measures are needed to ensure program implementation is in line with goals and expectations (Juran, 1992).

The significant impact of the BISA program is reflected in increasing mustahik access to basic needs, in accordance with Tjiptono's distribution theory (Tjiptono, 2017). Through the distribution of food aid and daily necessities, Mustahik families can fulfill their basic needs, increase food security, and improve the family's nutritional well-being. In addition, Robbins' (2008) conflict management theory can be used to understand and overcome obstacles that arise during program implementation, ensuring the creation of a conducive environment (Robbinns, 2008).

The economic program supported by Laznas Yatim Mandiri Tulungagung also creates a significant positive impact, in accordance with strategic management theory, which emphasizes the importance of economic independence in improving welfare (David, 2011). By providing skills training and business capital, Mustahik can increase their income, which is in line with the theory of income distribution and social justice.

The Role of Productive Zakat, Infaq, and Sadaqah Funds (ZIS) in Improving Mustahik Welfare Through the Mother Mandiri Sejahtera Program (BISA) at Laznas Yatim Mandiri Tulungagung

Based on the results of the above data presentation from Laznas Yatim Mandiri Tulungagung Regency, researchers found the role of productive ZIS funds in increasing the welfare of mustahik through the BISA program, namely providing business capital assistance, group assistance, and the provision of cooking skills. This can make Mustahik run a business with enthusiasm; the country's economy is gradually increasing. Mustahik is very grateful for the BISA program held by the Yatim Mandiri Laznas Tulungagung Regency.

The obligation of zakat goes further than just being a law that has a solid foundation in maintaining a social security system that seeks to improve the welfare of every community in need. Zakat is an act that goes beyond this. In addition to fardhu worship, zakat is also a reflection and embodiment of humanity, as well as an institution that provides social protection. The provision of social security in Islam through the practice of zakat is not limited only to the benefit of Muslims; rather, it includes all groups ruled by an Islamic state, even those that do not consist of Muslims.

In providing assistance to the BISA program, there were those who received assistance in the form of rombongan, and there were mustahik who received assistance in the form of business capital. The provision of assistance will be monitored, and training will continue to be provided on a regular basis to the mustahik. However, during routine training in the BISA program, Mustahik also received basic food assistance from Yatim Mandiri Tulungagung. This capital assistance and business support are given to Mustahik on a revolving basis. When the mustahik is able to return the capital, the capital can be paid in installments according to the mustahik's ability without a time limit.

One of the results of the BISA program's assistance in developing microenterprises is poverty alleviation, namely through the BISA program at Laznas. On the one hand, this program is expected to assist the government in fighting poverty, and on the other hand, the community is expected to take advantage of existing and available programs to improve the economic welfare of the local community. It is estimated that the current Lazanas programs will be able to help fight poverty.

The Bunda Mandiri Sejahtera (BISA) program at Laznas Yatim Mandiri Tulungagung has a significant impact on the development of microbusinesses and the welfare of mustahik. One concrete impact that can be observed is the direct contribution from business capital assistance. By gaining access to business capital, Mustahik can start or develop their own micro-enterprises. This capital assistance is not only a financial stimulus but also provides strong moral encouragement for Mustahik to innovate and increase the productivity of their businesses.

Group assistance is also a key factor in developing microenterprises and improving the welfare of Mustahik. By forming business groups, Mustahik can support each other, share experiences, and overcome obstacles together. This creates a cooperative environment that strengthens the competitiveness and resilience of microenterprises. Group assistance is not only about providing funds but also creating valuable social networks for microentrepreneurs.

Skills training is a crucial aspect of increasing the capability and sustainability of Mustahik microenterprises. By getting relevant training, business people can improve their skills in managing businesses, product marketing, and finance. This provides a strong foundation for the growth of microenterprises,

increases competitiveness, and opens up opportunities for access to wider markets.

Apart from its direct contribution to the development of microbusinesses, the BISA Program also has a concrete impact on the welfare of Mustahik. Business capital assistance and skills training not only increase their income but also create long-term economic stability. With increasing income, Mustahik can better meet basic needs such as food, education, and health. This brings positive changes to Mustahik's daily life, creating a sustainable circle of well-being.

The concept of zakat, as a form of worship and social care in Islam, has a real impact that can be seen through the Bunda Mandiri Sejahtera (BISA) Program at Laznas Yatim Mandiri Tulungagung. Within the framework of the zakat concept, paying zakat is not just a legal obligation but also an implementation of deep human values (Cokrohadi-sumarto & Zaenudin, 2022). The BISA program, which is supported by zakat funds, is a concrete manifestation of social care and worship that promotes the welfare of mustahik.

According to the theory of the concept of zakat in Islam, paying zakat is not only to cleanse one's wealth but also to cleanse the heart and purify the soul (Abdullah & Hajer, 2023). In the context of BISA, providing business capital assistance, group assistance, and skills training is not only focused on financial aspects but also on the social and economic empowerment of Mustahik. By combining the concepts of zakat, which teaches justice and social care, this program not only provides material assistance but also empowers Mustahik to be economically independent.

The application of the principles of Zakat, Infaq, and Sadaqah (ZIS) fund management in the BISA Program can be described in more detail to understand how these funds are managed and allocated effectively. Islamic financial management theory, as explained by El-Galfy (2015), can be used to evaluate the sustainability and transparency of ZIS fund management. Islamic financial principles emphasize aspects of fairness, sustainability, and strict supervision.

In practice, ZIS fund management must ensure that the allocation of funds is in accordance with Islamic principles and has a significant impact on the welfare of mustahik. By integrating Islamic financial management theory, the BISA program can build a strong foundation for effective and sustainable fund

management. This includes selecting projects that are in line with Islamic values, transparency in fund management, and measurable impact evaluation.

By connecting the concept of zakat as a form of worship and social care with the BISA Program, as well as outlining the principles of ZIS fund management by detailing its implementation, this program is not only a financial solution but also a vehicle for achieving broader social and spiritual goals within the framework of justice, economy, and social welfare.

The Bunda Mandiri Sejahtera (BISA) program at Laznas Yatim Mandiri Tulungagung has achieved some observable success but also faces potential improvements to significantly increase its impact. Visible successes include increasing the economic independence of Mustahik through business capital assistance, the formation of business groups, and skills training. However, there are several factors that can become obstacles to implementing the program.

One of the successes that can be identified is the increase in income and economic stability of Mustahik. By providing business capital assistance and skills training, this program has succeeded in supporting Mustahik microbusinesses so that they can increase their income. The formation of business groups also provides social support and increases economic resilience through inter-mustahik cooperation. This is in line with economic development theory, as outlined by Todaro and Smith (2014), which emphasizes the importance of economic empowerment as a way to reduce poverty (Todaro & Smith, 2014).

However, some obstacles may arise during program implementation. One of the obstacles that may be faced is the lack of understanding or awareness of mustahik regarding the long-term benefits of this program. Development communication theory, as explained by Melkote and Steeves (2001), can be used to overcome these obstacles by improving communication and understanding between program organizers and mustahik (Melkote & Steeves, 2001).

Additionally, administrative issues, such as fund management and reporting, can be a challenge. Islamic financial management principles, which emphasize transparency and accountability, can be the basis for overcoming these obstacles. Implementing a more efficient fund management system and involving Mustahik in the decision-making process can increase program participation and sustainability.

Corrective steps that can be taken involve increasing mustahik's understanding of the long-term benefits of the program, strengthening administrative management through Islamic financial principles, and increasing community involvement in program planning and implementation. By strengthening these aspects, the program can achieve a more sustainable and profound impact on improving the welfare of Mustahik.

In particular, the BISA Program has an impact on Target 1.1 of the SDGs, which aims to end poverty in all forms everywhere. By providing business capital assistance, forming business groups, and providing skills training, this program provides real solutions to increasing the income and economic stability of Mustahik, which is a key step in alleviating poverty (Zunaidi et al., 2023).

Economic empowerment theory, as explained by Sen (2001), can be used to analyze the fact that the BISA Program not only provides financial assistance but also creates an environment that allows Mustahik to take an active role in their own economic development (Sen, 1999). Mustahik economic empowerment through this program creates a sustainable positive impact, in accordance with the sustainability principles emphasized in the SDGs.

Apart from that, the BISA Program also supports Target 8.3 of the SDGs, which aims to promote the development of policies that support small and medium-sized companies and cooperatives. By forming business groups, this program facilitates cooperation between mustahik in the form of small cooperatives, supporting the growth of local micro-enterprises and increasing their access to markets.

The Bunda Mandiri Sejahtera (BISA) program at Laznas Yatim Mandiri Tulungagung has succeeded in interacting with various related parties, including the government, financial institutions, and the local community. This synergy and collaboration have the main aim of creating an ecosystem that supports and increases the positive impact of the program.

Collaboration with the local government is a strategic step to ensure the alignment of the BISA program with the regional development agenda. Coordination with government agencies can facilitate access to relevant data and information, so that programs can be more targeted and in line with local development policies. In addition, collaboration with the government can

expand program reach and increase sustainability through inclusive policy support.

The involvement of financial institutions, be they banks or microfinance institutions, is an important element in strengthening the financial aspects of the BISA Program. Collaboration with financial institutions can provide additional access to the financial resources needed to support business capital assistance and develop sustainable financial models for Mustahik. Inclusive financial theory, as emphasized by Morduch and Haley (2002), can be used to analyze how collaboration with financial institutions can increase financial inclusion for underprivileged communities (Morduch & Haley, 2002).

Interaction with local communities, especially through the formation of business groups, creates partnerships that strengthen inter-mustahik cooperation. The BISA program aims to encourage local community empowerment, and collaboration with local communities is the basis for program sustainability. Community empowerment theory, as explained by Laverack (2001), can provide insight into how this collaboration can increase community capacity and independence (Laverack, 2001).

Through this collaboration, this program can more effectively reach Mustahik, provide adequate financial support, and create an environment that supports the growth of local micro-enterprises. This synergy reflects the collaborative spirit needed to overcome economic and social development challenges at the local level.

CONCLUSION

Productive ZIS fund management, run by Yatim Mandiri Tulungagung, utilizes computer software called ODO to increase the efficiency of the finance and data departments. Yatim Mandiri Tulungagung currently has a number of problems, such as a lack of office operational transportation and the need for employees in the social media sector, but is hampered by operational costs. Yatim Mandiri Tulungagung, who is raising funds directly, can come to the office or take it directly to the donor. Meanwhile, indirect collection is also carried out by utilizing electronic media, social media, and print media.

The role of productive ZIS funds in improving the welfare of mustahik through the BISA program at Laznas Yatim Mandiri, Tulungagung Regency, namely providing assistance in the form of groups, providing cooking skills, and

enabling mustahik to run a business with enthusiasm, the mustahik's economy has increased little by little, increasing the level of welfare. After being provided with business capital assistance and business support tools, the Tulungagung Independent Orphanage provided guidance and monitored business progress. When the mustahik is able to return the capital, the capital can be paid in installments according to the mustahik's ability without a time limit. Mustahik is very grateful for the assistance in the utilization of zakat, which is programmed by Laznas Yatim Mandiri Tulungagung Regency.

REFERENCES

- Abdul Aziz, M. (2015). Islamization of knowledge and educational development: The case of Bangladesh. *International Journal of Islamic Thoughts*, 4(1): 95-112.
- Abdullah, F., & Hajer, A. (2023). *The Legal Purposes of the Charity "Zakat" and Its Impact on Achieving Economic Development*. 3, 1314–1324.
- Afandi, A., Purwanto, & Baidi. (2022). Fund Management through Zakah Institutions: An Education Financing Solution. *Eurasian Journal of Educational Research*, 2022(100), 119–132. <https://doi.org/10.14689/ejer.2022.100.009>
- Anwar, A., Saad, R. L. A. Bin, Rachmawati, I., Aksinudin, S., Rasa, W. P., Herdiana, A., Cahyadi, D. T., Pardani, C. A., & Kartina, D. (2018). Zakat Productive as a Mechanism of Poverty Eradiction For Strengthening Economic Border in Indonesia and Malaysia. *Angewandte Chemie International Edition*, 6(11), 951–952., 3(1), 10–27. <https://medium.com/@arifwicaksanaa/pengertian-use-case-a7e576e1b6bf>
- Arisnawati, N. F. (2021). The Effectiveness Of Productive Infaq-Based Community Economic Empowerment to The Small And Medium Enterprises (SMEs) Growth in Pekalongan. *Iqtishadia*, 14(1), 26. <https://doi.org/10.21043/iqtishadia.v14i1.7910>
- Arwin Yafi, R. (2023). International Jurnal Of Sociology Of Religion (IJSR) Segmentation Management Analysis Of Zakat, Infaq, And Sadaqah (ZIS) Distribution In East Lombok Regency. *International Journal Of Sociology Of Religion (IJSR)*, 01(01), 165–176. <https://doi.org/10.11842/ijsr>

- Bin Awang Ahmad, A. N. Z., Bin Towpek, H., & Bin Abdul Kadir, A. R. (2021). Kesejahteraan Keluarga Menurut Maqasid Syariah Dalam Konteks Masyarakat Majmuk Di Sarawak: Satu Tinjauan Awal. *AZKA International Journal of Zakat & Social Finance*, 1(2), 163–185. <https://doi.org/10.51377/azjaf.vol1no2.36>
- Bkkbn. (n.d.). *Batasan dan Pengertian MDK*. Bkkbn. <http://aplikasi.bkkbn.go.id/mdk/BatasanMDK.aspx>
- Chaniago, S. A. (2015). Pemberdayaan Zakat Dalam Mengentaskan Kemiskinan. *Jurnal Hukum Islam*, 13(47), 47–56. <https://doi.org/10.28918/jhi.v13i1.495>
- Cokrohadisumarto, W. bin M., & Zaenudin. (2022). Community Compliance Model in Paying Zakat An Empirical Approach. *Turkish Journal of Islamic Economics*, 9(2), 1–23. <https://doi.org/10.26414/A1015>
- David, F. R. (2011). *Manajemen Strategis - Konsep (Edisi Ke-13)*. Salemba Empat.
- Elinah, & Saiful Anwar. (2024). An Analysis of the Effectiveness of Zakat, Infaq and Sadaqah Fund Management in a Large Mosque in Taipei. *Jurnal Multidisiplin Madani*, 4(1), 1–10. <https://doi.org/10.55927/mudima.v4i1.7501>
- Faris ZULKIFLI, M., Taha, R., Awang, N., Nazli MOHD NOR, M., & Ali, A. (2021). Combating Poverty in Malaysia: The Role of Zakat*. *Journal of Asian Finance*, 8(5), 505–513. <https://doi.org/10.13106/jafeb.2021.vol8.no5.0505>
- Fauzan, A. (2011). The Effectiveness of the Implementation of the Norms for the Distribution of Zakat Funds in BAZNAS of Pekalongan City. *Jurnal Hukum Islam*, 2.
- Hafidhudin, D. (2002). *Zakat dalam Perekonomian Modern*. Gema Insani Press.
- Hamidah, R. A., Alam, A., Anggraeni, A., & Nizam, R. S. (2021). An Assessment of Zakat Contributions for Productive Purposes to Empower the Mustahik Economy in the Face of the Covid-19 Pandemic. *Ziswaf: Jurnal Zakat Dan Wakaf*, 8(2), 154. <https://doi.org/10.21043/ziswaf.v8i2.11242>
- Inoed, A. (2005). *Anatomi Fiqh Zakat, Potret dan Pemahaman Badan Amil Zakat Sumatra Selatan*. Pustaka Pelajar.
- Juran, J. M. (1992). *Juran on Quality by Design: The New Steps for Planning Quality into Goods and Services*. Free Press.

- Kafiludin, M. (2020). Peran Program BISA (Bunda Mandiri Sejahtera) Dalam Meningkatkan Pemberdayaan Ekonomi Masyarakat (Studi Kasus di Yatim Mandiri Jombang). *JIES : Journal of Islamic Economics Studies*, 1(1), 10–22. <https://doi.org/10.33752/jies.v1i1.193>
- Laverack, G. (2001). *Community empowerment and health promotion*. Sage Publication.
- Mardani. (2012). *Fiqh Mu'amalah*. Kencana Prenada Media.
- Maulana, G., Sulfinadia, H., Efrinaldi, E., & ... (2023). The Phenomenon of Distribution and Impact of Zakat: How is it Practiced in Muslim Societies. *Samara: Journal of Islamic Law and Family Studies*, 1, 1–9. <http://ojs.stai-bls.ac.id/index.php/sajilfas/article/view/67%0Ahttps://ojs.stai-bls.ac.id/index.php/sajilfas/article/download/67/84>
- Melkote, S. R., & Steeves, H. L. (2001). *Communication for Development in the 21st Century (2nd Edition)*. Routledge.
- Morduch, J., & Haley, B. A. (2002). *inancial Access for the Poor*. World Bank.
- Mu'is, F. (2011). *Zakat A-Z Panduan Mudah, Lengkap dan Praktis tentang Zakat*. Tinta Medina.
- Mu'is, F. (2016). *Dikejar Rezeki dari Sedekah*. Taqiya Publishing.
- Muhamad, A., & Rohim, A. N. (2023). Analysis of factors affecting interest in paying Zakat, Infaq, Sadaqa (ZIS) through e-wallets. *International Journal of Research in Business and Social Science*, 12(3), 216–230. <https://doi.org/10.20525/ijrbs.v12i3.2562>
- Niswatin, Nilawaty Yusuf, Ayu Rakhma Wuryandini, & Amaliah, T. H. (2023). Sadaqah Financial Management and Accounting Practices in a Community. *Atestasi: Jurnal Ilmiah Akuntansi*, 6(1), 67–82. <https://doi.org/10.57178/atestasi.v6i1.593>
- Permono, S. H. (1992). *Pendayagunaan Zakat Dalam Rangka Pembangunan Nasional*. Pustaka Firdaus.
- Pornomo, S. H. (2005). *Formula Zakat: Menuju Kesejahteraan Sosial*. Aulia.
- Pratama, Y. C. (2015). Peran Zakat dalam Penanggulangan Kemiskinan (Studi Kasus: Program Zakat Produktif Pada Badan Amil Zakat Nasional). *Tauhidinomics: Journal of Islamic Banking and Economics*, 1(1), 93–104. <http://journal.uinjkt.ac.id/index.php/tauhidinomics/article/view/3327>
- Purbasari, I. (2015). Pengelolaan Zakat Oleh Badan Dan Lembaga Amil Zakat Di Surabaya Dan Gresik. *Mimbar Hukum*, 27(1), 68–81.

- Qodri, A. (2004). *Membangun Fondasi Ekonomi Umat*. Pustaka Pelajar.
- Rahmani, A. (2022). the Infaq Theory of Islamic Pension. *International Journal of Islamic Banking and Finance Research*, 9(1), 32–44. <https://doi.org/10.46281/ijibfr.v9i1.1769>
- Robbinns, S. P. (2008). *Perilaku Organisasi*. Salemba Empat.
- Saad, R. A. J., Ahmi, A., Sawandi, N., & Abdul Aziz, N. M. (2023). Zakat administration reformation towards an effective and efficient zakat revenue generation. *Journal of Islamic Accounting and Business Research*, 14(8), 1232–1260. <https://doi.org/10.1108/JIABR-05-2021-0151>
- Sanusi, M. (2009). *The Power Of Sedekah*. Pustaka Insan Madani.
- Sari, E. K. (2006). *Pengantar Hukum Zakat dan Wakaf*. Grasindo.
- Sari, E. K. (2007). *Pengantar Hukum Zakat dan Wakaf*. Grasindo.
- Sen, A. (1999). *Development as Freedom*. Oxford University Press.
- Soemitra, A. (2009). *Bank dan Lembaga Keuangan Syariah*. Kencana Prenada Media.
- Stoner, J. A. F., & Freeman, R. E. (1989). *Management*. Englewood Cliffs.
- Sundari, & Zuana, M. M. M. (2018). Zakat Dalam Mendorong Pertumbuhan Ekonomi Dan Pengentasan Kemiskinan. *AL-'ADALAH: Jurnal Syariah Dan Hukum Islam*, 3(1), 23–35.
- Syaikhu, Norwili, & Adawiyah, R. (2022). The Zakat Management Legal Conflict of the Prismatic Society in Central Kalimantan. *Al-Manahij: Jurnal Kajian Hukum Islam*, 16(2), 209–222. <https://doi.org/10.24090/mnh.v16i2.6014>
- Tjiptono, F. (1994). *Strategi Bisnis Modern*. Andi.
- Tjiptono, F. (2017). *Manajemen Pemasaran*. Gramedia Pustaka Utama.
- Todaro, M. P., & Smith, S. C. (2008). *Pembangunan Ekonomi*. Erlangga.
- Todaro, M. P., & Smith, S. C. (2014). *Economic Development*. Pearson.
- Toriquddin, M. (2015). *Pengelolaan Zakat Produktif Perspektif Maqasid Al-Syariah Ibnu 'Ayyur*. UIN malik Press.
- Widiastuti, T., & Rosyidi, S. (2015). Model Pendayagunaan Zakat Produktif Oleh Lembaga Zakat Dalam Meningkatkan Pendapatan Mustahiq. *Jebis*, 1(1), 89–102.
- Zunaidi, A., & Setiani, U. R. (2021). Bank Sampah Permata Dan Kontribusi Sosial Ekonominya Bagi Masyarakat. *WADIAH*, 5(2). <https://doi.org/10.30762/wadiah.v5i2.3513>

- Zunaidi, A., & Setiawan, H. (2021). Peran Marketing Public Relations Dalam Merawat Dan Mempertahankan Loyalitas Donatur Infaq. *ISTITHMAR: Jurnal Pengembangan Ekonomi Islam*, 5(2), 16–43. <https://doi.org/10.30762/itr.v5i2.3375>
- Zunaidi, A., Syakur, A., Khalik, J. A., Lestari, N. S., Nikmah, K., & Arisanti, N. (2023). Optimizing Zakat Fund Distribution and Utilization in the Implementation of Sustainable Development Goals (SDGs). *Proceeding of 1st International Conference on Islamic Economics, Islamic Banking, Zakah and Waqf 2023*, 1(1), 107–126.