



## Management Analysis of Zakat, Infaq, Shodaqoh Fund Management in Improving Member Welfare at BMT Assyafi'iyah Berkah Nasional Rumbia Branch

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**Abstract:** *The management of zakat, infaq, and shodaqoh (ZIS) funds of BMT Assyafi'iyah Berkah Nasional (BN) Rumbia Branch continues to spur economic growth of the community. One of them is by giving infaq. The infaq fund managed by BMT Assyafi'iyah BN Rumbia Branch is a fund distributed by muzakki. ZIS is a potential source of funds that can be used as an effort to realize people's welfare. The implementation of zakat involves a number of activities related to the management of zakat fund management, including: planning, organizing, implementing, and supervising the collection and distribution. The purpose of this study is to determine the management of ZIS funds in Baitul Maal Assyafi'iyah Rumbia Branch, as well as to determine the improvement of member welfare. This type of research uses a qualitative descriptive approach. Data sources consist of primary and secondary data. Data collection techniques in this study used interviews, observation, and documentation as well as data analysis using an inductive approach. The management of ZIS fund management in Baitul Maal Assyafi'iyah Rumbia Branch has been carried out according to the planned program, there are supporting and inhibiting factors in carrying out ZIS fund management management, but Baitul Maal Assyafi'iyah is able to overcome member difficulties that have an impact on member welfare.*

**Keywords:** *Member Welfare, ZIS Fund Management Management*

**Abstrak:** Manajemen Pengelolaan dana zakat, infaq, dan shodaqoh (ZIS) BMT Assyafi'iyah Berkah Nasional (BN) Cabang Rumbia terus berupaya memacu pertumbuhan ekonomi masyarakat. Salah satunya dengan memberikan infaq. Dana infaq yang dikelola oleh BMT Assyafi'iyah BN Cabang Rumbia merupakan dana yang di salurkan oleh muzakki. ZIS merupakan sumber dana potensial yang dapat dimanfaatkan sebagai upaya mewujudkan kesejahteraan rakyat. Dalam pelaksanaan zakat melibatkan sejumlah kegiatan yang berkaitan dengan manajemen pengelolaan dana zakat antara lain : perencanaan, pengorganisasian, pelaksanaan, dan pengawasan terhadap pengumpulan dan pendistribusian. Tujuan penelitian ini untuk mengetahui manajemen pengelolaan dana ZIS pada Baitul Maal Assyafi'iyah Cabang Rumbia, serta mengetahui peningkatan kesejahteraan anggota. Jenis penelitian ini menggunakan pendekatan deskriptif kualitatif. Sumber data terdiri dari data primer dan sekunder. Teknik pengumpulan data pada penelitian ini menggunakan wawancara, observasi, dan dokumentasi serta analisis data menggunakan pendekatan induktif. Manajemen pengelolaan dana ZIS di Baitul Maal Assyafi'iyah Cabang Rumbia sudah dilaksanakan sesuai program yang telah direncanakan, ada faktor pendukung dan penghambat dalam melaksanakan manajemen pengelolaan dana ZIS, namun Baitul Maal Assyafi'iyah mampu mengatasi kesulitan anggota yang berdampak pada kesejahteraan anggota.

**Kata kunci:** *Kesejahteraan Anggota, Manajemen Pengelolaan Dana ZIS*

## ■ Introduction

Indonesia is a country with the majority of its population embracing Islam. The community carries out all its activities based on an understanding of religion and Islamic rules. In Islamic teachings, humans are considered caliphs who are given the mandate to manage the earth and carry out activities and activities necessary to meet their living needs. The basis of Islamic law always refers to the Koran which regulates all aspects of human life in the world. The procedures for implementation and other matters are regulated through the hadiths of the Prophet Muhammad. If there are new things that are not regulated in the hadith history, Islamic scholars use the "*ushul fiqh*" method in exploring Islamic laws from the Koran and hadith, which is called "ijtihad".<sup>1</sup>

Islamic financial institutions, particularly Islamic banks, have grown rapidly over the past few years. More and more Islamic financial institutions, both conventional banks and those that comply with sharia law, are popping up around the world. One of the most famous Islamic financial institutions is *Baitul Maal wa Tammil* (BMT).<sup>2</sup>

Management is the process of preparing an organization, leading it, and monitoring its progress towards a goal. Planning, organizing, implementing, and monitoring the collection, distribution, and use of zakat funds is part of the monitoring

of zakat funds.<sup>3</sup> Professional and accountable money management is essential to maximize great potential and realize desired social welfare outcomes.

In terms of language, zakat is the meaning of the word zakat which means pure, whole, growing, and holy. Zakat, on the other hand, comes from the Arabic word for "almsgiving", and it refers to a sum of money that Allah commands to give to those who deserve it. The literal meaning of the word "zakat" is "a certain amount of property that has met certain criteria required by Allah to be distributed to those who are entitled to receive it."<sup>4</sup>

What meant by "infaq" is the practice of dividing part of one's property to people whose status requires such division according to religious law, such as the poor, orphans, sacrificial sacrifices, and others. In contrast, shodaqoh is the giving of something from one person to another in the hope of receiving rewards and favors from Allah, not in the hope of receiving something in return:

In the Qur'an the verse that contains zakat, infaq, shodaqoh (ZIS) is found in Surah Al-Baqarah verse 43:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ

"Insist the sholat, pay the zakat, and bow down with the rukuuk" (Q.S Al-Baqarah:43).

*Baitul Maal wa Tammil* (BMT) is a

<sup>1</sup> Sutan Remi Sjahdeini, *Sharia Banking (Products and Legal Aspects)*, vol. I, Cet; I (Jakarta: Prenada Media Group, 2014), 4–5.

<sup>2</sup> Aan Suhendri and Ahmad Mukhlisin, "Islamic Economic Dimensions in the Sharia Bank Financing System," n.d., 11.

<sup>3</sup> Nur Dinah Fauziah, et al. *Sharia Banks and Financial Institutions*. (CV. Literasi Nusantara Abadi). p 196.

<sup>4</sup> Nurul Huda and Mohamad Heykal. *Islamic Financial Institutions, Theoretical and Practical Review* (Jakarta: 2010 Prenadamedia Group), p. 293.

private enterprise that encourages the consolidation and expansion of small and medium enterprises to improve the economic quality of the sector.

According to the rules and mandate, BMT can also accept zakat, infaq, shodaqoh (ZIS) payments.<sup>5</sup> BMT's role is to collect, manage, and distribute social welfare funds known as ZIS. In contrast, BMT operates as a bank that accepts deposits from other parties in the form of loans or investments.<sup>6</sup>

BMT Assyafi'iyah BN Rumbia Branch was established in 2015 as a savings and loans cooperative and sharia financing. Microfinance institutions shari'ah BMT Assyafi'iyah BN also has a function to develop productive business investment funds with the aim of improving the quality of micro businesses, and *Baitul Maal* has a function to collect and distribute ZIS funds. Based on a survey with the head of the BMT Assyafi'iyah BN Rumbia branch, the author received information that the management of ZIS funds in BMT was still not optimal. One of the problems in collecting and distributing ZIS funds is the lack of public trust in BMT, this is because the public's view of BMT is still not good. Therefore, the community is worried that the funds donated by them are being used to revive BMT itself. In the distribution of funds, employees of BMT Assyafi'iyah BN Rumbia Branch are less focused on *Baitul Maal*, they focus

more on *Baitul Tamwil*, therefore the distribution is still not precise and scheduled. Meanwhile, from the center, *Baitul Maal* and *Baitul Tamwil* should be balanced.<sup>7</sup>

Based on the background of the above problems, that the management of ZIS fund management has not run optimally, the author is interested in taking the title "Analysis of Zakat, infaq, shodaqoh (ZIS) Fund Management to Improve Member Welfare at BMT Assyafi'iyah Berkah Nasional Rumbia branch". The formulation of the problem in this study is: How is the management of ZIS fund management at BMT Assyafi'iyah Berkah Nasional Rumbia Branch and whether the management of ZIS fund management at BMT Assyafi'iyah BN Rumbia Branch can improve the welfare of members?

This research uses qualitative methods, as for qualitative understanding, namely research that produces findings that cannot be achieved using statistical procedures or by other quantification methods.

The author used two data sources to search and collect data in this study, namely primary data and secondary data. Data collection techniques use interviews, observation and documentation. The technique used by the author in this study is *anin-depth interview* to find out the problem directly from the relevant speakers, namely the head of the BMT Assyafi'iyah BN Rumbia Branch Mr. Yudi Febrianto, S.Pd, Marketing Mr. Hasbudin Mansur and several members,

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<sup>5</sup> Dinah Fauziah, et al. *Sharia Banks and Financial Institutions*. (CV. Literasi Nusantara Abadi). p. 231.

<sup>6</sup> Muhammad Subhan. *Strategy Marketing Baitul Maal Wa Tamwil*. (CV. Alliv Renteng Mandiri). p. 77

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<sup>7</sup> Pre-survey data on the head of the BMT Assyafi'iyah BN branch of the Rumbia branch. Tuesday 06 December 2022

among others, Mrs. Maidah and Mrs. Suprih. Test the credibility of data or trust in data from qualitative research, among others, carried out by extending observations, increasing diligence in research. Data analysis in this study consists of three stages, namely data reduction, data presentation, and conclusions. To make it easier to understand this research, researchers use several theories including. Fund Management Management, Zakat infaq and shodaqoh, Member Welfare.

## ▪ Discussion and Research Results

### 1. The Meaning of Zakat, Infaq and Sadaqah Management

Management comes from the word *to manage*, namely managing and managing.<sup>8</sup> Management is the process of planning, organizing, and performing employees to achieve organizational goals. To achieve a goal, of course, requires management elements, namely: *Man, Money, Machines, Methods, Materials*. As for the functions of management, as follows: Planning, Organizing, Directing, Placement, Supervision.

According to Thomas, management is a process or series of activities carried out by a group for a specific purpose. This process includes planning, organizing, implementing, and monitoring to make the most of the available potential.<sup>9</sup>

According to Mu'jam Wasith, "Zakat comes from the word zakameans holy, good, abundant, and flourishing". Meanwhile, according to the terminology of sharia (term), zakat is the name of a certain

amount of property that has met certain criteria required by Allah to be distributed to people who are entitled.<sup>10</sup>

Zakat according to Sanrego and Taufik is "The pillar in Islam that uses determination to cleanse and purify from the disease of poverty." Zakat also purifies the wealth of the rich to donate to the indigent, it also prevents people from violating Islamic law to meet their own material needs.<sup>11</sup>

The word infaq comes from the Arabic word *nafuqa*, which means to have passed or to have spent possessions, such as food, possessions, or time. Infaq is issuing certain treasures that will later be used for the purposes commanded by Allah SWT. Infaq is a property given to charity outside of zakat for public benefit.<sup>12</sup>

The word shodaqoh comes from the word *ash-shidqu*, which means one who is many true in words, even when talking to others who share his faith. According to shara', shodaqoh is to perform a virtue in accordance with the teachings of the Qur'an and the Sunnah, both material and non-material. Meanwhile, according to Law No. 23 of 2011, shodaqoh is defined as property or non-property issued by a person or business entity outside the scope of zakat for the benefit of public

<sup>8</sup> Ivan Rahmat Santoso, *Zakat Management Management* (Gorontalo: Ideas Publishing, September 2016), p. 5.

<sup>9</sup> Eris Munandar, et al. *Al-Mal: Journal of Islamic Accounting and Finance*. Volume 01, No. 01 (2020 ), pp. 25-38. E-ISSN:2715-954X, February 21, 2020.

<sup>12</sup> Sumarni, *Scientific Journal of Islamic Economics*, 4(02), 2018, 116-125. ISSN: 2477-6157; E-ISSN 2579-6534.

<sup>1</sup> M. Anang Firmansah and Budi W. Mahardika, *Introduction to Management*, (Yogyakarta: CV Budi Utama, 2018), p. 1.

<sup>6</sup> Ana Suryani, *Village Fund Management*, (Journal of Management Science, 4, (2)) 2019.

welfare".<sup>13</sup>

The objectives of zakat, infaq, and shodaqoh are: Detach from emotional and bad behavior, Foster a sense of social responsibility and empathy for fellow human beings, Instill in society the discipline to carry out its responsibilities and respect the rights of those who depend on it, and assist the state in fighting chemical warfare or improving the welfare of its citizens.<sup>14</sup>

Zakat funds are collected from the receipt of zakat *maal*, both from individuals and business entities. Zakat funds are distributed to those who receive them directly or in various educational, health, economic, and other programs.

All infaq and shodaqoh funds are collected from infaq receipts. The management and distribution of funds are channeled to economic activities, health, education, and so on.<sup>15</sup>

In the big dictionary Indonesian the definition of prosperous is safe, sentosa, and prosperous, safe (free from all kinds of ganggun).<sup>16</sup> The term prosperous itself means the state of humans in a state of prosperity, health, and peace so that to achieve that condition the person needs

an effort according to his abilities.<sup>17</sup> Community welfare is a coordinated network of social services and organizations with the goal of empowering individuals and communities to realize their full potential.

The term member is a person who is related or part of BMT (in financial terms). Members are people or groups who contribute and support in improving the economy.<sup>18</sup>

## 2. Management Measurement of ZIS Fund Management

ZIS fund management measurement is carried out per indicator. The indicators used in this study are (planning, organizing, implementing, supervising and distributing).

### a. Planning Management

Based on data obtained from observations and interviews regarding the planning program in *Baitul Maal Assyafi'iyah* in distributing ZIS funds. *Baitul Maal Assyafi'iyah* has run every ZIS fund distribution program well, this is evidenced by respondents' answers of 100% where members use funds from ZIS fund distribution to help meet family economic needs.

### b. Organizing Management

The organization carried out by *Baitul Maal Assyafi'iyah* in the distribution of ZIS funds was carried out by surveying members who were entitled to ZIS funds by meeting local RT / RW, and Baitul

<sup>13</sup> Sumarni, *Scientific Journal of Islamic Economics*, 4(02), 2018, 116-125. ISSN: 2477-6157; E-ISSN 2579-6534.

<sup>14</sup> Dinulislami, *Purpose and Wisdom of Zakat, Infaq, and Shodaqoh* <http://dinulislami.blogspot.com/2016/02/tujuan-dan-hikmah-zakat-infaq-dan.html>

<sup>7</sup> Goddess Khodija. *Management of Zakat, Infaq, and Shodaqoh Funds for the empowerment of Mustabiq in the Poor Household Improvement Program at BAZNAS*. Journal of Islamic Accounting and Finance. p56.

<sup>16</sup><https://kbbi.web.id> ACCESSED, Saturday December 17, 2022, 8:58 AM.

<sup>17</sup> Astriana Widyastuti. *Analysis of the relationship between worker productivity and workers' education level on family welfare in Central Java in 2009*. *Economics Development Analysis Journal*.

<sup>18</sup> I Sahil "The Potential of Baitul Maal Wat Tamwil (BMT) in Increasing Economic Growth in Indonesia (*Journal of Islamic Studies*) Vol. 3, No.1 (2019), p. 45



Maal marketing visited and met directly with members to determine whether or not members were eligible to be given the funds.

c. Implementation Management

In terms of carrying out ZIS BMT Assyafi'iyah BN Rumbia Branch fund collection activities through various means, ZIS fund collection targets include: employees of BMT Assyafi'iyah BN Rumbia Branch, members and the surrounding community. By conducting a socialization program which is basically the dissemination of information from one party to another. This is done so that people better know and understand correctly what ZIS is, providing infaq boxes placed at BMT Assyafi'iyah headquarters, branch offices, shops and related institutions

d. Supervisory Management

*Baitul Maal* Assyafi'iyah conducts supervision starting from surveying

members so that the distribution of funds is distributed fairly and equitably to 8 asnaf and ZIS funds are distributed through several programs where the program must be in accordance with the needs and conditions of members (*mustabik*).

e. Distribution Management

The distribution of ZIS funds is part of zakat management apart from ZIS fund collection. The form of ZIS funds distribution is collected from muzzaki funds to members (*mustabik*) through *amil*. The distribution of ZIS funds is not only carried out in the form of consumption but also in productive form so that members can produce independently or have their own business with ZIS funds received from *Baitul Maal* Assyafi'iyah, so that in the future it is expected that it will no longer be *mustabik* but turn into *muzakki*.

**Tabel 1 ZIS BMT Assyafi'iyah BN Rumbia Branch 2020-2022 fundraiser**

No	Information	2020	2021	2022
<b>Incoming ZIS funds</b>				
1	Individual maalzakat fund	Rp.4.500.000,-	IDR 6.500.000,-	Rp.8.000.000,-
2	Shadaqah Fund	Rp.3.000.000,-	Rp.3.000.000,-	Rp.3.000.000,-
3	Professional <i>zakat maal</i> fund	Rp.20.000.000,-	Rp.6.000.000,-	Rp.7.000.000,-
4	Fitrah zakat fund	Rp.6.000.000,-	Rp.7.500.000,-	Rp.8.000.000,-
5	Infaq Fund	IDR 3.000.000,-	IDR 3.000.000,-	IDR 3.000.000,-
	<b>Sum</b>	<b>Rp.36.500.000,-</b>	<b>Rp.26.000.000,-</b>	<b>Rp.29.000.000,-</b>

Source : documentation of data collection of zakat, infaq, and shodaqah funds for the last 3 years BMT Assyafi'iyah BN Rumbia Branch.<sup>19</sup>

<sup>19</sup> Documentation of ZIS BMT Assyafi'iyah BN Rumbia Branch 2020-2022, March 15, 2023

Based on the table above, in the last three years, ZIS fundraising at BMT Assyafi'iyah BN Rumbia Branch has experienced ups and downs. In 2020, ZIS funds collected reached Rp. 36,500,000. In 2021 it collected Rp. 26,000,000, the amount of ZIS funds in 2021 decreased in individual zakat maal funds and zakat *fitriah funds increased in 2021*. Then in 2022, the amount of ZIS funds collected is IDR 29,000,000. So in 2022 ZIS fundraising has increased.

The mechanism for distributing ZIS funds *in Baitul Maal does not impose on eight ashnaf, only partially, according* to Baitul Maal Assyafi'iyah Marketing not all ashnaf

exist including converts and *riqob* is difficult to obtain in current conditions. In determining who is entitled to a share of ZIS funds, *Baitul Maal* Assyafi'iyah collaborates with community leaders and local village officials to find who is entitled to become *mustabik*.

Facilities and infrastructure for the distribution of *ZIS funds in Baitul Maal* Assyafi'iyah are provided with cars to distribute funds to members (*mustabik*) or to pick up ZIS funds. *Baitul Maal* Assyafi'iyah involved community leaders and local village officials to distribute funds and to find someone who was entitled to ZIS funds.

**Tabel 2 The following is the distribution of ZIS funds for the last three years:**

No	Information	2020	2021	2022
<b>Outgoing ZIS funds</b>				
1	Drilling Well Manufacturing	Rp.3.500.000,-		
2	Poor Compensation	IDR 3000.000,-	IDR 3.000.000,-	IDR 3.000.000,-
3	Goat Rolling	Rp. 6.600.000,-	IDR 6.600.000,-	IDR 6.600.000,-
4	Basic Food for the Dhuafa	IDR 6.000.000,-	IDR 6.000.000,-	IDR 6.000.000,-
5	Ramadhan Berkah Package	Rp.3.000.000,-	Rp.3.000.000,-	IDR 3.000.000,-
	<b>Sum</b>	<b>Rp.22.100.000,-</b>	<b>Rp.18.600.000,-</b>	<b>Rp.18.600.000,-</b>

Source: documentation of ZIS collection data for the last 3 years BMT Assyafi'iyah BN Rumbia Branch<sup>20</sup>

<sup>20</sup> Documentation of ZIS BMT Assyafi'iyah BN Rumbia Branch 2020-2022, March 15, 2023

Based on the distribution table above, most of the ZIS funds are distributed to rolling goats and basic necessities for the poor. Because with rolling goats, members will be more productive in producing independently or having their own business with ZIS funds received from *Baitul Maal*. In 2020, the distribution of ZIS funds reached Rp. 22,100,000,-. Meanwhile, in 2021 and 2022, it decreased by only Rp. 18,600,000,-.

The calculation of ZIS fund management in improving the welfare of members in *Baitul Maal Assyafi'iyah*, can be seen by the welfare of its members in terms of food (food), clothing (clothing), board (household appliances), and a sense of security or comfort being *mustabik*.

The management of ZIS fund management at BMT Assyafi'iyah Rumbia Branch is an activity of planning, organizing, implementing and supervising the collection and distribution and utilization of zakat. The management of ZIS funds is intended so that the zakat can be successful and effective, so that in its management zakat must go through an appropriate organization.

Zakat management aims to improve the effectiveness and efficiency of services in managing zakat and increase the benefits of zakat to realize member welfare and poverty reduction. It can be analyzed that *Baitul Maal Assyafi'iyah in managing ZIS funds uses several indicators in measuring the management of ZIS fund management in Baitul Maal Assyafi'iyah Rumbia Branch*.

Based on the management of ZIS fund management that has been implemented in accordance with the planned program and is in accordance with ZIS management

governance. In every activity that is based on the Qur'an and the instructions of the Sunnah and is based on human values such as: family life needs, long-term needs, and providing assistance.

In improving the welfare of members, *Baitul Maal Assyafi'iyah runs every ZIS fund distribution program well through productive economic programs, namely: Compensation for the poor, Rolling Goats, Basic Food for the Dhuafa, and Ramadhan Blessing Packages. so that Baitul Maal Assyafi'iyah* was able to overcome the difficulties of members. Distribution or distribution directly to members in accordance with the provisions in the assistance, namely by giving ZIS funds directly to members who are entitled to get.

The management of the distribution of ZIS funds distributed to members has an impact on the welfare of members because the distribution of ZIS funds received by members is used for productive economic development (rolling goats), the provision of Ramadan packages, basic necessities for the poor and compensation for the poor. The program that has been carried out by *Baitul Maal Assyafi'iyah* according to members is very helpful for them in economic problems.<sup>21</sup>

Based on the explanation above, there are several obstacles, namely in collecting ZIS funds, public awareness is still low in fulfilling *zakat maal* and some people state that zakat payments can be made independently without having to go through *Baitul Maal Assyafi'iyah*, if the ZIS funds collected are reduced, the

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<sup>21</sup> Interview with members of BMT Assyafi'iyah BN Rumbia Branch, March 15, 2023



distribution distributed to members will be reduced, which has an impact on the welfare of members. Social activities in ZIS fund management do not demand wealth as a goal, but mutual help and welfare of members. With ZIS fund management activities carried out by *Baitul Maal* at BMT Assyafi'iyah BN Rumbia Branch, namely by applying the principles of Justice (*al'adl*), Independence or Freedom (*al-Hurriyah*), and *maslahah / falah*. In distributing its ZIS funds, *Baitul Maal Assyafi'iyah* prioritizes underprivileged members in the economy, and the funds received by members can free from economic problems for more prosperous survival and aim to meet long-term economic needs.

#### ▪ **Concluding**

Based on the analysis and discussion of the research above, it can be concluded, *Baitul Maal Assyafi'iyah* BN Rumbia Branch in managing ZIS funds uses 4 management functions in distributing ZIS funds, namely planning, organizing, implementing, and supervising. Supporting factors to improve the welfare of members are the distribution of ZIS funds distributed in a wide range through the ZIS fund distribution program, including: Compensation for the poor, rolling goats, basic necessities for the poor, and blessing ramadhan packages. So that *Baitul Maal Assyafi'iyah* is able to overcome the difficulties of members that have an impact on the welfare of members. While the inhibiting factor in improving the welfare of members is in collecting ZIS funds that public awareness is still low in fulfilling *zakat maal* and some people state that zakat payments can be done independently without having to go

through *Baitul Maal Assyafi'iyah* and the lack of employee focus on *Baitul Maal*. And if the ZIS funds collected are reduced, the distribution distributed to members will be reduced, which has an impact on the welfare of members.

Based on the results of the author's research that has been concluded above, the author recommends that in the management of ZIS fundraising in *Baitul Maal Assyafi'iyah* Rumbia Branch needs to be more persistent in raising funds. So that the target of raising funds can be achieved. At the supervision stage in *Baitul Maal Assyafi'iyah* Rumbia Branch needs to be improved again in supervising the course of member activity programs (*mustabik*), especially in the goat rolling productive economy, so that the business carried out by members can develop. In the management of ZIS fund management in *Baitul Maal Assyafi'iyah*, Rumbia Branch needs to further improve the principle (*al'adl*) of fairness in distributing ZIS funds to members (*mustabik*) and be more responsible in managing funds obtained by *muzakki*. Furthermore, the researcher thanked UMALA for contributing in the form of facilities and infrastructure in this research.

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