

Development of Zakat, Infaq and Shadaqah (ZIS) Distribution Governance in The Zakat Collection Unit of IAIN Madura

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Abstract - This study aims to examine the management and development of Zakat, Infaq, and Alms (ZIS) distribution governance at the Zakat Collection Unit (UPZ) of IAIN Madura. The background is the significant potential of ZIS in Pamekasan, a region with a predominantly Muslim population, yet still facing high levels of poverty. This study used a qualitative, empirical approach. The researcher acted as a participant observer. Data were collected from primary and secondary sources through unstructured interviews, observation, and documentation. Data analysis was conducted through condensation, presentation, and drawing conclusions, while data validity was tested using triangulation techniques and observational diligence. The results indicate that the UPZ of IAIN Madura has managed ZIS through five flagship programs. The main obstacles include low awareness of zakat among the academic community, limited digital technology, and a lack of effective outreach. The development of transparent, accountable, and efficient governance is needed to increase public trust and optimize fund distribution. This research recommends further studies to ensure the effectiveness of implementing a digital system in ZIS management, as well as to measure the long-term impact of IAIN Madura's UPZ programs to ensure the sustainability of the social and economic impact generated by the beneficiaries in the future.

Keywords: Governance, Distribution, ZIS.

I. INTRODUCTION

Islamic Zakat, infaq, and shadaqah are important instruments in the Islamic economy that aim to achieve social welfare.¹ Zakat is an obligation that must be fulfilled by every eligible Muslim individual, while infaq and sadaqah are voluntary and can be given according to ability. All three play a role in helping those in need, reducing social disparities, and supporting a more just and equitable economy by distributing wealth to those who benefit.²

Management of Zakat, Infaq and Alms (ZIS) is an important aspect in Islamic economics which plays a role in realizing the social and economic welfare of society.³ ZIS, as a religious obligation, can have a significant impact in helping the underprivileged, strengthening social solidarity, and alleviating economic hardship. A sound ZIS management system will ensure that collected funds are distributed effectively and efficiently to those entitled to them. History records that ZIS management in the early Islamic era was very successful, especially during the reign of Umar ibn Abd al-Aziz.⁴

Pamekasan, which is located on Madura Island, has the largest Muslim population in the Madura region, reaching 99.4% of the total population, while the non-Muslim population is only 0.6%.⁵ With a very large number of Muslims, Pamekasan Regency has great potential in managing Zakat, Infaq and Alms (ZIS).⁶ Despite its predominantly Muslim population, Pamekasan Regency still faces significant poverty. According to data from the Central Statistics Agency (BPS) of East Java Province, the poverty rate in Pamekasan Regency has reached 36,366,000 people.⁷ Therefore, more effective,

¹ Melis Melis, Choiriyah Choiriyah, Saprida Saprida, "Zakat Management Institution: Management and Strategy," *SALA, Jurnal Sosial Dan Budaya Syar-I* 7, no. 12 (2020): 1173–82, <https://doi.org/10.15408/sjsbs.v7i12.17068>.

² I Amalia, dkk, "Analisis Efektivitas Pengelolaan Dana Zakat, Infaq, Dan Sedekah," *Tauhidinomics: Journal of Islamic Banking and Economics* 3, no. 1 (2023): 1–15.

³ Fikri Haikal, Misbahuddin, and Nur Taufiq Sanusi, "Pengelolaan Infaq Zakat Dan Sedekah," *Iqtishaduna: Jurnal Ilmiah Mahasiswa Hukum Ekonomi Syari'ah* 5 (2024): 259–69, <https://doi.org/10.24252/iqtishaduna.vi.44098>.

⁴ Marwan, Ismail Husein, and Rima Aprilia, "Penerapan Metode Maut Dengan Pembobotan Roc Dalam Penentuan Mahasiswa Penerima Beasiswa Upz Di Fakultas Sains Dan Teknologi Uin Sumatera Utara Medan," *Journal of Science and Social Research* 7, no. 3 (2024): 1120–26, <https://jurnal.goretanpena.com/index.php/JSSR/article/view/2142>.

⁵ <https://pamekasankab.bps.go.id/id/publication/2024/10/01/4fd4a13dcc19d557baa2e79c/statistik-daerah-kabupaten-pamekasan-2024-.html> diakses pada 16 Januari 2025

⁶ <https://kabpamekasan.baznas.go.id/news> diakses pada 5 Maret 2025

⁷ <https://pamekasankab.bps.go.id/id/publication/2024/02/28/e62b5817beba7cb6e71a6598/kabupaten-pamekasan-dalam-angka-2024.html> diakses pada 5 Maret 2025

transparent and targeted zakat management is needed to ensure that zakat, infaq and alms funds can provide maximum impact in reducing poverty and improving the quality of life of the people in Pamekasan.⁸

Zakat Collection Unit (UPZ) is an organization formed to carry out the collection of Zakat, Infaq and Shadaqah (ZIS) and the distribution of ZIS based on the Law of the Republic of Indonesia No. 23 of 2011 Article 16 states that the purpose of establishing UPZ is to assist the duties of the National Zakat Agency (BAZNAS) as referred to in Article 6. BAZNAS is an institution that helps carry out the task of managing zakat nationally and there is a function of BAZNAS mentioned in Article 7 to create good governance to improve the welfare of mustahik.⁹

Effective governance of the distribution of zakat, infaq, and shadaqah (ZIS) is crucial to ensure that the collected funds provide maximum benefits to zakat recipients (mustahik). Within the campus environment, the Zakat Collection Unit (UPZ) plays a crucial role in collecting and distributing ZIS to those entitled to it. One example of an UPZ actively involved in zakat management is the UPZ IAIN Madura, which aims to optimize the use of zakat funds to improve the welfare of the community surrounding the campus. Through transparent and accountable management, the collected ZIS can have a positive social impact and encourage the creation of a more equitable economy.

Judging from the capacity of the program implemented by UPZ IAIN Madura in terms of the institution of UPZ IAIN Madura has developed significantly. With thorough program planning, accurate mustahik data collection, and a competent implementation team, UPZ is able to carry out the mandate of muzakki well. The importance of good governance in the distribution of zakat is increasingly relevant, especially considering the economic challenges faced by the community around the campus which shows that most people are still below the poverty line and require more targeted and effective assistance. Therefore, researchers are interested in raising the title of developing governance of the distribution of zakat, infaq and shadaqah in the Zakat Collection Unit of IAIN Madura.

II. METHODOLOGY

This study uses a qualitative approach with an empirical type for management to examine the development of governance of the distribution of Zakat, Infaq, and Alms (ZIS) in the Zakat Collection Unit (UPZ) of IAIN Madura. The researcher was directly involved as a participant observer to gain an in-depth understanding of the phenomenon studied. Data collection was carried out through two main sources: primary data obtained directly from interviews with UPZ administrators, and secondary data from supporting documents such as profiles and organizational structures.¹⁰ Data collection techniques applied include observation to observe the process in the field, unstructured interviews to obtain in-depth information from key informants, and documentation to complete and verify the data that has been collected. Data analysis was carried out in three stages: data condensation, data presentation, and drawing conclusions where the researcher summarizes, groups, and interprets the findings. To ensure the validity of the data, triangulation techniques were used, namely comparing data from various sources, methods, and time periods, as well as diligent observation to ensure accurate interpretation.

III. RESULT AND DISCUSSION

Profile of UPZ IAIN Madura

UPZ IAIN Madura is one of the zakat collection service units located on the IAIN Madura campus. The history of the formation of UPZ IAIN Madura began with Baitul Maal Amanah (BMA) STAIN Pamekasan and the institution changed its name to IAIN Madura. BMA was formed on the initiative of third-semester students of the 2016 intake from the Department of Islamic Economics and Business, Sharia Banking Study Program, STAIN Pamekasan. The dream that was initially just a hallucination finally came true with the establishment of Baitul Maal Amanah STAIN Pamekasan as an organization on the STAIN Pamekasan campus.¹¹ Since the issuance of the decree, the UPZ IAIN Madura has been disbanded from various programs designed to collect and distribute zakat. These programs aim to improve community welfare and support the spread of Islam on campus and in the surrounding area. In 2019, a renewal of the decree from BAZNAS further strengthened the legitimacy of the UPZ IAIN Madura in carrying out its duties.

⁸ Moh Afandi and Fatimatuzzahrah Zahroh, "Perspektif Hukum Ekonomi Syariah Terhadap Penerapan Akad Wakalah Di UPZ IAIN Madura," *Al-Hiwalah: Journal Syariah Economic Law* 2, no. 1 (June 28, 2023): 54–78, <https://doi.org/10.47766/alhiwalah.v2i1.1480>.

⁹ Undang-Undang Republik Indonesia Nomor 23 Tahun 2011 Tentang Pengolahan Zakat.

¹⁰ Abdussamad Z. (2021). *Metode Penelitian Kualitatif*. Makassar: CV. Syakir Media Press. Hal 12-14

¹¹ Putra Dwi, dkk., *Zakat dan Pengelolaannya* (Jakarta: Embrio, 2021), hlm. 220–21.

Planning and Collection of Zakat, Infaq and Shadaqah (ZIS) at UPZ IAIN Madura

Zakat, Infaq, and Shadaqah (ZIS) are essential components of the Islamic economic system, serving as instruments for wealth redistribution and community empowerment. Zakat is obligatory for eligible Muslims, while infaq and shadaqah are voluntary but highly encouraged. These three forms of giving demonstrate more than just spiritual devotion. They also reflect social concern for others, especially the poor and other eligible beneficiaries.¹²

Planning in ZIS management is crucial to ensuring the collection and distribution processes are carried out effectively, efficiently, and accountably. Planning includes identifying potential funding sources, determining collection targets, implementing communication strategies, and implementing reporting systems. Furthermore, traditional methods such as direct collection at mosques or during religious activities remain relevant, especially in areas with limited technological access. Socialization and education about the importance of ZIS are essential to raise public awareness. An accurate and continuously updated database of muzakki (recipients of zakat) and mustahik (givers of almsgiving) will facilitate better planning and distribution. Information technology plays a significant role in facilitating transparent and real-time financial recording, monitoring, and reporting.

ZIS management needs to be developed in a more professional, integrated, and long-term impact-oriented manner. ZIS must be directed to support poverty alleviation, economic empowerment, and sustainable development programs. Collaboration between the government, zakat institutions, the community, and the private sector is essential for ZIS to truly become a highly effective social and economic force. Planning within an institution is a crucial initial process for determining the direction, goals, and strategic steps to achieve the organization's vision and mission.

The Zakat Collection Unit (UPZ) of IAIN Madura is one of the institutions actively involved in managing Zakat, Infaq, and Shadaqah (ZIS) on campus. To optimize its social function and role, the UPZ has designed five flagship programs: Healthy, Smart, Serving, Caring, and Prosperous. These programs are part of a larger, strategic institution designed to make a tangible contribution to the welfare of the academic community and the surrounding community. Currently in the planning stage. The Healthy UPZ Program focuses on health assistance for academics and underprivileged communities, such as assistance with medical costs, providing vitamins, and providing basic health facilities.

Zakat collection from lecturers and staff is considered uneven, because not all units or individuals routinely pay zakat through the UPZ. This presents a challenge in building collective awareness of the importance of effective and professional zakat management. The five flagship programs of the IAIN Madura UPZ are concrete forms of ZIS management based on sound planning. These efforts demonstrate that with strong intentions, swift management, and the involvement of all parties, ZIS can be a solution to various social, economic, and humanitarian problems within the campus environment and the wider community. This can be seen from the results of interviews, as reinforced by the statement of the informant, the General Chair of the UPZ, Moh Elman, at the IAIN Madura UPZ Office, who answered.¹³

"The UPZ IAIN Madura has five main programs designed to expand the benefits of zakat, infaq, and shadaqah (ZIS): Healthy UPZ, Smart UPZ, Serving UPZ, Caring UPZ, and Prosperous UPZ. These five programs actualize Islamic social values, developed systematically and comprehensively, both within the campus and the surrounding community."

In the planning process for these programs, Moh Elman emphasized the importance of the initial stage, which involves identifying the needs of those who are eligible for the program. He stated that all activities must be data-driven to ensure they are targeted and effective. The UPZ conducts data collection through surveys, coordination with campus units, and communication with students and local residents. Afterward, the UPZ develops an implementation strategy, determines the budget, and plans a structured activity schedule and evaluation mechanism to ensure the sustainability of all programs. In line with that, Mahrus Ali as the General Secretary of UPZ IAIN Madura for the 2024-2028 period added the following:¹⁴

"During that period, ZIS collection had shown progress, although various challenges remained. He believes this period marked a crucial transition from a traditional management system to a more structured and digital one. ZIS collection during the 2020-2024 period was conducted through several approaches, with the dominant approach being zakat from lecturers and educational staff, which was deducted directly through the campus financial system. Furthermore, the UPZ actively distributed donation boxes at strategic locations such as mosques, lecturer rooms, and academic buildings. Furthermore, the implementation of religious programs such as Ramadhan Berkah (Blessed

¹² Jamali, A., Munir, M., & Meldona, M. (2024). Tata Kelola Distribusi Zakat, Infak dan Sedekah (ZIS) dalam Meningkatkan Kesejahteraan Mustahik (Studi Pada Program Sidogiri Community Development (SCD) di LAZ Sidogiri Pasuruan Jawa Timur). *Jurnal Ilmiah Ekonomi Islam*, 10(2), 2269–2282.

¹³ Moh Elman, Wawancara (Pamekasan, 3 Mei 2025)

¹⁴ Mahrus Ali, Wawancara (Pamekasan, 3 Mei 2025)

Ramadan), orphanage assistance, and basic food aid became key opportunities for collecting infaq and shadaqah (charity) from students and the general public."

On the other hand, Mahrus Ali, a lecturer at IAIN Madura, added the following:

"In line with current developments, UPZ began pioneering a digital fundraising system, although it wasn't as comprehensive as it is now. Official UPZ accounts were available, but QRIS usage was still limited. The ZIS collection program at that time was supported by personal branding activities and social campaigns. UPZ distributed pamphlets, brochures, and information through campus social media to encourage greater and broader participation from the entire academic community. Contact numbers (zakat collectors/BPH) were also listed to facilitate communication. The effectiveness of digital promotions was low due to the lack of a team focused on media and content management."

In the collection process, the UPZ IAIN Madura provides various facilities to facilitate zakat payers in fulfilling their obligations. Collection can be done directly through the UPZ office or indirectly through transfers to the official accounts provided. Research by Devi Fitriani et al. (2024) at the BAZNAS Banyumas Regency highlighted the importance of fundraising strategies through non-cash payment systems such as QRIS, which facilitate the community in fulfilling their zakat obligations practically and safely. These studies show that ZIS management institutions in Indonesia have successfully adapted to the challenges of the pandemic through digital innovation, despite still facing obstacles related to costs and changes in community behavior.

Obstacles leading to the implementation of zakat, infaq and shadaqah (ZIS) at UPZ IAIN Madura

One of the main obstacles to implementing ZIS within the UPZ IAIN Madura is the lack of awareness and active participation from the academic community, particularly students and educators. Many still choose to distribute funds privately or not at all, considering their contribution too small to have an impact.¹⁵ The second obstacle lies in the technology and suboptimal digital management systems. Recording, reporting, and archiving processes are still predominantly manual or using simple formats like spreadsheets. The lack of digital systems also makes ZIS management less efficient, especially when fund volumes increase or when audits are required.

Some assistance programs, such as scholarships or business capital assistance, are not accompanied by a long-term mentoring system or evaluation. This makes it difficult for the Zakat Institution (UPZ) to measure the tangible impact of the assistance and determine whether recipients are truly improving their standard of living. Without continued monitoring, the assistance provided has the potential to become consumptive and unproductive. The UPZ IAIN Madura faces challenges in building trust and transparency with the public. Although the UPZ has compiled an annual report, publication of reports, testimonials from those entitled to receive alms, and activity updates are not routinely disseminated. Consequently, some potential zakat payers have limited confidence in the institution's transparency.

The UPZ IAIN Madura faces technical challenges in the form of limited financial management technology and a database of muzaki/mustahik (donors). In terms of human resources, the limited number of volunteer administrators also poses a challenge. Most UPZ administrators are active students who must balance their time between academics and organizational duties. This results in suboptimal monitoring, evaluation, and documentation. The lack of training and capacity building in zakat and social management exacerbates the situation.

Another obstacle lies in slow bureaucratic procedures, particularly when coordinating with campus authorities regarding the collection of professional zakat funds from civil servants. Several approval or disbursement processes often take time, resulting in delays in the implementation of ZIS programs. This significantly hampers the realization of aid that should immediately benefit those entitled to it. In terms of distribution, the lack of valid and verified data on beneficiaries (mustahik) is also a serious issue. The UPZ IAIN Madura continues to face challenges in communicating and promoting the ZIS program, particularly to new students and non-Muslim academics.

These obstacles demonstrate that while the UPZ IAIN Madura is strongly committed to managing ZIS, systemic improvements and institutional capacity building are still needed. Fathur Rosi shared the management and challenges faced in managing zakat, infaq, and shadaqah (ZIS) at the UPZ, stating..¹⁶

¹⁵ Aini Tsalsa Maulidhinah, Jannah, A., Elvira Putri Rizkyka, Karisma Wati, Nugroho, A. P., & Huda, B. (2023). Analisis Penyaluran Dana Zakat Untuk Produktivitas Mustahik: Studi Pada Lembaga Amil Zakat Infaq Shadaqah Nurul Falah Surabaya. *EKOMA : Jurnal Ekonomi, Manajemen, Akuntansi*, 3(1), 395–414.

¹⁶ Fathur Rozi, Wawancara (Pamekasan, 3 Mei 2025)

“These obstacles demonstrate that although the UPZ IAIN Madura is strongly committed to managing ZIS, systemic improvements and institutional capacity building are still needed. Fathur Rosi outlined the management and challenges faced in managing zakat, infaq, and shadaqah (ZIS) at the UPZ “

One of the challenges faced is the manual administration process. He highlighted the importance of student involvement in ZIS management, particularly in terms of transparency. Fathur believes students have significant potential to assist in the monitoring and supervision of ZIS fund distribution. He hopes that student involvement in the administration and reporting process will foster a greater sense of responsibility and ownership of the UPZ. Fathur Rozi emphasized his commitment to improving ZIS management at UPZ IAIN Madura, stating:

“ UPZ IAIN Madura will continue to be a professional and trustworthy institution in managing zakat, infaq, and shadaqah. Hopefully, with hard work and openness, we can become a better institution and provide even greater benefits to the community,” he concluded enthusiastically.

In line with Fathur Rozi, Ismiati W, Executive Secretary of UPZ, shared her views on the importance of the role of good coordination and communication in the management of zakat, infaq, and shadaqah (ZIS) stating: ¹⁷

"The data management system at IAIN Madura's Zakat and Infaq (Zakat, Infaq, and Shadaqah) is still relatively manual. Although the Zakat and Infaq (Zakat, Infaq, and Shadaqah) organization has attempted to utilize technology, there is still no fully integrated digital system to manage all data related to zakat, infaq, and shadaqah. Currently, we still rely on spreadsheets and physical archives to record transactions, beneficiaries, and activity reports," he said.

Mahrus stated that good communication between administrators is key to achieving the goals of the IAIN Madura UPZ. These include:

"As CO, I strive to build an open, supportive, and collaborative work culture within the UPZ team. Therefore, to successfully manage ZIS, we need strong commitment and coordination between all managers. HR plays a strategic role in facilitating communication between departments, ensuring that each manager understands their responsibilities and can work together to achieve common goals."

Improving the capacity of UPZ administrators is also a key long-term focus. Each administrator needs to have a deep understanding of sharia-compliant zakat management. In addition to internal training, Mahrus revealed that they plan to strengthen collaboration with external parties, such as zakat institutions and agencies experienced in ZIS management. Azizah M Fitriana, who serves on the UPZ IAIN Madura management for the 2024/2025 academic year, shared her views on the importance of UPZ's role in supporting social and humanitarian activities on campus and in the surrounding community. ¹⁸

"One of the important roles of the UPZ is to act as a liaison between muzaki and mustahik, or those who give and receive zakat, infaq, and shadaqah (ZIS). The programs implemented can have a positive and direct impact on those in need, both in the surrounding community and on campus. UPZ programs focus on several key areas, such as education, health, and economic empowerment."

One of the challenges faced by UPZ IAIN Madura is increasing awareness and participation of the academic community, especially students who are the main target in collecting ZIS funds, said:

"Despite various outreach efforts through various media, many students still don't fully understand the importance of paying zakat and giving alms through the UPZ. UPZ continues to innovate by implementing educational programs to increase understanding of and its benefits, both religiously and socially. Limited funding and human resources are obstacles to optimally implementing the ZIS program. As an organization whose management is largely student-led, we certainly have the time and energy available."

One solution being implemented is a digital technology ecosystem to streamline the collection and distribution of ZIS. Azizah revealed that the UPZ IAIN Madura has now begun implementing a QRIS payment system, making it easier

¹⁷ Ismiati W, *Wawancara* (Pamekasan, 4 Mei 2025)

¹⁸ Azizah M Fitriana, *Wawancara* (Pamekasan, 5 Mei 2025)

for zakat payers to distribute funds more conveniently and quickly. Azizah emphasized that going forward, UPZ IAIN Madura is committed to improving the quality and quantity of its social programs.

"I hope that UPZ IAIN Madura can become an institution that can provide greater benefits, not only at the campus level, but also in the surrounding community," he concluded optimistically.

From the above explanation, it can be seen that the obstacles faced in implementing zakat, infaq, and shadaqah (ZIS) at the UPZ IAIN Madura include low awareness among some academics regarding ZIS disbursement, limited resources involved in management, and minimal outreach that reaches all levels of the campus evenly. Efforts to measure the long-term impact of the ZIS program are hampered by the lack of a comprehensive and structured evaluation system.

The UPZ IAIN Madura strives to provide benefits to those who mustahik (beneficiaries). Limited access to information about the ZIS program presents a challenge. Beneficiaries often lack clear information regarding requirements, registration procedures, and aid distribution timelines. Public awareness campaigns about the importance of ZIS and the UPZ's role in improving the welfare of the campus community and surrounding areas remain suboptimal. This ineffective outreach hinders fundraising and program implementation that could have a broader social impact.

Development of Zakat, Infaq and Shadaqah Distribution Governance at UPZ IAIN Madura

Good governance of zakat, infaq, and shadaqah (ZIS) is a crucial element in achieving social welfare, especially for underprivileged groups. Effective ZIS management can provide concrete solutions to address poverty, social inequality, and limited access to education and healthcare. For ZIS funds to truly provide maximum benefits, their management must be transparent, accountable, and based on the real needs of the community. Collaboration between various parties is essential.

Collaboration needs to involve formal institutions such as BAZNAS at the central and provincial levels, as well as UPZ (Zone-of-Zone) at the agency or university level, such as IAIN Madura. This inter-institutional cooperation can create a more equitable and organized distribution system and enable better integration of ZIS management with other economic, educational, and social empowerment programs.

Based on an analysis of the obstacles faced by UPZ IAIN Madura in managing Zakat, Infaq, and Shadaqah (ZIS), the development of sound ZIS distribution governance needs to be carried out based on the principles of transparency, accountability, fairness, and effective control. The following is a model for developing ZIS distribution governance at UPZ IAIN Madura, consisting of several key steps:

1. Increase Transparency in ZIS Fund Management. Transparency in ZIS fund management is crucial to ensure that the entire process of collecting and distributing funds can be clearly accounted for.
2. Transparency needs to be implemented in the process of distributing ZIS to those entitled to receive it. Each assistance provided must be explained in detail, including recipient criteria, the amount of assistance, and the distribution time.
3. The UPZ IAIN Madura needs to prepare more structured and standardized reports to ensure clarity and accountability in managing ZIS funds. One effective step that can be taken is to implement a technology-based financial management system.
4. The UPZ needs to develop clear standard operating procedures (SOPs) for each stage of fund management. These SOPs should cover the entire process, from fund collection, storage, management, and distribution to those entitled to receive it.

Improving Socialization and Counseling for Muzaki and Mustahik. Ineffective socialization is one of the main obstacles faced by UPZ IAIN Madura in managing zakat, infaq, and shadaqah (ZIS). Many muzaki and mustahik do not yet fully understand the important role in supporting and implementing the ZIS program. This counseling should not only provide information, but also touch on educational and inspirational aspects so that they realize the importance of contributing and playing an active role in the ZIS program. Muzakki will be more motivated to pay zakat regularly, while mustahik will be more active in participating in existing programs. Strengthening the role of UPZ as a ZIS management institution that is able to create a broader and sustainable social impact on the campus environment and its surroundings.¹⁹

IV. CONCLUSION

The development of Zakat, Infaq, and Alms (ZIS) distribution governance at the UPZ IAIN Madura plays a crucial role in realizing social welfare. Close collaboration between muzaki (recipients of Zakat), amil (collectors of Zakat), and

¹⁹ Anwar, A. A., Sa'diyah, D. Y. I., Sholeh, I. M., Achmad Fauzan, Safitri, K. D., & Bakhrul Huda. (2023). Analisis Distribusi Infaq Produktif Terhadap Usaha Mikro Kecil: Studi Pada Lembaga Amil Zakat Infaq Shadaqah Nahdlatul Ulama' Wonocolo Surabaya. *EKOMA : Jurnal Ekonomi, Manajemen, Akuntansi*, 3(1), hal 1-15

mustahik (recipients of Zakat), supported by transparency, accountability, and a structured system, is key to success. Future research could further examine the effectiveness of implementing digital systems in ZIS management. This could include a comparative analysis of manual and digital methods and their actual impact on operational efficiency and the satisfaction of muzaki and mustahik. Furthermore, further studies could focus on long-term evaluations of existing ZIS programs to measure the social and economic impacts generated for mustahik.

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