

## OPTIMIZATION OF ZISWAF FUND MANAGEMENT BY BAZNAS TO IMPROVE THE WELFARE OF THE PEOPLE OF WEST BANDUNG

**Pazrina Sajida<sup>1\*</sup>**  
**Dera Maulani Sy<sup>2</sup>**

Islamic Family Law Study Program, Faculty of Sharia, Islamic University of Bandung

<sup>\*1</sup>Corresponding email: [pazrinasajida08@gmail.com](mailto:pazrinasajida08@gmail.com)

**ABSTRAK** - This study investigates the programs that have been created by BAZNAS West Bandung Regency to manage Zakat, Infaq, Shadaqah, and Waqf (ZISWAF) and how it has impacted on improving the welfare of the people in the West Bandung region as well as exploring the implementation strategies used by BAZNAS. With a focus on integration thUse the "Insert Citation" button to add citations to this document.

at refers to the value of the Qur'an in every aspect of Ziswaf management. This research method is included in the qualitative method by reviewing all previous researchers to be used as reference material and additional information for this research. The results showed that effective ZISWAF management conducted by BAZNAS significantly contributed to the improvement of the welfare of the people of West Bandung in the fields of education, social, and economic. This finding confirms the importance of managing ZISWAF transparently and accountably in realizing the social and economic welfare of the community in a sustainable manner.

**Keywords:** ZISWAF Management, BAZNAS, West Bandung Community Welfare

**ABSTRACT – Optimalisasi Pengelolaan ZISWAF oleh BAZNAS untuk Meningkatkan Kesejahteraan Masyarakat Bandung Barat** Studi ini mengkaji program program yang telah dibuat oleh BAZNAS Kabupaten Bandung Barat untuk mengelola Zakat, Infaq, Shadaqah, dan Wakaf (ZISWAF) dan bagaimana dampaknya terhadap peningkatan kesejahteraan masyarakat di wilayah Bandung Barat serta menelusuri strategi implementasi yang digunakan oleh BAZNAS. Dengan fokus pada integrasi yang mengacu pada nilai Al-Qur'an dalam setiap aspek pengelolaan Ziswaf. Metode penelitian ini termasuk dalam metode kualitatif dengan mengkaji seluruh peneliti sebelumnya untuk digunakan sebagai bahan referensi dan informasi tambahan untuk penelitian ini. Hasil penelitian menunjukkan bahwa pengelolaan ZISWAF yang efektif dilakukan oleh BAZNAS berkontribusi signifikan dalam meningkatkan kesejahteraan masyarakat Bandung Barat di bidang pendidikan, sosial, dan ekonomi. Temuan ini menegaskan pentingnya pengelolaan ZISWAF secara transparan dan akuntabel dalam mewujudkan kesejahteraan sosial dan ekonomi masyarakat secara berkelanjutan.

**Kata Kunci:** Pengelolaan ZISWAF, BAZNAS, Kesejahteraan Masyarakat Bandung Barat



## **INTRODUCTION**

Zakat is a worship that is included in the third pillar of Islam which is a social obligation for the aghniya' (wealthy) after their wealth meets the nishab and a span of a year. Zakat is sharia to create economic justice and as one of the assets of Islamic economic institutions, zakat can also be a strategic source of funds to help improve the welfare of the people. Therefore, the Qur'an stipulates that zakat must be given to mustahik, that is, those who really deserve it. (Atabak, 2015)

However, zakat is not the only institution of Islamic law that can be used for the good of the community. But they can use other institutions, namely Infaq, Shadaqah, and Waqf. As a result, not only zakat institutions must be encouraged but other institutions also need to be considered in order to create the welfare of the community, including community groups that are entitled to receive Ziswaf.

Based on a survey, 85.1% of Indonesia's people are Muslims, which makes Indonesia the country with the largest number of Muslims. Zakat, Infaq, Shadaqah, and Waqf (Ziswaf) are Islamic methods to overcome poverty. National Zakat underwent a major transformation during the reform period after the ratification of Law No. 38/1999, which was shown by three things, namely Revitalization, Innovation, and Diversification of the zakat utilization program for public welfare. Because traditional empowerment programs, which focus on charity and "money sharing", are no longer enough to eliminate people's poverty. Therefore, the amil zakat institution continues to innovate in each of its programs to meet the needs of the community. With the existence of zakat charity organizations, the problems in the field are clearer and the program of each amil zakat institution adjusts the psychological factors of its community in this empowerment program. (Indra Jaya, 2020)

Zakat, Infaq, Alms, and Waqf (Ziswaf) greatly help the economic growth of the community. In addition to being an obligation of religion, Ziswaf is also a tool to improve the social and economic welfare of the community. The Ziswaf Fund can be a significant resource for community economic empowerment programs. With effective and transparent management, it allows access to venture capital, skills training, educational assistance, and support for micro and small business development. Thus, good management can improve the standard of living of the community.



The management of Zakat, Infaq, Alms, and Waqf (Ziswaf) is one of the important aspects of the sharia economic system that aims to improve the welfare of the community. The National Amil Zakat Agency (Baznas) of West Bandung Regency has played an active role in collecting and distributing Ziswaf funds to help people in need. However, in recent years, the West Bandung Regency Baznas has faced several challenges in managing Ziswaf funds, such as limited resources, and lack of infrastructure. In this context, the optimization of Ziswaf fund management by Baznas West Bandung Regency is very important. The main goal of this optimization is to increase the effectiveness of Ziswaf fund management so that it can provide greater benefits to the community.

Therefore, this study aims to analyze and evaluate the Ziswaf fund management strategy carried out by Baznas West Bandung Regency with a focus on optimization aspects that can improve community welfare. In this context, the National Amil Zakat and Amir Agency (Baznas) also needs to provide support to overcome the economic challenges faced by the community. The assistance provided by Baznas in the form of Zakat, Infaq, Alms or Waqf (Ziswaf) can provide direct assistance to economic actors and people in need. Baznas' commitment to providing economic assistance reflects a collaboration between charities and the government to help improve the economic situation of the community.

This research will also look at how Baznas West Bandung can utilize Ziswaf funds to develop sustainable economic empowerment programs. By comprehensively understanding the economic and social needs of the local community, the findings of this study are expected to provide useful insights into Ziswaf's efforts to encourage community economic empowerment.

## **LITERATURE REVIEW**

### **A. Literature Review**

#### 1. Ikfa Nurul Fuadah (2018)

A study conducted by Ikfa Nurul Fuadah entitled "Utilization of Zakat, Infaq, Shadaqah, and Waqf (ZISWAF) Funds for Economic Empowerment in Baitul Maal KSPPS Binama KC Tlogosari" from the Faculty of Economics and Business, Walisongo Islamic University Semarang, in 2018, discussed the use of Ziswaf funds for economic empowerment. This research provides an in-depth understanding of



how Zakat, Infaq, Alms, and Waqf funds can be used effectively to improve the community's economy, especially in Baitul Maal KSPPS Binama KC Tlogosari. (Fuadah, 2018)

2. Dr. Agus Hermanto, M.H.I, and Rohmi Yuhani'ah

The book written by Dr. Agus Hermanto, M.H.I, and Rohmi Yuhani'ah with the title "Management of ZISWAF (Zakat, Infaq, Sadaqah, and Waqf)" comprehensively discusses the definition of Ziswaf, related laws, and the management of Ziswaf funds. This book provides in-depth insight into the management of zakat, infaq, alms, and waqf funds as well as the importance of good management to achieve the goals of economic empowerment and community welfare.(Dr. Hermanto & Yuhani'ah , 2023)

Through a review of the literature from the two sources above, it can be understood that the research entitled Optimizing the Management of Ziswaf Funds by Baznas West Bandung Regency is an important key in improving community welfare. By utilizing the principles contained in Ikfa Nurul Fuadah's research and the book by Dr. Agus Hermanto and Rohmi Yuhani'ah, BAZNAS can optimize the management of ZISWAF funds to support economic empowerment and community welfare in the West Bandung area.

## B. Theoretical Framework

### 1. Zakat, Infaq, Shadqa dan Wakf (Ziswaaf)

#### a. Definition of ZISWAF

Zakat etymologically comes from the Arabic language, with the form of *masdar* (*zakaa al-syai'u*) from the word *zakaa-yazkii-zakaatan* which means holy, good, blessed, developed, and grown. Zakat can also mean adding. So it can be concluded that zakat in language means blessings, growth, cleanliness, and goodness, as well as addition. According to sharia (terminology) zakat is a certain amount taken from certain property, at a certain time to certain parties. Zakat is the allotment collected from this property because it can increase the number of people who pay it and abundance its contents, protect it from various dangers besides that it also makes the souls of those who give it holy to them.

Infaq comes from the word *anfaqa-yunfiq*, which means to spend or finance. It means unique when associated with efforts to fulfill the commands of Allah SWT. In the Indonesian Language dictionary, "infaq" means to issue assets that include zakat and non-zakat. While in sharia terminology, "infaq" means taking out part of the property or income for the purpose recommended by



Islam. Infaq is divided into two categories: the first is compulsory infaq, which includes zakat, kafarat, and vows, and so on; The second is Sunnah infaq, which includes infaq to the poor, fellow Muslims, people affected by natural disasters, and so on.

Etymologically, shadaqah is derived from the Arabic word *sadaqa*, which means "true" or "truth". This word shows the nature of sincerity and honesty in sincere intentions. In Arabic, Shadaqah (صَدَقَةٌ) means an unconditional donation or gift to another person. This includes any kind of virtue that is done to gain Allah's pleasure such as giving money, goods, or other assistance to the less fortunate.

Etymologically, waqf comes from the Arabic word *waqafa* which means "to stop" or "to hold". Linguistically, Waqf (فَقْر) in Arabic means to keep property for the public interest without expecting anything in return. The assets to be waqf will still be owned by the original owner, but will be used for the benefit of the community in accordance with the intention of the waqf. (Dr. Hermanto & Yuhani'ah, 2023)

#### b. ZISWAF Legal Basis

The Word of Allah in QS Al-Baqarah (2): 3

وَمِمَّا رَزَقْنَاهُمْ يُنفِقُونَ الَّذِينَ يُؤْمِنُونَ بِالْغَيْبِ وَيُقِيمُونَ الصَّلَاةَ

*"(i.e.) those who believe in the unseen, uphold prayer, and give a portion of the sustenance that We bestow on them."*

Those who are righteous are those who believe in supernatural things, which are invisible and beyond the reach of their intellect and senses, such as Allah, angels, heaven, hell, and others that are preached by Allah and His Messenger. At the same time, as proof of that faith, they worship Allah by performing prayers, perfectly based on the guidance of Allah and His Messenger, solemnly and paying attention to the times, and they also inculcate in the path of goodness some sustenance in the form of wealth, knowledge, health, power, and other useful things that We give to them, solely as a form of obedience to Allah and seeking His pleasure.

The word of Allah QS. Al-Baqarah (2): 267

تَيَمَّمُوا بآيَاتِهَا الَّذِينَ آمَنُوا أَنْفَقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ وَلَا تَمِمْوْا بِأَخْبِئِهِ إِلَّا أَنْ تُعْمِضُوا فِيهِ وَاعْلَمُوا أَنَّ اللَّهَ غَنِيٌّ حَمِيدٌ الْحَبِيبُ مِنْهُ تُنْفِقُونَ وَلَسَد

*"O you who believe, inficate a part of the fruits of your good efforts and a part of what We have sent out of the earth for you. Do not choose the bad thing for you to infak, even though you do*



*not want to take it, except by squinting (reluctantly) at it. Know that Allah is rich and praiseworthy."*

HR. Shahih Muslim, III: 79, no. 2358

أَشْيَاءَ صَدَقَةٍ أَوْ عِلْمٍ يُنْتَفَعُ بِهِ أَوْ وَلَدٍ إِذَا مَاتَ الْإِنْسَانُ انْقَطَعَ عَمَلُهُ إِلَّا مِنْ ثَلَاثَةٍ  
(صَالِحٍ يَدْعُو لَهُ) (رواه مسلم)

"If a man dies, then all his deeds will be cut off except three: alms jariyah (which is continuous), useful knowledge and righteous children who pray for him." (HR. Muslim)

According to Al-Alamah Al-Asfhani, shadaqah is part of the wealth that is spent by humans to get closer to Allah, such as zakat. At first, shadaqah was referred to as the sunnah, while zakat was referred to as mandatory. Apart from that, the obligatory shadaqah is sometimes referred to as shadaqah because the perpetrator behaves shidiq (honestly) while doing so. (Fuadah, 2018)

### c. Benefits of ZISWAF

The benefits of ZISWAF are:

1. To alleviate poverty, by providing financial support so that it will reduce the poverty rate.
2. For the welfare of the community, by distributing zakat, infaq, shadaqah and waqf, it will help improve their quality of life by fulfilling their basic needs for food, education and health.
3. For economic empowerment

## 2. Optimizing ZISWAF Management

### a. Optimization Definition

Optimization is a process or action that involves developing and implementing strategies, techniques, or methods to maximize results and minimize the waste of resources.

### b. Management definition

Management is a way of organizing and controlling things. Such as resources, finance and materials to achieve certain goals that are effective and efficient. Therefore, the management of Ziswaf is an activity of regulating and controlling Ziswaf funds through the process of zakat administration and management, starting from collection to distribution so that ZISWAF funds are managed efficiently and transparently in accordance with sharia principles.

## 3. National Amil Zakat Agency (BAZNAS)

### a. BAZNAS West Bandung Regency

Baznas (National Amil Zakat Agency) and LAZ (Amil Zakat Institute) are two institutions that function as a forum to regulate



zakat in Indonesia. Baznas is fully supervised by the government, starting from the central government to the provinces. Meanwhile, LAZ (Amil Zakat Institute) is responsible for the community and private as well as social and religious organizations that are given legitimacy by the decision of the Constitutional Court. (Ardani, 2019)

The Amil Zakat Agency operates throughout Indonesia, including in West Bandung Regency. Baznas, which is located in West Bandung Regency, was established in 2010. Originally named Bazda (Regional Amil Zakat Agency), but then changed to Baznas (National Amil Zakat Agency) West Bandung Regency in 2016. Baznas' vision is "To become a trusted, trusted, professional, accountable, and transparent zakat manager (DAPAT)". Meanwhile, the mission of Baznas itself is to improve the ability of the management and UPZ through an integrated and systematic socialization and education training program, increasing the awareness of the people of West Bandung to give zakat to Baznas West Bandung Regency. Optimizing the function of zakat to improve inequality, improve the people's economy, and become a source of funds for the development of people's welfare outside the APBD in West Bandung Regency. Then, realizing the benefits offered by zakat to achieve the goals of the West Bandung Government. As well as building coordination cooperation with related institutions, both government and private.

Baznas distributes zakat through stages that include distribution and utilization. The implementation of the distribution and utilization of zakat has been regulated in general in Baznas regulation Number 3 of 2018 concerning the distribution and utilization of zakat. Distribution is the distribution of zakat to mustahik in a consumptive form, short-term and to meet the urgent needs of mustahik. Meanwhile, utilization is a form of optimal utilization of zakat without reducing its value and usefulness in the form of a productive business, so that it is useful to achieve public benefits. In distributing zakat, Baznas makes stages so that the distribution of zakat is in accordance with Law Number 38 of 1999, and Law Number 23 of 2011 concerning Zakat Management which begins with the planning stage, implementation stage,



reporting and accountability stage as well as monitoring and evaluation stage. (Sholikin et al., 2022)

## **METHODOLOGY**

This article uses qualitative methods, literature studies, reflections, and documentation methods. The data and facts regarding the identification of the problems that occurred were described descriptively and in detail using a qualitative approach. Qualitative methods are used to study the experiences, attitudes, and behaviors of research subjects, namely the institution of the amil zakat agency in managing ziswaf funds. Therefore, qualitative methods are essential to study the perceptions, motivations, and attitudes that motivate institutions to manage ziswaf funds. In addition, this study uses a literature review method. A literature review allows researchers to gain a broad understanding of the theoretical context and results of previous research related to the topic discussed. Literature reviews also use literature from various journals or other media to make it easier to obtain information. Third, this study also uses the reflection method. This method is based on the author's experience, knowledge and analysis of what is identified in the journal or article. By using the reflection method, the author can present various discussions on how Baznas optimizes ziswaf funds in social disaster management. And finally, this study uses the documentation method which is a review of several documents related to research problems by collecting data and information from a second party. With this, the documentation method is a method derived from important records from both institutions and individuals.

## **RESULT AND DISCUSSION**

### **A. Forms of Distribution of Ziswaf Funds by Baznas West Bandung Regency**

The distribution of Zakat, Infaq, Shadaqah, Waqf (ZISWAF) funds by Baznas West Bandung Regency includes several programs and activities designed to improve the welfare of the community and maximize the potential of zakat in the area. Among the programs and activities of distributing Ziswaf funds by Baznas West Bandung Regency are:



### 1. SMART KBB

The Smart KBB program is one of the initiatives of BAZNAS West Bandung Regency to help improve the quality of education by distributing scholarships and support for underprivileged children. This aims to help outstanding students to continue their education. So that it can develop quality human resources in the future.

The types of assistance distributed by BAZNAS West Bandung Regency are, 1) Educational scholarships: Baznas West Bandung Regency provides scholarships for education to students who excel but are financially disadvantaged. This scholarship covers educational expenses such as Education Development Contribution (SPP) or Single Tuition (UKT), operational costs, monthly allowance, and college departure fees. 2) Financial Assistance: In addition to scholarships, Baznas West Bandung Regency also provides financial support for education costs at the diploma, S1, S2, and S3 levels. This cost includes educational operational costs, college departures, and other financing needed to support education. In addition, the West Bandung Regency Baznas provides educational tools and counseling guidance.

With this Smart KBB program, it creates fairer and more inclusive educational opportunities for all students, especially in West Bandung Regency, which can help them to achieve academic and professional success in the future.

### 2. RATIONAL KBB

This rational kbb program is an initiative program of BAZNAS West Bandung Regency which is designed to provide assistance in a structured and focused manner. The rational plan focuses on more rational and measurable educational assistance, for students and students in need. Of course, unlike the smart kbb program, this rational kbb program is stricter and selected so that the assistance falls on the right target.

### 3. KBB PEDULI

The KBB Peduli program is a Baznas program that provides assistance to people in need and affected by disasters. The type of assistance distributed in this program Baznas distributes social assistance such as basic necessities to people in need, emergency assistance for people affected by disasters so that it can ease their burden such as basic necessities, clothing, funds for their economic empowerment. Health



assistance and care they need, such as medical expenses for people with disabilities, provision of medical devices such as medicines, wheelchairs and others. With this program, it will ease the economy and create prosperity in the community.

#### 4. Program Zmart

Through this Zmart program, the West Regency Baznas utilizes productive zakat funds for mustahik economic empowerment. This program aims to increase the effectiveness of zakat fund management and provide more effective assistance to mustahik. This program provides welfare to mustahik and is able to improve the economy of poor families. Before receiving assistance, the average mustahik income was around IDR 300,000 per day, but after receiving assistance, their income increased and could earn an average of IDR 500,000 per day. This can clearly indicate an increase in revenue after receiving support from the Zmart program. With the increase in the income of the mustahik, this is one of the indicators of social welfare in West Bandung Regency. (Misbahul Mother & Muhammad Natsir - Indonesia Fitri Africa, 2024)

#### 5. Social and Humanitarian Activities

In this distribution stage, the West Bandung Regency Baznas also not only provides Ziswaf funds in the form of money or consumptive staples, but the West Bandung Regency Baznas provides assistance in the form of productive things including carrying out various social and humanitarian activities, such as socialization to provide understanding to the surrounding community about the importance of zakat, infaq, and also shadaqah, then Baznas West Bandung Regency often distributes assistance for health in an effort to provide the best health services. Baznas West Bandung Regency strives to provide the best health services by visiting the community, Mobile Health Services help underprivileged people get proper health services more closely without a penny of cost. The institution itself helps vulnerable people in remote areas to get good access to health, in addition to mobile health services, Baznas West Bandung Regency also provides assistance in accessing treatment and emergency health services through the BAZNAS Active Services (LAB) program. Therefore, the West Bandung Regency Baznas plays an important role in providing health assistance to people in need, also helping them reduce the burden of their health expenses and ensuring that vulnerable people get proper health care. (Dakwah et al., 2022)



Table 1. Data on Ziswaf Fund Recipients by Baznas West Bandung Regency

No.	Date	Name	Address	Events/constraints	Program	Note
1.	22/03/2021	M Zulfan Akrab Zakaria	Cihampelas District, Mekarjaya Village.	hernia disease	BAZNAS KBB PEDULI	Hernia Disease Treatment
2.	09/11/2021	Mrs. Yani	Cihampelas District, Citapen Village	sick	HEALTHY BAZNAS KBB	Medical expenses
3.	09/11/2021	Alif Syukur	Cihampelas District, Tanjungwangi Village	Tuition Fees	BAZNAS KBB SMART	Tuition Fees
4.	09/11/2021	Ibu Ida Rosida	Cihampelas District, Tanjungwangi Village	Tuition Fees	BAZNAS KBB SMART	His child's education fees
5.	19/02/2024	Ahmad Mustofa Hidayat	Cihampelas District, Mekarjaya Village	epilepsy	BAZNAS KBB DISTRIBUTES AID	wheelchair
6.	29/04/2024	Mr. Ence	Cihampelas District, Cihampelas Village	House collapsed	BAZNAS KBB PROVIDES ASSISTANCE	Repair of collapsed house
7.	25/05/2024	Mrs. Nanih	Cihampelas District, Cihampelas Village	Cost of Living	BAZNAS KBB PROVIDES ASSISTANCE	Nanih's living expenses
8.	05/06/2024	Mrs. Lilis Suryati	Cihampelas District, Citapen Village	Fire	BAZNAS KBB PROVIDES ASSISTANCE	Fire victims
9.	05/06/2024	Mrs. Rosmiati	Cihampelas District, Citapen Village	Fire	BAZNAS KBB PROVIDES ASSISTANCE	Fire victims
10.	07/06/2024	Mr. Ruslan	Kp. Mande, Kec. Cihampelas	disability	BAZNAS GIVES PROSTHETIC LEGS	Prosthetic legs
11.	10/07/2024	Cice's mother	Cihampelas District, Cihampelas Village	experiencing paralysis	BAZNAS KBB DISTRIBUTES AID	wheelchair
12.	07/06/2024	Hana Vardatul Janah	Cihampelas District, Pataruman Village	paralysis disease	BAZNAS KBB DISTRIBUTES AID	wheelchair
13.	23/07/2023	Mr. Darna	Cihampelas District, Singajaya Village	Fire	BAZNAS KBB PROVIDES ASSISTANCE	in the form of logistics
14.	24/07/2023	Mrs. Ernawati	Cihampelas District, Singajaya Village	Fire	BAZNAS KBB PROVIDES ASSISTANCE	in the form of logistics

(Source: Instagram Social Media @baznas\_kbb, 2021-2024)



Table. 2 Data on Ziswaf Fund Recipients by Baznas West Bandung Regency

NO.	DATE	PROGRAM NAME	PLACE
1.	04/05/2021	BAZNAS KBB & GOVERNMENT PROVIDE ASSISTANCE FOR ISLAMIC BOARDING SCHOOLS	NURUL HIDAYAH ISLAMIC BOARDING SCHOOL
2.	24/08/2021	SYIAR OF THE ZAKAT LOVE MOVEMENT	IN FRONT OF THE HALL OF THE AS-SHIDIQ MOSQUE OF THE WEST BANDUNG REGENCY GOVERNMENT
3.	15/09/2021	ASSESSMENTment & Distribution of Assistance for the Construction of the Muhyissunan Mosque	MUHYISSUNAN MOSQUE AREA
4.	21/10/2021	MASS CIRCUMCISION & BASIC FOOD PACKAGES FOR THE POOR	CIHAMPELAS DISTRICT
5.	02/08/2022	ZCHICKEN PROGRAM (FRIED CHICKEN MAKING TRAINING)	SECRETARIAT OF BAZNAS KBB OFFICE
6.	07/02/2023	BAZNAS KBB TEBAR 2000 MUSHAF AL-QUR'AN	
7.	21/04/2023	DISTRIBUTION OF ZAKAT FITRAH	WEST BANDUNG REGENCY
8.	13/12/2023	FORMATION OF UPZ IN THE SMPN ENVIRONMENT IN WEST BANDUNG	HBS CIMAREME BUILDING
9.	08/03/2024	FIDYAH DISTRIBUTION	NGAMPRAH DISTRICT, PADALARANG, CIPATAT
10.	28/03/2024	ACTING REGENT OF WEST BANDUNG HANDED OVER ZAKAT TO BAZNAS KBB	AT THE AL-SHIDIQ MOSQUE
11.	17/05/2024	UPZ SUB-DISTRICT AND VILLAGE GATHERING IN WEST BANDUNG REGENCY	HBS CIMAREME BUILDING
12.	05/07/2024	TRAINING AND INAUGURATION OF BAZNAS DISASTER RESPONSE (BTB) KBB	WANA MANDALA CENGKONG RAJAMANDALA

(Source: Instagram Social Media @baznas\_kbb, 2021-2024)



## CONCLUSIONS

This study highlights the importance of optimizing the management of ZISWAF funds by Baznas to improve the welfare of the people of West Bandung. By managing ZISWAF funds effectively and efficiently, Baznas can play a key role in supporting the economic and social empowerment of local communities. Through a targeted and strategic approach, Baznas can ensure that ZISWAF funds are used transparently, accountably, and have a positive impact on people in need. Optimizing the management of ZISWAF funds can also help improve public access to health services, education, and other social assistance. In the context of West Bandung, the implementation of good ZISWAF fund management practices by Baznas can be one of the solutions to reduce socio-economic disparities, improve community welfare, and strengthen the foundation of sustainable development in the region. Thus, the collaboration between Baznas, local governments, and various other stakeholders in optimizing the management of ZISWAF funds can provide significant benefits to the people of West Bandung and serve as an example for other regions in utilizing the potential of Zakat, Infaq, Alms, and Waqf funds for inclusive and sustainable development. By focusing on optimizing the management of ZISWAF funds, Baznas can become an agent of change that plays a key role in improving the welfare of the people of West Bandung. Through joint efforts and a commitment to transparency and accountability, this collaboration can bring a significant positive impact to local communities and strengthen the foundations of sustainable development.

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