

## ABSTRAK

Skripsi dengan judul “Mekanisme Pendistribusian Dana Zakat, Infak dan Sedekah dalam Meningkatkan Kesejahteraan Mustahik di Lembaga Amil Zakat Ummul Quro Jombang” ini ditulis oleh Fitri Nur Aini, NIM. 17103163006, Pembimbing Dr. Hj. Chusnul Chotimah, M.Ag.

Penelitian ini dilatarbelakangi oleh fenomena penyaluran dana ZIS yang sampai saat ini banyak yang belum tepat sasaran, bahkan masih sering dijumpai banyaknya pelanggaran saat proses pendistribusian. Proses pendistribusian harus dilakukan dengan sangat hati-hati. Untuk itu, perlu adanya mekanisme pendistribusian yang jelas, mudah dan terstruktur agar pendistribusian dana ZIS menjadi tepat guna dan tepat sasaran sehingga dapat meningkatkan kesejahteraan *mustahik*.

Fokus penelitian dalam penelitian ini adalah: 1) Bagaimana mekanisme distribusi konsumtif di LAZ Ummul Quro Jombang? 2) Bagaimana mekanisme distribusi produktif di LAZ Ummul Quro Jombang? 3) Bagaimana kendala dan solusi pendistribusian dana ZIS dalam meningkatkan kesejahteraan *mustahik* di LAZ Ummul Quro Jombang?.

Jenis penelitian ini adalah kualitatif yang menggunakan pendekatan deskriptif. Adapun data dalam penelitian ini diperoleh dari hasil wawancara langsung dengan informan, observasi dan dokumentasi.

Hasil penelitian menunjukkan bahwa: 1) Mekanisme distribusi konsumtif LAZ Ummul Quro Jombang adalah *pertama*, Calon *mustahik* mengajukan bantuan di LAZ Ummul Quro Jombang dengan persyaratan membawa fotokopi KK dan KTP. *Kedua*, LAZ Ummul Quro melakukan survei kepada calon *mustahik*. *Ketiga*, Peninjauan data hasil survei oleh Ketua Bidang Penyaluran. *Keempat*, Pengesahan bantuan oleh Direktur. *Kelima*, Penyaluran dana bantuan kepada para *mustahik*. 2) Mekanisme distribusi produktif LAZ Ummul Quro Jombang adalah *pertama*, Bagi kelompok usaha, membentuk kelompok yang beranggotakan 10 sampai 20 orang. Sedangkan bagi perorangan, sudah memiliki usaha yang sedang dijalankan. *Kedua*, Bagi kelompok usaha, mengajukan proposal permohonan bantuan di LAZ Ummul Quro Jombang dengan melampirkan fotokopi KK dan KTP seluruh anggota kelompok. Sedangkan bagi perorangan, mengajukan bantuan dengan mengisi formulir pengajuan bantuan dengan persyaratan membawa fotokopi KK dan KTP serta bukti foto usaha yang dijalankan. *Ketiga*, LAZ Ummul Quro Jombang melakukan survei kepada calon *mustahik*. *Keempat*, Peninjauan data oleh Ketua Bidang Penyaluran. *Kelima*, Pengesahan bantuan oleh Direktur. *Keenam*, Penyaluran bantuan modal usaha kepada para *mustahik*. *Ketujuh*, Pembinaan, monitoring dan evaluasi berkala setiap bulan. 3) Kendala dan solusi pendistribusian dana zakat, infak dan sedekah dalam meningkatkan kesejahteraan *mustahik* di Lembaga Amil Zakat Ummul Quro Jombang, antara lain: kurangnya kesadaran masyarakat akan pentingnya ZIS dan terbatasnya sumber daya manusia yang dimiliki. Namun kendala tersebut mendapat solusi dengan diadakannya penggalahan pendidikan, bersinergi dengan pemerintah-pemerintah desa dan adanya relawan-relawan kecamatan.

**Kata Kunci: Mekanisme, Pendistribusian, Kesejahteraan Mustahik**

## ABSTRACT

Thesis with the title "The Distribution Mechanism of Zakat, Infaq and Alms Funds in Improving the Welfare of Mustahik in the Ummul Quro Jombang Amil Zakat Institution" was written by Fitri Nur Aini, NIM. 17103163006, Advisor Dr. Hj. Chusnul Chotimah, M.Ag.

This research is motivated by the phenomenon of the distribution of ZIS funds, which until now has not been on target, in fact there are still many violations during the distribution process. The distribution process must be carried out with great care. For this reason, it is necessary to have a clear, easy and structured distribution mechanism so that the distribution of ZIS funds is efficient and right on target so as to improve the welfare of *mustahik*.

The research focuses in this study are: 1) How is the consumptive distribution mechanism in LAZ Ummul Quro Jombang? 2) How is the productive distribution mechanism in LAZ Ummul Quro Jombang? 3) What are the obstacles and solutions for distributing ZIS funds in improving the welfare of the *mustahik* in LAZ Ummul Quro Jombang?

This type of research is qualitative using a descriptive approach. The data in this study were obtained from direct interviews with informants, observation and documentation.

The results showed that: 1) The consumptive distribution mechanism of LAZ Ummul Quro Jombang is *first*, candidates *Mustahik* apply for assistance at LAZ Ummul Quro Jombang with the requirement to bring a photocopy of KK and KTP. *Second*, LAZ Ummul Quro conducted a survey of prospective *mustahik*. *Third*, a survey result data review by the Head of Distribution. *Fourth*, endorsement of assistance by the Director. *Fifth*, distribution of aid funds to the *mustahik*. 2) The mechanism for the productive distribution of LAZ Ummul Quro Jombang is *first*, for business groups, forming groups of 10 to 20 members. As for individuals, they already have a business that is being carried out. *Second*, for business groups, submit a proposal for assistance at LAZ Ummul Quro Jombang by attaching photocopies of KK and KTP of all group members. As for individuals, applying for assistance by filling out the assistance application form with the requirements to bring a photocopy of their KK and KTP as well as a photo of the business they are running. *Third*, LAZ Ummul Quro Jombang conducted a survey of prospective *mustahik*. *Fourth*, data review by the Head of Distribution. *Fifth*, endorsement of assistance by the Director. *Sixth*, distribution of business capital assistance to *mustahik*. *Seventh*, coaching, monitoring and evaluation periodically every month. 3) Obstacles and solutions for distributing zakat, infaq and alms funds in improving the welfare of *mustahik* at the Ummul Quro Jombang Amil Zakat Institution, among others: lack of public awareness of the importance of ZIS and limited human resources. However, this obstacle got a solution by holding education campaigns, synergizing with village governments and the presence of sub-district volunteers.

**Keywords: Mechanism, Distribution, Welfare Mustahik**