

## ABSTRAK

Skripsi dengan judul “Peran *Islamic Social Finance* Badan Amil Zakat Nasional Tulungagung dalam Pengembangan Usaha Mikro Kecil Menengah pada Masa Pandemi *Covid-19*” yang ditulis oleh Windi Apriana NIM. 17403163108, Program Studi Akuntansi Syariah, Jurusan Ekonomi, Fakultas Ekonomi dan Bisnis Islam, Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung dengan pembimbing Lantip Susilowati, S.Pd., M.M.

Telah banyak kajian mengenai pendayagunaan dana zakat namun belum banyak yang mengkaji bagaimana lembaga zakat mendayagunakan instrumen *Islamic Social Finance* berupa dana zakat, infaq dan sedekah secara produktif di masa pandemi *Covid-19*. Pendistribusian instrumen *Islamic Social Finance* yang dimaksud dalam penelitian ini khususnya untuk mengembangkan sektor produktif Usaha Mikro Kecil Menengah.

Penelitian ini bertujuan untuk: 1) Menganalisis pengelolaan instrumen *Islamic Social Finance* BAZNAS Kabupaten Tulungagung untuk mengembangkan UMKM pada masa pandemi *Covid-19*. 2) Menganalisis peran *Islamic Social Finance* BAZNAS Kabupaten Tulungagung dalam mengembangkan UMKM pada masa pandemi *Covid-19*. 3) Menganalisis keberlanjutan pengembangan UMKM melalui *Islamic Social Finance* yang dilakukan oleh BAZNAS Kabupaten Tulungagung pasca pandemi *Covid-19*.

Penelitian ini menggunakan pendekatan deskriptif kualitatif. Lokasi penelitian di BAZNAS Kabupaten Tulungagung. Penelitian ini menggunakan data primer dan sekunder. Teknik pengumpulan data menggunakan metode observasi, wawancara dan dokumentasi. Teknik analisis data yaitu reduksi data, display data dan diakhiri dengan penarikan kesimpulan.

Hasil penelitian menunjukkan bahwa 1) Pengelolaan instrumen *Islamic Social Finance* di BAZNAS Tulungagung dilakukan mulai dari kegiatan pengumpulan atau penghimpunan dana dari *muzzaki*, pendistribusian kepada *mustahiq* dan pendayagunaan. Pengelolaan instrumen *Islamic Social Finance* menerapkan prinsip keterbukaan, profesionalitas dan mengutamakan prinsip akuntabilitas. 2) Peran BAZNAS di antaranya adalah sebagai pendamping, motivator dan Pembina, konseptor, mediator dan kreditur bagi pelaku UMKM supaya lebih berkembang terlebih pada masa pandemic covid-19. 3) Keberlanjutan dari pengembangan UMKM pasca pandemi Covid-19 di usahakan tetap berlanjut selama masih perlu dan akan terus di pantau dengan cara melakukan survey untuk menentukan batas apakah masih masuk ke dalam kriteria *mustahiq* atau tidak. Survey ini dinamakan disebut Kajian Dampak Zakat (KDZ). Dampak dari pengembangan UMKM yang secara langsung dapat dirasakan adalah bantuan pemberian modal usaha dan pelatihan promosi lewat media sosial dan terbukti terbukti omzet penjualan dapat meningkat.

Kata Kunci: BAZNAS, *Islamic Social Finance*, UMKM.

## **ABSTRACT**

*Thesis with the title “The Role of Islamic Social Finance of the National Amil Zakat Agency of Tulungagung in the Development of Micro, Small and Medium Enterprises during the Covid-19 Pandemic” written by Windi Apriana NIM. 17403163108, Sharia Accounting Study Program, Department of Economics, Faculty of Islamic Economics and Business, State Islamic University Sayyid Ali Rahmatullah Tulungagung with supervisor Lantip Susilowati, S.Pd., M.M.*

*There have been many studies regarding the utilization of zakat funds, but not many have studied how zakat institutions utilize Islamic Social Finance instruments in the form of zakat funds, infaq and alms productively during the Covid-19 pandemic. The Islamic Social Finance distribution instrument referred to in this study is specifically to develop the productive sector of Micro, Small and Medium Enterprises.*

*This study aims to: 1) Analyze the management of the Islamic Social Finance instrument of BAZNAS Tulungagung Regency to develop MSMEs during the Covid-19 pandemic. 2) Analyzing the role of Islamic Social Finance BAZNAS in Tulungagung Regency in developing MSMEs during the Covid-19 pandemic. 3) Analyzing the development of MSMEs through Sharia Social Finance conducted by BAZNAS Tulungagung Regency after the Covid-19 pandemic.*

*This research use descriptive qualitative approach. The research location is in BAZNAS, Tulungagung Regency. This study uses primary and secondary data. Data collection techniques using the method of observation, interviews and documentation. The data analysis technique is data reduction, data display and ends with drawing conclusions.*

*The results showed that 1) The management of Islamic Social Finance instruments at BAZNAS Tulungagung was carried out starting from the collection or collection of funds from muzzaki, distribution to mustahiq and utilization. The management of Islamic Social Finance instruments applies the principles of transparency, professionalism and prioritizes the principle of accountability. 2) The roles of BAZNAS include being a companion, motivator and coach, drafter, mediator and creditor for MSME actors so that they can develop more especially during the Covid-19 pandemic. 3) Sustainability of the development of MSMEs after the Covid-19 pandemic is attempted to continue as long as it is still necessary and will continue to be monitored by conducting surveys to determine whether the limits are still included in the mustahiq criteria or not. This survey is called the Zakat Impact Study (KDZ). The impact of developing MSMEs that can be directly felt is the assistance in providing business capital and promotional training through social media and it is proven that sales turnover can increase.*

*Keywords: BAZNAS, Islamic Social Finance, MSMEs.*