

ABSTRAK

Skripsi dengan judul **“Peran Zakat Melalui Program Zakat Community Development Dalam Meningkatkan Perekonomian Mustahik (Studi Kasus BAZNAS Kabupaten Tulungagung)”** ini ditulis oleh Lia Santika Dewi, NIM, 12404183011, Prodi Manajemen Zakat dan Wakaf, Jurusan Manajemen dan Bisnis, Fakultas Ekonomi dan Bisnis Islam, Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung yang dibimbing oleh Dr. Ahmad Supriyadi, M.Pd.I.

Pentingnya topik penelitian dari sisi ekonomi maupun sosial para mustahik yang dituntut untuk mandiri dan sejajar dengan masyarakat lainnya. Maka dana zakat dimanfaatkan ke dalam hal produktif dan edukatif yang bersifat jangka panjang. UPZ Majid Baiturrohman termasuk salah satu UPZ penerima Program *Zakat Community Development (ZCD)* BAZNAS Tulungagung yang cukup optimal. Diharapkan Program ini mampu menjadikan para mustahik sejahtera.

Tujuan penelitian dalam penelitian ini yaitu: (1) Bagaimana peran *Zakat Community Development (ZCD)* dalam meningkatkan perekonomian mustahik? (2) Bagaimana dampak *Zakat Community Development (ZCD)* terhadap perekonomian mustahik? (3) Apa kendala dan solusi *Zakat Community Development (ZCD)* terhadap perekonomian mustahik?

Metode penelitian yang digunakan penelitian kualitatif dengan metode pengumpulan data berupa observasi, wawancara, dokumentasi yang diambil langsung di lapangan. Sumber data yang diperoleh yaitu sumber data primer dan sumber data sekunder. Teknik analisis data dilakukan dengan kondensasi data, display data, verifikasi dan kesimpulan. Untuk pengecekan keabsahan temuan dengan meningkatkan ketekunan, menggunakan metode triangulasi sumber dan triangulasi teknik.

Kesimpulan penelitian ini menunjukkan bahwa : (1) pendayagunaan zakat melalui program *Zakat Community Development (ZCD)* BAZNAS Tulungagung di UPZ Masjid Baiturrohman memilih usaha budidaya ikan patin bagi mustahik, dalam menjalankannya pihak UPZ Masjid Baiturrohman melakukan kerjasama dengan berbagai mitra agar mampu untuk menjalankan program ini. (2) Dampak pendayagunaan zakat melalui program *Zakat Community Development (ZCD)* di UPZ Masjid Baiturrohman adalah meningkatnya kualitas keimanan dengan adanya pengajian rutin, meningkatnya kualitas Ekonomi dengan adanya penambahan kolam mustahik, meningkatnya kualitas pendidikan dengan menambahkan usaha selain budidaya ikan patin, meningkatnya kualitas kesehatan dimana jika dalam keadaan sakit mustahik akan mampu untuk berobat. (3) Kendala dalam pelaksanaan program meliputi keterbatasan SDM, pemilihan dan komitmen mustahik, sulit mencari mitra. Namun, semua kendala tersebut sudah dapat diatasi dengan baik dan tepat.

Kata Kunci : Peran, *Zakat Community Development (ZCD)*, Perekonomian, Mustahik

ABSTRACT

This thesis entitled "The Role of Zakat Through the Zakat Community Development Program in Improving Mustahik's Economy (Case Study of BAZNAS Tulungagung Regency)" was written by Lia Santika Dewi, NIM, 12404183011, Zakat and Waqf Management Study Program, Department of Management and Business, Faculty of Islamic Economics and Business, Sayyid Ali Rahmatullah Tulungagung State Islamic University who was supervised by Dr. Ahmad Supriyadi, M.Pd.I.

The importance of the research topic from the economic and social side of mustahik who are required to be independent and on an equal footing with other communities. So zakat funds are utilized in long-term productive and educative matters. UPZ Majid Baiturrohman is one of the UPZ recipients of the BAZNAS Tulungagung Zakat Community Development Program (ZCD) which is quite optimal. It is hoped that this program will be able to make mustahik prosperous.

The research objectives in this study namely: (1) What is the role of Zakat Community Development (ZCD) in improving the mustahik's economy? (2) What is the impact of Zakat Community Development (ZCD) on the mustahik's economy? (3) What are the obstacles and solutions for Zakat Community Development (ZCD) for the mustahik's economy?

The research method used is qualitative research with data collection methods in the form of observation, interviews, documentation taken directly in the field. The data sources obtained are primary data sources and secondary data sources. Data analysis techniques were carried out by condensing data, displaying data, verifying and concluding. To check the validity of the findings by increasing persistence, using source triangulation and technique triangulation methods.

The conclusion of this study shows that: (1) the utilization of zakat through the BAZNAS Tulungagung Zakat Community Development (ZCD) program at the Baiturrohman Mosque UPZ chose catfish farming for mustahik, in carrying it out the Baiturrohman Mosque UPZ collaborated with various partners so that they were able to run this program. (2) The impact of the utilization of zakat through the Zakat Community Development (ZCD) program at the Baiturrohman Mosque UPZ is an increase in the quality of faith with regular recitation, an increase in the quality of the Economy with the addition of mustahik ponds, an increase in the quality of education by adding businesses other than catfish cultivation, an increase in the quality of health where if in a state of illness mustahik will be able to seek treatment. (3) Obstacles in program implementation include limited human resources, selection and commitment of mustahik, difficulty finding partners. However, all these obstacles can be overcome properly and precisely.

Keywords: Role, Zakat Community Development (ZCD), Economy, Mustahik