

ABSTRAK

Skripsi dengan judul “Optimalisasi Pengelolaan Zakat, Infaq, Shadaqah Berbasis Keuangan Mikro Untuk Meningkatkan Kesejahteraan Mustahik (Studi Kasus NU Care-LAZISNU Tulungagung)” yang ditulis oleh Awwalin Cantika Wulandari, NIM. 126404202019, Program Studi Manajemen Zakat dan Wakaf, dengan pembimbing Bapak Siswahyudianto, M.M, NI PPPK 198406152023211019.

Penelitian ini dilatarbelakangi oleh berdirinya NU Care-LAZISNU Tulungagung sebagai lembaga amil zakat yang taat aturan pemerintah. LAZ sangat membantu masyarakat agar tidak bergantung pada lembaga keuangan mikro yang terkadang memiliki dampak negatif untuk masyarakat ekonomi rendah. Zakat, infaq, shadaqah dapat dioptimalkan pengelolaannya untuk meningkatkan akses keuangan mikro sehingga tercapainya kesejahteraan bagi mustahik.

Tujuan penelitian ini adalah mengkaji pengumpulan zakat, infaq, shadaqah di NU Care-LAZISNU Tulungagung, mengkaji pendistribusian zakat, infaq, shadaqah berbasis keuangan mikro untuk meningkatkan kesejahteraan mustahik di NU Care-LAZISNU Tulungagung, dan mengkaji pendayagunaan zakat, infaq, shadaqah berbasis keuangan mikro untuk meningkatkan kesejahteraan mustahik di NU Care-LAZISNU Tulungagung. Penelitian ini menggunakan metode kualitatif deskriptif. Sumber data yang digunakan merupakan sumber data primer dan sumber data sekunder. Penelitian ini dilakukan di NU Care-LAZISNU Tulungagung. Teknik pengumpulan data yang dilakukan oleh peneliti adalah observasi, wawancara, dan dokumentasi. Sedangkan teknik analisis data yang digunakan yaitu reduksi data, pemaparan data, dan penarikan kesimpulan.

Hasil penelitian ini menunjukkan pengumpulan dana zakat, infaq, shadaqah yang dilakukan oleh NU Care-LAZISNU Tulungagung melalui *cash money*, transfer, QRIS, kotak zakat, dan koin NU. Pendistribusian zakat, infaq, shadaqah berbasis keuangan mikro di distribusikan kepada fakir dan miskin dalam bentuk program Bina Desa Nusantara, yaitu bantuan usaha produktif. Pendayagunaan zakat, infaq, shadaqah berbasis keuangan mikro dilaksanakan melalui program Bina Desa Nusantara melalui usaha toko kelontong dan ternak kambing.

Kata Kunci: Pengelolaan Zakat, Infaq, Shadaqah, Keuangan Mikro, Kesejahteraan Mustahik, LAZISNU

ABSTRACT

Thesis with the title "Optimizing Zakat, Infaq, Shadaqah Management Based on Microfinance to Improve Mustahik Welfare (Case Study of NU Care-LAZISNU Tulungagung)" written by Awwalin Cantika Wulandari, NIM. 126404202019, Zakat and Waqf Management Study Program, with supervisor Mr. Siswahyudianto, M.M, NI PPPK 198406152023211019.

This research was motivated by the establishment of NU Care-LAZISNU Tulungagung as a zakat amil institution that complies with government regulations. LAZ really helps people not to depend on microfinance institutions which sometimes have a negative impact on low economic communities. The management of zakat, infaq, shadaqah can be optimized to increase access to microfinance so as to achieve prosperity for mustahik.

The purpose of this research is to examine the collection of zakat, infaq, shadaqah at NU Care-LAZISNU Tulungagung, to examine the distribution of zakat, infaq, shadaqah based on microfinance to improve the welfare of mustahik at NU Care-LAZISNU Tulungagung, and to examine the utilization of zakat, infaq, shadaqah based on microfinance to improve the welfare of mustahik at NU Care-LAZISNU Tulungagung. This research uses descriptive qualitative methods. The data sources used are primary data sources and secondary data sources. This research was conducted at NU Care-LAZISNU Tulungagung. Data collection techniques used by researchers are observation, interviews and documentation. Meanwhile, the data analysis techniques used are data reduction, data presentation, and drawing conclusions.

The results of this research show the collection of zakat, infaq, shadaqah funds carried out by NU Care-LAZISNU Tulungagung through cash money, transfers, QRIS, zakat boxes and NU coins. The distribution of zakat, infaq, shadaqah based on microfinance is distributed to the needy and poor in the form of the Bina Desa Nusantara program, namely assistance for productive businesses. The utilization of zakat, infaq, shadaqah based on microfinance is implemented through the Nusantara Village Development program through grocery store businesses and goat farming.

Keywords: Zakat Management, Infaq, Sadaqah, Microfinance, Mustahik Welfare, LAZISNU