

ABSTRAK

Skripsi dengan judul “Strategi Pendayagunaan Zakat Produktif dalam Pemberdayaan Ekonomi Mustahik Melalui Program Blitar Makmur di BAZNAS Kota Blitar” ini ditulis oleh Sindy Febrilia Rahayu, NIM. 126404212018, Program Studi Manajemen Zakat dan Wakaf, Jurusan Bisnis dan Manajemen, Fakultas Ekonomi dan Bisnis Islam, UIN Sayyid Ali Rahmatullah Tulungagung yang dibimbing oleh Dr. Suminto, M.Pd.I.

Kata Kunci: Strategi, Zakat Produktif, Pemberdayaan Ekonomi, Mustahik, BAZNAS, Program Blitar Makmur.

Penelitian ini dilatarbelakangi oleh adanya strategi pendayagunaan zakat produktif melalui program Blitar Makmur yang diterapkan oleh BAZNAS Kota Blitar yang difokuskan pada pemberdayaan mustahik melalui bantuan modal usaha dan aset produktif. Penelitian ini terdapat tiga fokus penelitian yang diantaranya bertujuan untuk menganalisis (1) perencanaan pendayagunaan zakat produktif dalam pemberdayaan ekonomi mustahik melalui program Blitar Makmur (2) pelaksanaan pendayagunaan zakat produktif dalam pemberdayaan ekonomi mustahik melalui program Blitar Makmur (3) evaluasi pendayagunaan zakat produktif dalam pemberdayaan ekonomi mustahik melalui program Blitar Makmur.

Penelitian ini menggunakan pendekatan kualitatif dengan teknik pengumpulan data berupa wawancara, observasi, dan dokumentasi yang diambil langsung di lapangan. Teknik analisis data menggunakan tiga langkah yaitu reduksi data, penyajian data, dan penarikan kesimpulan. Sumber data yang diperoleh yaitu sumber data primer dan sumber data sekunder. Pengecekan keabsahan temuan dengan menggunakan metode triangulasi sumber dan teknik.

Hasil penelitian menunjukkan bahwa: (1) Perencanaan pendayagunaan zakat produktif dalam pemberdayaan ekonomi mustahik melalui program Blitar Makmur dilakukan beberapa tahapan: a. Melakukan studi kelayakan; b. Menentukan jenis usaha produktif mustahik; c. Melakukan bimbingan dan penyuluhan; d. Melakukan pemantauan, pengendalian, dan pengawasan. (2) Pelaksanaan pendayagunaan zakat produktif dalam pemberdayaan ekonomi mustahik melalui program Blitar Makmur dilakukan dengan cara: a. Pendayagunaan zakat produktif tradisional; b. Pendayagunaan zakat produktif kreatif. (3) Evaluasi pendayagunaan zakat produktif dalam pemberdayaan ekonomi mustahik melalui program Blitar Makmur mencakup: a. Dampak terhadap mustahik setelah menerima bantuan program. b. Evaluasi BAZNAS Kota Blitar terhadap program Blitar Makmur; c. Mengukur keberhasilan program Blitar Makmur; d. Kendala serta solusi BAZNAS dalam proses evaluasi program; e. Hasil evaluasi BAZNAS untuk memperbaiki perencanaan dan pelaksanaan program Blitar Makmur di masa mendatang.

ABSTRACT

This thesis with the title “Productive Zakat Utilization Strategy in Mustahik Economic Empowerment through the Blitar Makmur Program at BAZNAS Blitar City” was written by Sindy Febrilia Rahayu, NIM. 126404212018, Zakat and Waqf Management Study Program, Department of Business and Management, Faculty of Economics and Islamic Business, UIN Sayyid Ali Rahmatullah Tulungagung which is guided by Dr. Suminto, M.Pd.I.

Keywords: Strategy, Productive Zakat, Economic Empowerment, Mustahik, BAZNAS, Blitar Makmur Program.

This research is motivated by the productive zakat utilization strategy through the Blitar Makmur program implemented by BAZNAS Blitar City which is focused on empowering mustahik through business capital assistance and productive assets. This research has three research focuses which among others aim to analyze (1) planning the utilization of productive zakat in the economic empowerment of mustahik through the Blitar Makmur program (2) implementation of productive zakat utilization in the economic empowerment of mustahik through the Blitar Makmur program (3) evaluation of productive zakat utilization in the economic empowerment of mustahik through the Blitar Makmur program.

This research uses a qualitative approach with data collection techniques in the form of interviews, observations, and documentation taken directly in the field. The data analysis technique uses three steps, namely data reduction, data presentation, and conclusion drawing. The data sources obtained were primary data sources and secondary data sources. Checking the validity of the findings using the triangulation method of sources and techniques.

The results showed that: (1) Planning the utilization of productive zakat in the economic empowerment of mustahik through the Blitar Makmur program is carried out in several stages: a. Conducting feasibility studies; b. Determining the type of mustahik productive business; c. Conducting guidance and counseling; d. Conducting monitoring, control, and supervision. (2) The implementation of productive zakat utilization in mustahik economic empowerment through the Blitar Makmur program is carried out by: a. Traditional productive zakat utilization; b. Creative productive zakat utilization. (3) Evaluation of the utilization of productive zakat in the economic empowerment of mustahik through the Blitar Makmur program includes: a. The impact on mustahik after receiving program assistance. b. Evaluation of BAZNAS Blitar City on the Blitar Makmur program; c. Measuring the success of the Blitar Makmur program; d. Constraints and solutions of BAZNAS Blitar City on the success of the Blitar Makmur program. BAZNAS constraints and solutions in the program evaluation process; e. BAZNAS evaluation results to improve the planning and implementation of the Blitar Makmur program in the future.