

ABSTRAK

Skripsi dengan judul “Pemberdayaan Mustahik Melalui Program Kampung Zakat Dalam Meningkatkan Kesejahteraan Mustahik Di Desa Besole Kecamatan Besuki Kabupaten Tulungagung” ini ditulis oleh Wanda Rizki Febriyani, NIM. 126404213033, Program Studi Manajemen Zakat dan Wakaf, Jurusan Bisnis dan Manajemen, Fakultas Ekonomi dan Bisnis Islam, UIN Sayyid Ali Rahmatullah Tulungagung yang dibimbing oleh Labib Muzaki Sobir, S.Hum, M. Pd.I.

Kata Kunci: Pemberdayaan Mustahik, Kampung Zakat, Kesejahteraan, BAZNAS, Desa Besole

Penelitian ini berlatar belakang pentingnya peran zakat dalam meningkatkan kesejahteraan masyarakat, khususnya bagi mustahik yang berada di wilayah tertinggal. Zakat, sebagai salah satu instrumen ekonomi Islam, memiliki potensi besar dalam mengatasi kemiskinan dan mewujudkan keadilan sosial. Pemerintah melalui BAZNAS Kabupaten Tulungagung menyelenggarakan program Kampung Zakat di Desa Besole, Kecamatan Besuki sebagai bentuk konkret pemberdayaan masyarakat. Program ini difokuskan pada transformasi mustahik agar lebih berdaya dan mandiri secara ekonomi melalui serangkaian kegiatan produktif berbasis dana zakat, infaq, dan sedekah.

Fokus penelitian ini terdiri dari tiga rumusan masalah, yaitu: (1) Bagaimana strategi peningkatan kesadaran partisipasi masyarakat Desa Besole dalam pemberdayaan mustahik melalui program Kampung Zakat? (2) Bagaimana upaya peningkatan kapasitas mustahik dalam program pemberdayaan tersebut? (3) Bagaimana dampak dari pendayaan mustahik yang mampu meningkatkan kesejahteraan mereka? Ketiga rumusan masalah tersebut menjadi dasar analisis dalam mengkaji efektivitas pelaksanaan program Kampung Zakat di wilayah penelitian.

Metode penelitian ini menggunakan pendekatan kualitatif deskriptif. Teknik pengumpulan data dilakukan melalui wawancara mendalam, observasi, dan dokumentasi. Data diperoleh dari sumber primer yakni mustahik, UPZ Desa Besole, dan pengurus BAZNAS Tulungagung, serta data sekunder berupa dokumen pendukung. Validitas data diuji dengan teknik triangulasi sumber dan metode. Penelitian dilaksanakan secara langsung di lokasi program guna memperoleh gambaran nyata mengenai implementasi dan dampaknya terhadap kehidupan mustahik.

Hasil penelitian menunjukkan bahwa (1) Peningkatan kesadaran berpartisipasi masyarakat Desa Besole dalam kegiatan pemberdayaan mustahik melalui program Kampung Zakat dilakukan melalui pendekatan personal, sosialisasi langsung di masjid, serta pelibatan tokoh masyarakat dan muzakki lokal. Kesadaran masyarakat mulai tumbuh seiring adanya pemahaman bahwa zakat yang mereka keluarkan dikembalikan dalam bentuk program pemberdayaan. Peningkatan partisipasi masyarakat ditandai dengan kenaikan jumlah dana zakat dari Rp. 3.000.000,00 menjadi Rp. 10.000.000,00 (2) Peningkatan kapasitas mustahik dilakukan melalui berbagai kegiatan seperti pelatihan keterampilan,

pemberian modal usaha, serta pendampingan secara berkelanjutan oleh Unit Pengumpul Zakat (UPZ) setempat. Langkah ini bertujuan agar mustahik tidak hanya menerima bantuan, tetapi juga mampu mengelola dan mengembangkan usahanya secara mandiri. (3) Pendayaan mustahik yang dilakukan melalui program ekonomi produktif seperti bantuan ternak dan modal usaha terbukti mampu meningkatkan kesejahteraan mereka. Mustahik tidak hanya mengalami peningkatan penghasilan, tetapi juga mulai menunjukkan kemandirian dan partisipasi aktif dalam kegiatan sosial ekonomi desa. Namun, program ternak kambing bergulir menghadapi kendala akibat rendahnya tanggung jawab kelompok penerima awal yang menghambat keberlanjutan program.

ABSTRACT

This thesis with the title “Empowerment of Mustahik through the Zakat Village Program in Improving the Welfare of Mustahik in Besole Village, Besuki District, Tulungagung Regency” was written by Wanda Rizki Febriyani, NIM. 126404213033, 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 Labib Muzaki Sobir, S.Hum, M. Pd.I.

Keywords: Mustahik Empowerment, Zakat Village, Welfare, BAZNAS, Besole Village

This research is based on the importance of zakat in improving community welfare, especially for mustahik (zakat recipients) living in underdeveloped areas. Zakat, as one of the Islamic economic instruments, holds significant potential in alleviating poverty and achieving social justice. The government, through BAZNAS (National Zakat Agency) of Tulungagung Regency, initiated the Zakat Village Program in Besole Village, Besuki District, as a tangible effort to empower the community. This program focuses on transforming mustahik to become more empowered and economically independent through a series of productive activities funded by zakat, infaq, and sadaqah.

This study focuses on three main research questions: (1) What are the strategies to increase the awareness and participation of the Besole Village community in mustahik empowerment activities through the Zakat Village Program? (2) What are the efforts to enhance the capacity of mustahik within this empowerment program? (3) What is the impact of empowering mustahik that can improve their welfare? These questions serve as the foundation for analyzing the effectiveness of the Zakat Village Program in the research location.

This study uses a qualitative descriptive approach. Data collection techniques include in-depth interviews, observations, and documentation. The data were obtained from primary sources such as mustahik, the Zakat Collection Unit (UPZ) of Besole Village, and officials from BAZNAS Tulungagung, as well as secondary data from supporting documents. The validity of the findings was tested using source and method triangulation. Field research was conducted directly at the program site to gain a comprehensive understanding of its implementation and impact on mustahik.

The results of the study show that (1) the increase in community awareness and participation in mustahik empowerment activities was achieved through personal approaches, direct socialization at mosques, and the involvement of community leaders and local muzakki. Public awareness began to grow as they realized that the zakat they paid was returned in the form of empowerment programs. The increase in community participation is marked by an increase in the amount of zakat funds from Rp. 3,000,000.00 to Rp. 10,000,000.00. (2) The capacity of mustahik was enhanced through various activities such as skills training, provision of business capital, and continuous mentoring by the local UPZ. This

approach ensures that mustahik are not only recipients of aid but also become capable of managing and developing their own businesses. (3) Empowerment of mustahik carried out through productive economic programs such as livestock assistance and business capital has proven to be able to improve their welfare. Mustahik not only experienced increased income, but also began to show independence and active participation in village socio-economic activities. However, the rolling goat livestock program faced obstacles due to the low responsibility of the initial recipient group which hampered the sustainability of the program.