

ABSTRAK

Skripsi dengan judul "Strategi Penyaluran Bantuan Modal usaha Oleh BAZNAS Kabupaten Tulungagung dalam Meningkatkan Pertumbuhan UMKM di Tulungagung" ini ditulis oleh Fransiska Nurputri rahayu, NIM. 126404212017, dengan pembimbing/promotor oleh Dr. Qomarul Huda, M.Ag.

Kata Kunci: Penyaluran, Bantuan Modal Usaha, UMKM, BAZNAS

Permasalahan permodalan masih menjadi hambatan utama bagi pelaku UMKM di Tulungagung dalam mengembangkan usahanya. Peran Baznas penting dalam menyalurkan dana zakat untuk mendorong pertumbuhan UMKM di Tulungagung melalui program bantuan modal usaha sebagai bentuk pemberdayaan ekonomi mustahik. Program ini bertujuan untuk meningkatkan kemandirian ekonomi mustahik, mengurangi ketergantungan pada pinjaman berbunga tinggi, dan mendorong usaha yang berkelanjutan. Namun, pelaksanaannya masih menghadapi kendala, terutama keterbatasan SDM dalam penyaluran dan pendampingan, sehingga monitoring, evaluasi kepada penerima bantuan belum optimal.

Tujuan penelitian ini diharapkan mampu memberi sumbangsih keilmuan tentang, (1) Strategi penyaluran bantuan modal usaha Baznas Kabupaten Tulungagung dapat meningkatkan pertumbuhan UMKM; (2) kendala yang di hadapi Baznas Kabupaten Tulungagung dalam menyalurkan bantuan modal usaha dan solusinya; (3) Dampak bantuan modal usaha dari BAZNAS terhadap perkembangan dan keberlanjutan UMKM di Tulungagung

Pendekatan penelitian ini adalah pendekatan kualitatif dengan jenis penelitian deskriptif. Metode ini disebut dengan metode kualitatif karena data penelitian berupa data hasil wawancara, observasi, dan dokumentasi yang diambil langsung di lapangan. Sumber data yang digunakan yaitu sumber data primer dan sekunder. Pengecekan keabsahan temuan menggunakan metode triangulasi.

Hasil penelitian ini, menunjukan bahwa: (1) BAZNAS Kabupaten Tulungagung menyalurkan bantuan modal usaha melalui tahap perencanaan, pelaksanaan, dan koordinasi. Tujuannya agar bantuan tepat sasaran, efektif, dan berdampak positif bagi mustahik. Strategi ini juga untuk memaksimalkan dana, mendorong pertumbuhan UMKM, meningkatkan kemandirian ekonomi penerima, serta memperkuat kerja sama agar program berjalan lancar dan berhasil. (2) BAZNAS Kabupaten Tulungagung menghadapi beberapa kendala dalam penyaluran dari sisi internal maupun eksternal. Kendala utamanya adalah kurangnya SDM yang khusus menangani program ekonomi, dan rendahnya pemahaman mustahik dalam mengelola usaha dan keuangan. Akibatnya, bantuan yang diberikan belum berdampak maksimal. Sebagai solusi, BAZNAS fokus meningkatkan kapasitas tim pelaksana agar penyaluran dan pendampingan bisa dilakukan lebih intensif. (3) Bantuan modal usaha dari BAZNAS Kabupaten Tulungagung berdampak positif bagi mustahik, terutama dalam peningkatan pendapatan, kemandirian ekonomi, dan kelangsungan usaha. Perkembangan usaha dan motivasi berwirausaha mustahik meningkat.

ABSTRACT

This thesis, titled “Strategies for Distributing Business Capital Assistance by BAZNAS Tulungagung Regency in Enhancing the Growth of UMKM in Tulungagung,” was written by Fransiska Nurputri Rahayu, Student ID No. 126404212017, under the supervision of Dr. Qomarul Huda, M.Ag.

Keywords: *Distribution, Business Capital Assistance, UMKM, BAZNAS*

The issue of capital remains the main obstacle for UMKM actors in Tulungagung in developing their businesses. The role of Baznas is very important in distributing zakat funds to encourage the growth of UMKM in Tulungagung through a business capital assistance program as a form of economic empowerment for mustahik. This program aims to enhance the economic independence of mustahik, reduce dependence on high-interest loans, and promote sustainable businesses. However, its implementation still faces challenges, particularly the limited human resources in distribution and assistance, resulting in suboptimal monitoring, evaluation, and support for the beneficiaries.

The objectives of this study are expected to contribute to scientific knowledge regarding: (1) strategies for distributing business capital assistance from Baznas Kabupaten Tulungagung that can enhance UMKM growth; (2) challenges faced by Baznas Kabupaten Tulungagung in distributing business capital assistance and potential solutions; (3) the impact of business capital assistance from Baznas on the development and sustainability of UMKM in Tulungagung.

The research approach used is a qualitative approach with a descriptive research type. This method is referred to as a qualitative method because the research data consists of interview results, observations, and documentation collected directly in the field. The data sources used are primary and secondary data sources. The validity of the findings is verified using the triangulation method.

The results of this study indicate that: (1) BAZNAS Tulungagung Regency implements a strategy for distributing business capital assistance through planning, implementation, and coordination stages. The aim is to ensure that the assistance provided is targeted, effective, and has a positive impact on beneficiaries. This strategy aims to maximize the use of funds, promote sustainable growth of UMKM, enhance the economic independence of recipients, and strengthen collaboration among relevant parties to ensure the program runs smoothly and successfully. (2) BAZNAS Tulungagung Regency faces several challenges in distributing business capital assistance, both internal and external. The main challenges include a shortage of specialized human resources to manage economic programs and low understanding among beneficiaries in managing businesses and finances. As a result, the assistance provided has not yet achieved maximum impact. As a solution, BAZNAS is focusing on enhancing the capacity of its implementation team to enable more intensive distribution and mentoring. (3) Business capital assistance from BAZNAS Tulungagung Regency has had a positive impact on beneficiaries, particularly in terms of increased income, economic independence, and business sustainability. Many beneficiaries have experienced good business development and are more motivated to engage in entrepreneurship.