

ABSTRAK

Skripsi dengan judul “Analisis Pengelolaan Dana Zakat Produktif Program Z-MIE GAESS Untuk Meningkatkan Produktivitas Usaha Mustahiq BAZNAS Kabupaten Tulungagung” yang ditulis oleh Muhammad Wifaqul Azmi, NIM.126404203061. Fakultas Ekonomi dan Bisnis Islam, Jurusan Bisnis dan Manajemen, Program Studi Manajemen Zakat dan Wakaf, Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung yang dibimbing oleh Dr. Ahmad Supriyadi, M.Pd.I.

Kata kunci: Zakat produktif, pemberdayaan ekonomi, mustahiq, BAZNAS, Z-MIE GAESS

Penelitian ini dilatarbelakangi oleh peran strategis zakat produktif dalam meningkatkan kemandirian ekonomi mustahiq. Fokus penelitian diarahkan pada Program Z-MIE GAESS yang digagas BAZNAS Kabupaten Tulungagung sebagai inovasi pemanfaatan dana zakat untuk usaha kuliner berbasis mie. Tujuan penelitian ini adalah untuk menganalisis pengelolaan zakat produktif melalui program Z-MIE GAESS dan menilai dampak program Z-MIE GAESS terhadap produktivitas usaha mustahiq.

Metode yang digunakan adalah penelitian kualitatif dengan pendekatan deskriptif. Data diperoleh melalui observasi, wawancara mendalam, dan dokumentasi di Kantor BAZNAS Kabupaten Tulungagung serta pada beberapa mustahiq penerima program. Analisis data dilakukan dengan model Miles, Huberman, dan Saldana melalui tahapan kondensasi data, penyajian data, dan penarikan kesimpulan.

Hasil penelitian menunjukkan bahwa pengelolaan dana zakat produktif dalam Program Z-MIE GAESS dilakukan secara sistematis melalui tahapan sosialisasi, seleksi penerima berdasarkan SKTM, usia produktif, dan komitmen, pelatihan pembuatan mie, pemberian sarana usaha berupa rombongan dan perlengkapan dagang, serta monitoring dan pendampingan. Program ini sesuai dengan prinsip zakat produktif menurut Yusuf Qardhawi, yaitu pemberdayaan dan kemandirian mustahiq. Namun, efektivitasnya belum maksimal karena pendampingan masih bersifat administratif, keterbatasan akses pasar, serta lemahnya inovasi usaha.

Dampak program menunjukkan hasil yang beragam. Sebagian kecil mustahiq yang mampu bertahan dan berinovasi sehingga usahanya berkembang. Namun mayoritas peserta tidak dapat melanjutkan usaha karena lemahnya mental kewirausahaan, kurangnya perencanaan usaha, serta rendahnya minat pasar. Dengan demikian, keberhasilan program sangat dipengaruhi oleh kombinasi modal ekonomi, mental kewirausahaan, dan pendampingan berkelanjutan.

ABSTRACT

The thesis entitled “Analysis of Productive Zakat Fund Management through the Z-MIE GAESS Program to Increase the Business Productivity of Mustahiq at BAZNAS Tulungagung Regency”, written by Muhammad Wifaqul Azmi, Student ID 126404203061, Faculty of Islamic Economics and Business, Department of Business and Management, Study Program of Zakat and Waqf Management, State Islamic University of Sayyid Ali Rahmatullah Tulungagung, under the supervision of Dr. Ahmad Supriyadi, M.Pd.I.

Keywords: Productive zakat, economic empowerment, mustahiq, BAZNAS, Z-MIE GAESS

This study is motivated by the strategic role of productive zakat in fostering the economic independence of mustahiq. The focus is on the Z-MIE GAESS Program, initiated by BAZNAS Tulungagung Regency, as an innovation in utilizing zakat funds to support micro culinary businesses. The purpose of this research is to analyze the management of productive zakat funds through the Z-MIE GAESS Program and to assess the impact of program on the business productivity of mustahiq.

This research applies a qualitative descriptive approach. Data were collected through observation, in-depth interviews, and documentation at the BAZNAS Tulungagung office and several mustahiq who participated in the program. Data analysis employed the Miles, Huberman, and Saldana model, consisting of data condensation, data display, and conclusion drawing.

The findings reveal that the management of productive zakat funds in the Z-MIE GAESS Program is carried out systematically through socialization, beneficiary selection based on poverty certificates (SKTM), productive age, and commitment, training in noodle production, provision of business facilities such as carts and equipment, as well as monitoring and mentoring. This is in line with Yusuf Qardhawi’s concept of productive zakat, which emphasizes empowerment and independence of mustahiq. However, the program’s effectiveness has not yet been optimal due to administrative-oriented mentoring, limited market access, and lack of business innovation.

The program’s impact shows mixed results. A small number of mustahiq were able to persevere and innovate, leading to the growth of their businesses. However, the majority of participants were unable to continue their ventures due to weak entrepreneurial mentality, lack of business planning, and low market interest. Thus, the success of the program is largely influenced by a combination of economic capital, entrepreneurial mindset, and continuous mentoring.