

ABSTRAK

Tesis dengan judul “Zakat, Infak, dan Sedekah (ZIS) Sebagai Instrumen Sosial-Ekonomi dalam Memperkuat Resiliensi Korban Bencana Studi Kasus Baznas Kabupaten Trenggalek” yang ditulis oleh Herlina Wati NIM.1880508240028 dengan pembimbing/promotor Prof. Dr. H. Dede Nurohman, M.Ag. dan Dr.Qomarul Huda, M.Ag.

Kata Kunci: Zakat, Infak, Sedekah, Resiliensi, Korban Bencana, BAZNAS Kabupaten Trenggalek.

Penelitian ini dilatarbelakangi oleh keterlibatan BAZNAS Kabupaten Trenggalek dalam penanganan korban bencana di wilayah yang secara berulang menghadapi bencana hidrometeorologi seperti banjir, tanah longsor, dan tanah gerak. Bencana tersebut tidak hanya merusak infrastruktur fisik, tetapi juga mengikis mata pencaharian, meningkatkan kemiskinan, dan melemahkan ketahanan sosial-ekonomi masyarakat. Keterbatasan bantuan pemerintah yang bersifat temporer belum mampu mendukung pemulihan jangka panjang korban bencana, sehingga diperlukan instrumen alternatif yang lebih berkelanjutan. Dalam konteks ini, Zakat, Infak, dan Sedekah (ZIS) yang dikelola BAZNAS Kabupaten Trenggalek berpotensi menjadi instrumen sosial-ekonomi Islam yang mengisi celah tersebut.

Penelitian ini bertujuan (1) urgensi resiliensi korban bencana, (2) strategi distribusi ZIS, (3) mekanisme verifikasi mustahik, serta (4) kontribusi integrasi ZIS dalam memperkuat resiliensi sosial-ekonomi masyarakat terdampak bencana di BAZNAS Kabupaten Trenggalek.

Penelitian menggunakan pendekatan kualitatif studi kasus. Data diperoleh melalui wawancara mendalam, observasi, dan dokumentasi dari informan BAZNAS, dan penerima manfaat, kemudian dianalisis menggunakan model Miles dan Huberman.

Hasil penelitian menunjukkan (1) Urgensi resiliensi korban bencana dilatarbelakangi lima kerentanan pascabencana, yaitu trauma psikologis, hilangnya kemandirian ekonomi, tidak terpenuhinya kebutuhan dasar, rendahnya kesiapsiagaan, dan melemahnya solidaritas sosial yang melemahkan kemampuan bangkit (2) BAZNAS Kabupaten Trenggalek menerapkan distribusi ZIS tiga fase: pra-bencana, tanggap darurat, pascabencana, di mana infak-sedekah untuk respons darurat fleksibel, sedangkan zakat disalurkan selektif kepada mustahik terverifikasi berbasis situational vulnerability untuk pemulihan jangka menengah-panjang (3) verifikasi penerima dilakukan melalui pendataan partisipatif, survei lapangan, dan triangulasi data bersama perangkat desa dengan pembedaan prosedur zakat dan infak-sedekah (4) integrasi ZIS memperkuat resiliensi sosial melalui pemenuhan kebutuhan dasar, akses pendidikan-kesehatan, serta solidaritas, sekaligus resiliensi ekonomi melalui bantuan produktif berupa modal, alat produksi, dan pelatihan keterampilan menuju kemandirian berkelanjutan.

ABSTRACT

Thesis titled “Zakat, Infak, and Sedekah (ZIS) as Socio-Economic Instruments in Strengthening the Resilience of Disaster Victims: A Case Study of Baznas Trenggalek Regency” written by Herlina Wati, Student ID 1880508240028, under the supervision of Prof. Dr. H. Dede Nurohman, M.Ag., and Dr. Qomarul Huda, M.Ag.

Keywords: *Zakat, Infak, Sedekah, Resilience, Disaster Victims, BAZNAS Trenggalek Regency.*

This study was motivated by the involvement of the Trenggalek Regency BAZNAS in assisting disaster victims in an area that repeatedly faces hydrometeorological disasters such as floods, landslides, and ground movement. These disasters not only damage physical infrastructure but also erode livelihoods, increase poverty, and weaken the community’s socioeconomic resilience. The limitations of temporary government aid have not been sufficient to support the long-term recovery of disaster victims, necessitating more sustainable alternative instruments. In this context, Zakat, Infak, and Sedekah (ZIS) managed by BAZNAS Trenggalek Regency have the potential to serve as Islamic socio-economic instruments that fill this gap.

This study aims to examine (1) the urgency of resilience for disaster victims, (2) ZIS distribution strategies, (3) mechanisms for verifying beneficiaries, and (4) the contribution of ZIS integration in strengthening the socio-economic resilience of disaster-affected communities in BAZNAS Trenggalek Regency.

This study employed a qualitative case study approach. Data were collected through in-depth interviews, observations, and documentation from BAZNAS informants and beneficiaries, and were subsequently analyzed using the Miles and Huberman model.

The results of the study indicate (1) The urgency of resilience among disaster victims stems from five post-disaster vulnerabilities: psychological trauma, loss of economic independence, unmet basic needs, low preparedness, and weakened social solidarity, which undermine the ability to recover (2) BAZNAS Trenggalek Regency implements a three-phase ZIS distribution: pre-disaster, emergency response, and post-disaster, where infaq and sadaqah for emergency response are flexible, while zakat is distributed selectively to verified mustahik based on situational vulnerability for medium- to long-term recovery (3) Beneficiary verification is conducted through participatory data collection, field surveys, and data triangulation in collaboration with village officials, with distinct procedures for zakat and infak-sedekah (4) ZIS integration strengthens social resilience by meeting basic needs, providing access to education and healthcare, and fostering solidarity, while also bolstering economic resilience through productive assistance in the form of capital, production tools, and skills training aimed at achieving sustainable self-reliance.