

ABSTRAK

Nila Azisah. 105251102321. Pendayagunaan Zakat Produktif Dalam Meningkatkan Usaha Mustahiq Pada Badan Amil Zakat Nasional Kabupaten Bulukumba. Dibimbing oleh Mega Mustika dan Jasri

Penelitian ini bertujuan untuk (1) mendeskripsikan mekanisme pendayagunaan zakat produktif pada Badan Amil Zakat Nasional (BAZNAS) Kabupaten Bulukumba, (2) menganalisis dampak pendayagunaan zakat produktif terhadap peningkatan usaha mustahiq, dan (3) mengidentifikasi faktor pendukung dan penghambat dalam pengelolaan zakat produktif di Kabupaten Bulukumba.

Penelitian ini menggunakan metode kualitatif dengan pendekatan deskriptif. Teknik pengumpulan data dilakukan melalui observasi, wawancara, dan dokumentasi dengan subjek penelitian meliputi pengelola zakat di BAZNAS Kabupaten Bulukumba, mustahiq penerima zakat produktif, dan pihak terkait lainnya. Data yang terkumpul dianalisis melalui reduksi data, penyajian data, dan penarikan kesimpulan.

Hasil penelitian menunjukkan bahwa: (1) BAZNAS Kabupaten Bulukumba telah menerapkan mekanisme pendayagunaan zakat produktif melalui program pemberdayaan ekonomi, seperti bantuan modal usaha dan pendampingan usaha. (2) Pendayagunaan zakat produktif terbukti memberikan dampak positif terhadap peningkatan usaha mustahiq, baik dari aspek pendapatan, keterampilan, maupun keberlanjutan usaha. (3) Faktor pendukung program ini meliputi dukungan kebijakan pemerintah daerah, partisipasi masyarakat, serta komitmen BAZNAS dalam mengelola zakat produktif. Adapun faktor penghambatnya adalah keterbatasan dana zakat yang tersedia, rendahnya literasi mustahiq dalam pengelolaan usaha, serta tantangan dalam monitoring dan evaluasi program.

Kata Kunci: Zakat Produktif, Mustahiq, Pendayagunaan, BAZNAS, Pemberdayaan Ekonomi

ABSTRACT

Nila Azisah. 105251102321. Utilization of Productive Zakat in Increasing Mustahiq Business at the National Zakat Agency of Bulukumba Regency. Supervised by Mega Mustika and Jasri

This study aims to (1) describe the mechanism of productive zakat utilization at the National Zakat Agency (BAZNAS) of Bulukumba Regency, (2) analyze the impact of productive zakat utilization on increasing mustahiq business, and (3) identify supporting and inhibiting factors in the management of productive zakat in Bulukumba Regency.

This study uses a qualitative method with a descriptive approach. Data collection techniques are carried out through observation, interviews, and documentation with research subjects including zakat managers at BAZNAS Bulukumba Regency, mustahiq recipients of productive zakat, and other related parties. The collected data are analyzed through data reduction, data presentation, and drawing conclusions.

The results of the study show that: (1) BAZNAS Bulukumba Regency has implemented a mechanism for the utilization of productive zakat through economic empowerment programs, such as business capital assistance and business mentoring. (2) The utilization of productive zakat has been proven to have a positive impact on increasing mustahiq businesses, both in terms of income, skills, and business sustainability. (3) Supporting factors for this program include support from local government policies, community participation, and BAZNAS' commitment to managing productive zakat. The inhibiting factors are the limited zakat funds available, low literacy of mustahiq in business management, and challenges in monitoring and evaluating the program.

Keywords: Productive Zakat, Mustahiq, Utilization, BAZNAS, Economic Empowerment