

ABSTRAK

Dani, Risqi Arum. NIM. 2110921009, 2025, *Optimalisasi Pendayagunaan Dana Zakat Untuk Pengembangan Usaha Mikro Kecil dan Menengah (UMKM) Melalui Program Bantuan Modal Usaha di Badan Amil Zakat Nasional (BAZNAS) Kabupaten Jember*. Skripsi, Program Studi Ekonomi Syariah, Fakultas Agama Islam, Universitas Muhammadiyah Jember. Pembimbing (1) Siti Khayisatuzahro Nur, M.E.I. (II) Dhofir Chatur Bashori, M.H.I.

Kata Kunci : Zakat Produktif, UMKM, Bantuan Modal Usaha, BAZNAS, Pemberdayaan Ekonomi.

Usaha Mikro Kecil dan Menengah (UMKM) memegang peran penting dalam pertumbuhan ekonomi Indonesia, termasuk di Kabupaten Jember. Namun, keterbatasan akses modal dan rendahnya kualitas sumber daya manusia menjadi hambatan utama pengembangan UMKM. Badan Amil Zakat Nasional (BAZNAS) Kabupaten Jember berupaya mengatasi masalah ini melalui program bantuan modal usaha berbasis zakat produktif. Penelitian ini bertujuan untuk menganalisis pengelolaan zakat produktif, optimalisasi pendayagunaan dana zakat untuk pengembangan UMKM, serta strategi BAZNAS dalam mengatasi hambatan program bantuan modal usaha. Penelitian ini menggunakan pendekatan kualitatif deskriptif dengan teknik pengumpulan data melalui wawancara, observasi, dan dokumentasi. Analisis data dilakukan dengan metode SWOT untuk mengidentifikasi kekuatan, kelemahan, peluang, dan ancaman dalam implementasi program. Hasil penelitian menunjukkan bahwa BAZNAS Kabupaten Jember telah menerapkan sistem pengelolaan zakat produktif yang terstruktur, meliputi tahap perencanaan (RENSTRA dan RKAT), penghimpunan dana (online dan offline), serta pendistribusian yang selektif. Program bantuan modal usaha berhasil meningkatkan produktivitas UMKM penerima manfaat, meskipun masih terdapat kendala seperti nominal bantuan yang terbatas dan pendampingan yang belum optimal. Strategi pengembangan program dirumuskan berdasarkan analisis SWOT, mencakup peningkatan pendampingan, perluasan kerja sama dengan pemangku kepentingan, dan penguatan sistem pengawasan. Rekomendasi yang diberikan antara lain meningkatkan nominal bantuan, menambah jumlah staf pendamping, serta memperluas program ke sektor UMKM potensial lainnya. Dengan demikian, penelitian ini memberikan kontribusi praktis bagi BAZNAS dalam meningkatkan efektivitas program zakat produktif serta kontribusi teoritis bagi pengembangan literasi ekonomi syariah terkait pemberdayaan UMKM berbasis zakat.

ABSTRACT

Dani, Risqi Arum. Student ID: 2110921009, 2025, *Optimization of Zakat Fund Utilization for the Development of Micro, Small, and Medium Enterprises (MSMEs) through Business Capital Assistance Programs at the National Amil Zakat Agency (BAZNAS) of Jember Regency*. Undergraduate Thesis, Sharia Economics Study Program, Faculty of Islamic Studies, Muhammadiyah University of Jember. Advisors: (I) Siti Khayisatuzahro Nur, M.E.I., (II) Dhofir Chatur Bashori, M.H.I.

Keywords: Productive Zakat, MSMEs, Business Capital Assistance, BAZNAS, Economic Empowerment.

Micro, Small, and Medium Enterprises (MSMEs) play a vital role in Indonesia's economic growth, including in Jember Regency. However, limited access to capital and low human resource quality remain major obstacles to their development. The National Amil Zakat Agency (BAZNAS) of Jember Regency seeks to address these issues through a business capital assistance program based on productive zakat. This study aims to analyze the management of productive zakat, the optimization of zakat fund utilization for MSME development, and BAZNAS's strategies in overcoming challenges within the business capital assistance program. A descriptive qualitative approach was used, with data collected through interviews, observations, and documentation. Data analysis was conducted using the SWOT method to identify strengths, weaknesses, opportunities, and threats in the program's implementation. The findings indicate that BAZNAS Jember has implemented a structured productive zakat management system, including planning stages (strategic and annual work plans), fund collection (both online and offline), and selective distribution. The business capital assistance program has increased the productivity of beneficiary MSMEs, although some issues remain, such as limited funding amounts and suboptimal mentoring. The development strategy, formulated through SWOT analysis, includes enhanced mentoring, expanded stakeholder collaboration, and stronger monitoring systems. Recommendations include increasing the amount of financial assistance, hiring more support staff, and expanding the program to other potential MSME sectors. Thus, this research provides practical contributions to BAZNAS in improving the effectiveness of productive zakat programs and theoretical contributions to sharia economic literacy concerning zakat-based MSME empowerment.