

ABSTRAK

Putri, Diana. NIM. 2110921010. *Optimalisasi Pengelolaan Dana Zakat Dalam Pengentasan Kemiskinan Mustahik Pada Kampung Zakat Terpadu Di Desa Sumbersalak, Ledokombo, Jember*. Skripsi. Program Studi Ekonomi Syariah, Fakultas Agama Islam, Universitas Muhammadiyah Jember. Pembimbing: (I) Dhofir Catur Bashori, M.H.I, (II) Miftahul Hasanah, M.E.I

Kata Kunci: Zakat, Mustahik, Kampung Zakat Terpadu, Pengelolaan Dana Zakat, Pengentasan Kemiskinan

Penelitian ini dilatarbelakangi oleh pentingnya optimalisasi pengelolaan dana zakat sebagai salah satu instrumen dalam sistem ekonomi Islam yang berperan dalam pengentasan kemiskinan. Kampung Zakat Terpadu di Desa Sumbersalak, Ledokombo, Jember merupakan salah satu program pemberdayaan masyarakat berbasis zakat yang bertujuan untuk meningkatkan kesejahteraan mustahik melalui penyaluran dana zakat secara produktif dan berkelanjutan. Tujuan dari penelitian ini adalah untuk menganalisis efektivitas pengelolaan dana zakat serta mengidentifikasi kendala dan strategi dalam pelaksanaannya. Penelitian ini menggunakan pendekatan kualitatif dengan jenis penelitian deskriptif. Teknik pengumpulan data dilakukan melalui wawancara, observasi, dan dokumentasi terhadap pengelola zakat, tokoh masyarakat, dan mustahik yang terlibat dalam program Kampung Zakat Terpadu. Hasil penelitian menunjukkan bahwa pengelolaan dana zakat di Kampung Zakat Terpadu telah berjalan cukup efektif. Pengumpulan dana dilakukan secara terpusat melalui lembaga resmi seperti BAZNAS, pendistribusian dilakukan berdasarkan kriteria syariah dan kebutuhan masyarakat, serta pendayagunaan diarahkan pada pemberdayaan ekonomi mustahik melalui berbagai program seperti pelatihan usaha, bantuan modal, pendidikan, dan sembako. Kendala yang dihadapi meliputi keterbatasan dana, pendataan yang belum optimal, dan kurangnya pendampingan usaha karena keterbatasan SDM. Strategi yang diterapkan antara lain kerja sama dengan donatur, pemanfaatan teknologi, serta pelibatan relawan dan tokoh masyarakat. Kesimpulannya, pengelolaan dana zakat di Kampung Zakat Terpadu Desa Sumbersalak mampu memberikan kontribusi nyata dalam meningkatkan kesejahteraan mustahik. Meskipun terdapat sejumlah kendala, strategi yang diterapkan oleh pengelola telah mengarah pada perbaikan yang signifikan. Program ini dapat menjadi model pengelolaan zakat berbasis pemberdayaan yang layak diterapkan di daerah lain.

ABSTRACT

Putri, Diana. NIM. 2110921010. *Optimizing Zakat Fund Management to Alleviate Poverty for Mustahik in the Integrated Zakat Village in Summersalak Village, Ledokombo, Jember*. Thesis. Sharia Economics Study Program, Faculty of Islamic Religion, Muhammadiyah University of Jember. Supervisors: (I) Dhofir Catur Bashori, M.H.I, (II) Miftahul Hasanah, M.E.I.

Keywords: Zakat, Mustahik, Integrated Zakat Village, Zakat Fund Management, Poverty Alleviation

This research is motivated by the importance of optimizing the management of zakat funds as one of the instruments in the Islamic economic system that plays a role in poverty alleviation. The Integrated Zakat Village in Summersalak Village, Ledokombo, Jember is one of the zakat-based community empowerment programs that aims to improve the welfare of mustahik through the distribution of zakat funds productively and sustainably. The purpose of this study is to analyze the effectiveness of zakat fund management and identify obstacles and strategies in its implementation. This study uses a qualitative approach with a descriptive research type. Data collection techniques are carried out through interviews, observations, and documentation of zakat managers, community leaders, and mustahik involved in the Integrated Zakat Village program. The results of the study indicate that the management of zakat funds in the Integrated Zakat Village has been running quite effectively. Fund collection is carried out centrally through official institutions such as BAZNAS, distribution is based on sharia criteria and community needs, and utilization is directed at empowering the mustahik economy through various programs such as business training, capital assistance, education, and basic necessities. The obstacles faced include limited funds, suboptimal data collection, and lack of business assistance due to limited human resources. The strategies implemented include collaboration with donors, utilization of technology, and involvement of volunteers and community leaders. In conclusion, the management of funds and zakat in the Integrated Zakat Village of Summersalak Village is able to provide a real contribution in improving the welfare of mustahik. Although there are a number of obstacles, the strategies implemented by the management have led to significant improvements. This program can be a model for empowerment-based zakat management that is suitable for implementation in other areas