

ABSTRAK

Tria Maulidia Sari Andin. NIM. 2110921022. 2025. *Implementasi pengelolaan dana zakat dalam mewujudkan kemandirian ekonomi mustahik* di BAZNAS Kabupaten Bondowoso. Program Studi Ekonomi Syariah, Fakultas Agama Islam Universitas Muhammadiyah Jember. Pembimbing: (I) Istikomah, S.H.I, M.S. I Pembimbing (II) Siti Khayisatuzahro Nur M.E.I

Kata Kunci : dana zakat, kemandirian ekonomi, mustahik, BAZNAS

Zakat memiliki potensi besar dalam menanggulangi kemiskinan dan meningkatkan kesejahteraan umat, terutama jika dikelola secara produktif. BAZNAS Kabupaten Bondowoso sebagai lembaga pengelola zakat resmi telah mengimplementasikan program pemberdayaan ekonomi mustahik melalui berbagai bentuk bantuan, seperti modal usaha dan pelatihan keterampilan. Namun, efektivitas program ini masih menghadapi tantangan dalam aspek monitoring, keberlanjutan, dan kesiapan mustahik dalam mengelola bantuan. Penelitian ini bertujuan untuk mendeskripsikan implementasi pengelolaan dana zakat dalam mewujudkan kemandirian ekonomi mustahik serta mengidentifikasi kendala yang dihadapi BAZNAS Kabupaten Bondowoso. Penelitian ini menggunakan pendekatan kualitatif dengan metode deskriptif dan teknik triangulasi sumber. Data dikumpulkan melalui wawancara, observasi, dan dokumentasi terhadap pengelola BAZNAS dan mustahik penerima manfaat. Hasil penelitian menunjukkan bahwa program zakat produktif yang dijalankan telah memberikan dampak positif terhadap peningkatan pendapatan dan aktivitas ekonomi mustahik. Beberapa mustahik bahkan menunjukkan tanda-tanda kemandirian ekonomi, seperti menjalankan usaha secara berkelanjutan. Namun, kendala masih ditemukan dalam hal evaluasi program, keterbatasan pendampingan, dan kapasitas mustahik yang beragam. Oleh karena itu, perlu penguatan sistem pengelolaan dan kolaborasi lintas sektor agar zakat dapat menjadi instrumen pemberdayaan ekonomi yang lebih optimal dan berkelanjutan.

ABSTRACT

Tria Maulidia Sari Andin. NIM 2110921022. 2025. *"Implementation of Zakat Fund Management in Achieving Economic Independence of Mustahik: A Case Study at BAZNAS Bondowoso Regency."* Islamic Economics Study Program, Faculty of Islamic Studies, University of Muhammadiyah Jember. Supervisors: (I) Istikomah, S.H.I, M.S.I and (II) Siti Khayisatuzahro Nur, M.E.I.

Keywords: zakat funds, economic independence, mustahik, BAZNAS

Zakat has great potential in alleviating poverty and improving the welfare of the community, especially if managed productively. BAZNAS Bondowoso Regency, as the official zakat management institution, has implemented an economic empowerment program for mustahik through various forms of assistance, such as business capital and skills training. However, the effectiveness of this program still faces challenges in aspects of monitoring, sustainability, and mustahik's readiness to manage the assistance. This study aims to describe the implementation of zakat fund management in realizing the economic independence of mustahik and identify the obstacles faced by BAZNAS Bondowoso Regency. This study used a qualitative approach with descriptive methods and source triangulation techniques. Data were collected through interviews, observations, and documentation of BAZNAS managers and mustahik beneficiaries. The results show that the implemented productive zakat program has had a positive impact on increasing the income and economic activities of mustahik. Some mustahik even showed signs of economic independence, such as running sustainable businesses. However, obstacles still exist in terms of program evaluation, limited mentoring, and the diverse capacities of mustahik. Therefore, it is necessary to strengthen the management system and cross-sector collaboration so that zakat can become a more optimal and sustainable instrument for economic empowerment.