ABSTRACT

Tri Wardani, Lina. 2026. The Implementation of Productive Zakat Distribution in the Empowerment of Mustahik at the National Zakat Agency (BAZNAS) of Bojonegoro Regency. Thesis. Master of Management Program. Faculty of Economics and Business. Universitas Kadiri.
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Keywords : Implementation, Productive Zakat, Empowerment Management

This study aims to analyze the implementation of productive zakat distribution in empowering mustahik at BAZNAS Bojonegoro Regency, as well as to identify the supporting and inhibiting factors in its implementation. Productive zakat is one of the important instruments in improving the welfare of mustahik through empowerment-based assistance, such as business capital, mentoring, and strengthening economic capacity.

This study employed a qualitative approach with a field research design. Data were collected through observation, in-depth interviews, and documentation involving zakat managers, program facilitators, and mustahik as beneficiaries. Data analysis was carried out through the stages of data reduction, data display, and conclusion drawing.

The results of the study show that the implementation of productive zakat distribution at BAZNAS Bojonegoro Regency has been carried out properly through several stages, namely the identification of prospective mustahik, feasibility verification, distribution of business capital assistance, as well as business mentoring and monitoring. This program has had a positive impact on increasing income, promoting economic independence, and gradually improving the social status of mustahik. However, several obstacles remain, such as the limited number of facilitators, the low managerial capacity of some mustahik, and the suboptimal evaluation of business sustainability.

This study concludes that productive zakat has a strategic role in empowering mustahik when it is managed in a planned, targeted, and sustainable manner. Therefore, it is necessary to strengthen the mentoring system, program evaluation, and institutional synergy so that the goal of empowering the economy of mustahik can be achieved optimally.

ABSTRAK

Tri Wardani, Lina. 2026. Implementasi Pendistribusian Zakat Produktif dalam Pemberdayaan Mustahik di BAZNAS Kabupaten Bojonegoro. Tesis. Program Studi Magister Manajemen.Fakultas Ekonomi dan Bisnis. Universitas Kadiri.
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Kata Kunci : Implementasi, Zakat Produktif, Manajemen Pemberdayaan

Penelitian ini bertujuan untuk menganalisis implementasi pendistribusian zakat produktif dalam pemberdayaan mustahik pada BAZNAS Kabupaten Bojonegoro, serta mengidentifikasi faktor pendukung dan penghambat dalam pelaksanaannya. Zakat produktif merupakan salah satu instrumen penting dalam meningkatkan kesejahteraan mustahik melalui pemberian bantuan yang bersifat pemberdayaan, seperti modal usaha, pendampingan, dan penguatan kapasitas ekonomi.

Penelitian ini menggunakan pendekatan kualitatif dengan jenis penelitian lapangan (*field research*). Data diperoleh melalui observasi, wawancara mendalam, dan dokumentasi yang melibatkan pengelola zakat, pendamping program, serta mustahik penerima manfaat. Analisis data dilakukan melalui tahapan reduksi data, penyajian data, dan penarikan kesimpulan.

Hasil penelitian menunjukkan bahwa implementasi pendistribusian zakat produktif di BAZNAS Kabupaten Bojonegoro telah berjalan dengan baik melalui beberapa tahapan, yaitu identifikasi calon mustahik, verifikasi kelayakan, penyaluran bantuan modal usaha, serta pendampingan dan monitoring usaha. Program ini memberikan dampak positif terhadap peningkatan pendapatan, kemandirian ekonomi, dan perubahan status sosial mustahik secara bertahap. Namun demikian, masih terdapat beberapa kendala, seperti keterbatasan sumber daya pendamping, rendahnya kapasitas manajerial sebagian mustahik, serta belum optimalnya evaluasi keberlanjutan usaha.

Penelitian ini menyimpulkan bahwa zakat produktif memiliki peran strategis dalam pemberdayaan mustahik apabila dikelola secara terencana, tepat sasaran, dan berkelanjutan. Oleh karena itu, diperlukan penguatan sistem pendampingan, evaluasi program, dan sinergi kelembagaan agar tujuan pemberdayaan ekonomi mustahik dapat tercapai secara maksimal.