

ABSTRAK

Nisa Nurul Khaida Pendayagunaan Zakat, Infaq, Shadaqah pada
(1219220109) Program Bandung Makmur dan Dampaknya
terhadap Perubahan Status Mustahik menjadi
Muzakki di BAZNAS Kota Bandung

Indonesia termasuk salah satu negara muslim terbesar di dunia turut melaksanakan pendayagunaan zakat sebagai salah bentuk kepedulian antar ummat. Berbasis pemberdayaan pendayagunaan zakat berupaya memberikan kontribusi secara nyata dalam mengentaskan kemiskinan diantaranya dalam bentuk pemberian bersifat ekonomi produktif. Pelaksanaannya sudah banyak dilakukan, diantaranya antara lain di Kota Bandung yang secara praktikal dikelola Badan Amil Zakat Nasional (BAZNAS) Kota Bandung.

Penelitian dilakukan dengan tujuan memperoleh informasi secara komprehensif dan bukti ilmiah terkait penerapan pendayagunaan zakat, infaq, *shadaqah* pada program Bandung Makmur di BAZNAS Kota Bandung serta dampak penerapannya terhadap perubahan status mustahik menjadi muzakki di BAZNAS Kota Bandung. Peneliti menggunakan menggunakan metode penelitian kualitatif melalui pendekatan analisis deskriptif. Data yang digunakan merupakan data primer yang diperoleh secara langsung melalui observasi serta wawancara kepada 11 informan *mustahik* Program Bandung Makmur. Teknik analisis data dalam penelitian ini mencakup tahapan reduksi data, penyajian data, *Coding* (pengelompokan tema), serta penarikan Kesimpulan.

Hasil penelitian yang dilakukan menunjukan bahwa pendayagunaan zakat infak shadaqah pada program Bandung Makmur diimplementasikan dalam beberapa program turunan diantaranya Bantuan Modal Usaha, Inkubator Usaha, *Santripreneur*, serta BAZNAS *Microfinance* Desa. Sementara secara Indikator Ekonomi Permodalan, Akses Pasar, Pendapatan, Kepemilikan Tabungan, serta Pertambahan Aset terhadap mustahik BAZNAS Kota Bandung terdapat dua aspek mencakup memberikan pertumbuhan usaha, keberlanjutan usaha yang dimiliki mustahik sebagai mata pencaharian bagi kehidupannya sehari-hari, serta baru memberikan capaian perubahan status bagi mustahiknya menjadi *munfiq* atau orang yang berinfaq.

Kata Kunci: *Indikator Ekonomi, Mustahik, Pendayagunaan Zakat*

ABSTRACT

Nisa Nurul Khaida Utilization of Zakat, Infaq, Shadaqah in the
(1219220109) Bandung Makmur Program and its Impact on the
Change in Status from Mustahik to Muzakki at
BAZNAS Bandung City

Indonesia, as one of the largest Muslim countries in the world, has implemented zakat empowerment as a form of social welfare. The utilization of zakat for empowerment aims to make a tangible contribution to poverty alleviation, including through providing productive economic assistance. This approach has been widely implemented, including in Bandung, where it is managed by the local National Zakat Agency (BAZNAS).

This study was conducted to obtain comprehensive information and scientific evidence regarding the implementation of zakat, infaq, and shadaqah empowerment within the Bandung Makmur program at BAZNAS Bandung and its impact on the status of beneficiaries, from mustahik to muzakki. The researchers employed a qualitative research method using a descriptive analysis approach. Primary data were collected directly through observations and interviews with 11 informants from the Bandung Makmur Program. The data analysis techniques in this study included data reduction, data presentation, thematic coding, and conclusion drawing.

The research results show that the utilization of zakat, infaq, and shadaqah in the Bandung Makmur program is implemented through several sub-programs, including Business Capital Assistance, Business Incubator, Santripreneur, and BAZNAS Village Microfinance. Additionally, based on economic indicators such as Capital, Market Access, Income, Savings Ownership, and Asset Increase, the impact on BAZNAS Bandung's mustahik can be categorized in two ways: promoting business growth and sustainability as a livelihood for their daily lives, and achieving the goal of changing their status from mustahik to munfiq (givers of alms).

Keywords: Economic Indicators, Mustahik, Zakat Utilization