

ABSTRAK

Kemiskinan masih menjadi permasalahan utama di Indonesia terutama di Kabupaten Bangkalan yang berdampak pada keterbatasan akses masyarakat terhadap layanan kesehatan. Kondisi ini mendorong pentingnya optimalisasi pengelolaan dana zakat, infak, dan sedekah (ZIS) dalam membantu masyarakat kurang mampu. LAZNAS LMI Bangkalan hadir dengan berbagai program kesehatan yang dijalankan, namun dalam pelaksanaannya masih terdapat kendala. Penelitian ini bertujuan untuk mengetahui pengelolaan dana ZIS oleh LAZNAS LMI Bangkalan dalam program kesehatan bagi masyarakat kurang mampu serta mengetahui kendala yang dihadapi dalam pelaksanaannya.

Penelitian ini menggunakan metode kualitatif dengan jenis penelitian lapangan (*field research*). Teknik pengumpulan data dilakukan melalui observasi, wawancara, dan dokumentasi terhadap pengurus LAZNAS LMI Bangkalan. Analisis data melalui reduksi data, penyajian data, dan verifikasi dengan validitas data menggunakan triangulasi sumber untuk memastikan keabsahan informasi yang diperoleh.

Hasil penelitian menunjukkan bahwa pengelolaan dana ZIS di LAZNAS LMI Bangkalan dilakukan melalui tahap penghimpunan, administrasi, dan pendistribusian secara terstruktur sesuai dengan prinsip amanah dan transparansi. Dana ZIS disalurkan melalui program kesehatan seperti, layanan ambulans, khitan massal, CUKAGI (Cuci Karang Gigi), cek kesehatan, dan penanganan stunting untuk membantu masyarakat kurang mampu memperoleh layanan kesehatan yang layak. Namun, dalam pelaksanaannya masih terdapat beberapa kendala, seperti kecenderungan donatur memilih program donasi bersifat terikat non-kesehatan, prioritas pengelolaan dana ZIS pada program pemberdayaan ekonomi masyarakat, dan preferensi masyarakat dalam penyaluran dana ZIS ke instansi yang lain. Secara keseluruhan program ini telah memberikan kontribusi nyata dalam memberikan layanan kesehatan bagi masyarakat kurang mampu di Kabupaten Bangkalan.

Kata Kunci: Dana ZIS, LAZNAS LMI, Pengelolaan, Program Kesehatan

ABSTRACT

Poverty is still a major problem in Indonesia, especially in Bangkalan Regency, which has an impact on people's limited access to health services. This condition encourages the importance of optimizing the management of zakat, infaq, and alms (ZIS) funds in helping the underprivileged. LAZNAS LMI Bangkalan comes with various health programs that are carried out, but in their implementation there are still obstacles. This study aims to find out the management of ZIS funds by LAZNAS LMI Bangkalan in health programs for the underprivileged and to find out the obstacles faced in its implementation.

This research uses a qualitative method with a type of field research. Data collection techniques were carried out through observation, interviews, and documentation of the management of LAZNAS LMI Bangkalan. Data analysis through data reduction, data presentation, and verification with data validity uses source triangulation to ensure the validity of the information obtained.

The results of the study show that the management of ZIS funds at LAZNAS LMI Bangkalan is carried out through the stages of collection, administration, and distribution in a structured manner in accordance with the principles of trust and transparency. ZIS funds are channeled through health programs such as ambulance services, mass circumcision, CUKAGI (Dental Washing), health checks, and stunting treatment to help underprivileged people get proper health services. However, in its implementation, there are still several obstacles, such as the tendency of donors to choose non-health-bound donation programs, the priority of managing ZIS funds in community economic empowerment programs, and public preferences in distributing ZIS funds to other agencies. Overall, this program has made a real contribution in providing health services for the underprivileged in Bangkalan Regency.

Keywords: *Health Programs, LAZNAS LMI, Management, ZIS Fund.*