

ABSTRAK

Penelitian ini berangkat dari realitas yang dihadapi mustahik di Desa Randuagung, yang masih mengalami berbagai keterbatasan dalam mengembangkan usaha mikro, seperti kurangnya modal usaha, rendahnya kemampuan manajerial, serta terbatasnya akses terhadap pasar. Kondisi tersebut berdampak pada lambatnya peningkatan pendapatan dan kemandirian ekonomi mustahik. Di tengah kondisi tersebut, dana Zakat, Infak, dan Sedekah (ZIS) memiliki potensi besar sebagai instrumen pemberdayaan ekonomi apabila dikelola secara produktif melalui program *micro finance*. Oleh karena itu, penelitian ini bertujuan untuk mengkaji pemanfaatan dana ZIS melalui program *micro finance* yang dilaksanakan oleh BAZNAS Kabupaten Gresik serta menganalisis kontribusinya dalam meningkatkan pendapatan mustahik di Desa Randuagung. Penelitian ini menggunakan metode kualitatif dengan pendekatan induktif untuk memperoleh pemahaman yang mendalam mengenai pelaksanaan program *micro finance* dan dampaknya terhadap kehidupan ekonomi mustahik. Pengumpulan data dilakukan melalui wawancara, observasi, dan dokumentasi yang melibatkan pengelola BAZNAS, pelaksana program, serta mustahik penerima manfaat. Analisis data mengacu pada model Miles dan Huberman yang meliputi proses reduksi data, penyajian data, dan penarikan kesimpulan. Untuk memperkuat proses analisis, penelitian ini memanfaatkan aplikasi NVivo 12 dalam kegiatan pengodean, visualisasi data, dan identifikasi tema-tema penelitian. Keabsahan data diuji melalui teknik triangulasi metode.

Hasil penelitian menunjukkan bahwa pemanfaatan dana ZIS melalui program *micro finance* BAZNAS Kabupaten Gresik dilaksanakan secara sistematis melalui tahapan seleksi mustahik, penyaluran bantuan modal, pembentukan kelompok usaha, serta kegiatan pendampingan dan *monitoring*. Program ini memberikan manfaat dalam mendukung pengembangan usaha produktif sehingga sebagian besar mustahik mengalami peningkatan pendapatan dan kemampuan ekonomi. Keberhasilan program dipengaruhi oleh kualitas pendampingan, tingkat kedisiplinan mustahik, serta dukungan lingkungan sekitar. Sementara itu, tantangan yang masih dihadapi meliputi keterbatasan akses pemasaran dan kemampuan pengelolaan usaha. Secara keseluruhan, program *micro finance* terbukti berperan dalam mendorong kemandirian ekonomi mustahik dan memperkuat upaya pemberdayaan yang dilakukan oleh BAZNAS Kabupaten Gresik.

Kata Kunci: Dana ZIS, *Micro Finance*, Pendapatan Mustahik

ABSTRACT

This research was motivated by the conditions faced by mustahiq in Randuagung Village, who continue to experience various challenges in developing their micro-enterprises, including limited business capital, inadequate managerial skills, and restricted market access. These constraints have hindered the improvement of their income and economic independence. In this context, Zakat, Infaq, and Sadaqah (ZIS) funds have significant potential as instruments of economic empowerment when managed productively through a microfinance program. Therefore, this study aims to examine the utilization of ZIS funds through the microfinance program implemented by BAZNAS Gresik Regency and to analyze its contribution to increasing the income of mustahiq in Randuagung Village. This study employed a qualitative method with an inductive approach to gain an in-depth understanding of the implementation of the microfinance program and its impact on the economic conditions of mustahiq. Data were collected through interviews, observations, and documentation involving BAZNAS administrators, program implementers, and beneficiary mustahiq. Data analysis was conducted using the Miles and Huberman model, which includes data reduction, data display, and conclusion drawing. To support the analytical process, NVivo 12 software was utilized for data coding, visualization, and thematic analysis. Data validity was ensured through method triangulation.

The findings reveal that the utilization of ZIS funds through the microfinance program of BAZNAS Gresik Regency is carried out systematically through beneficiary selection, capital distribution, group management, mentoring, and monitoring activities. The program has supported the development of productive businesses, resulting in increased income and improved economic capacity among most beneficiaries. Program success is influenced by the quality of mentoring, the discipline of mustahiq, and environmental support, while major challenges include limited marketing access and business management capabilities. Overall, the microfinance program plays an important role in promoting the economic independence of mustahiq and strengthening empowerment efforts undertaken by BAZNAS Gresik Regency.

Keywords: ZIS Funds, Micro finance, Mustahik Income