

ABSTRAK

Zakat produktif merupakan instrumen ekonomi Islam yang tidak hanya berfungsi sebagai bantuan konsumtif, tetapi juga sebagai sarana pemberdayaan ekonomi mustahik melalui pengembangan usaha produktif. BAZNAS Kabupaten Gresik menjalankan program zakat produktif untuk mendukung perkembangan UMKM agar mampu meningkatkan kesejahteraan dan kemandirian ekonomi mustahik. Penelitian ini bertujuan untuk menganalisis pelaksanaan program zakat produktif dalam pemberdayaan UMKM melalui pendekatan Rappaport. Rumusan masalah dalam penelitian ini adalah bagaimana pelaksanaan program zakat produktif BAZNAS Kabupaten Gresik dalam pemberdayaan UMKM melalui pendekatan Rappaport.

Penelitian ini menggunakan metode kualitatif dengan jenis penelitian lapangan (field research). Data primer diperoleh melalui wawancara dan observasi kepada pihak BAZNAS Kabupaten Gresik serta mustahik penerima zakat produktif, sedangkan data sekunder diperoleh dari dokumen dan literatur yang relevan. Teknik pengumpulan data dilakukan melalui wawancara, observasi, dan dokumentasi, kemudian dianalisis menggunakan teknik analisis data kualitatif.

Hasil penelitian menunjukkan bahwa program zakat produktif yang dijalankan oleh BAZNAS Kabupaten Gresik telah memberikan manfaat dalam meningkatkan kemampuan usaha mustahik, khususnya pada aspek kontrol usaha dan kepercayaan diri dalam mengembangkan usaha. Namun, pelaksanaan program masih menghadapi kendala pada aspek pendampingan berkelanjutan, partisipasi mustahik dalam pengambilan keputusan, serta akses terhadap sumber daya dan jaringan usaha. Ditinjau dari pendekatan Rappaport, pemberdayaan telah terlaksana cukup baik, meskipun masih diperlukan penguatan pada aspek partisipasi dan akses sumber daya agar tujuan kemandirian ekonomi mustahik dapat tercapai secara optimal.

Kata Kunci: Zakat Produktif, Pemberdayaan, UMKM, Teori Rappaport.

ABSTRACT

Productive Zakat is an Islamic economic instrument that functions not only as consumptive assistance but also as a means of empowering mustahik economically through the development of productive businesses. The National Zakat Agency (BAZNAS) of Gresik Regency implements a productive zakat program to support the growth of Micro, Small, and Medium Enterprises (MSMEs) in order to improve the welfare and economic independence of mustahik. This study aims to analyze the implementation of the productive zakat program in empowering MSMEs through the Rappaport empowerment approach. The research problem addressed in this study is how the productive zakat program implemented by BAZNAS Gresik Regency contributes to MSME empowerment through the Rappaport approach.

This study employs a qualitative method with a field research design. Primary data were collected through interviews and observations involving BAZNAS Gresik Regency officials and mustahik who received productive zakat assistance, while secondary data were obtained from relevant documents and literature. Data collection techniques included interviews, observations, and documentation, and the data were analyzed using qualitative data analysis techniques.

The results indicate that the productive zakat program implemented by BAZNAS Gresik Regency has provided benefits in improving the business capabilities of mustahik, particularly in terms of business control and self-confidence in developing their enterprises. However, the program still faces challenges related to continuous mentoring, mustahik participation in decision-making, and access to resources and business networks. Based on the Rappaport approach, the empowerment process has been implemented fairly well, although further strengthening is needed in the areas of participation and access to resources to achieve the optimal goal of economic independence for mustahik.

Keywords: Productive Zakat, Empowerment, MSMEs, Rappaport Theory.