

ABSTRAK

Program Tuban Berdaya merupakan program pemberdayaan ekonomi berbasis zis produktif yang diselenggarakan oleh BAZNAS Kabupaten Tuban dengan alokasi dana lebih dari satu miliar rupiah per tahun. Meskipun program ini telah memberikan dampak nyata bagi mustahik, implementasinya tidak terlepas dari berbagai risiko operasional yang menjadi penghambat dalam keberlanjutan program seperti risiko moral *hazard* mustahik, kegagalan usaha produktif, keterbatasan sumber daya pendamping, serta inkonsistensi monitoring dan evaluasi program. Oleh karena itu, penelitian ini bertujuan untuk menganalisis proses penerapan manajemen risiko operasional serta mengukur bagaimana efektivitasnya pada Program Tuban Berdaya di BAZNAS Kabupaten Tuban.

Penelitian ini menggunakan pendekatan kualitatif deskriptif dengan jenis penelitian lapangan (*field research*). Data primer diperoleh melalui wawancara dan observasi mendalam terhadap sembilan informan yang terdiri atas pengelola dan penerima manfaat program, sedangkan data sekunder diperoleh melalui studi dokumentasi dari laporan keuangan dan dokumentasi program. Seluruh data dianalisis menggunakan perangkat lunak NVivo 14 melalui tahapan reduksi data, penyajian data, dan penarikan kesimpulan, serta dijamin keabsahannya melalui teknik triangulasi sumber.

Hasil penelitian menunjukkan bahwa BAZNAS Kabupaten Tuban telah menerapkan manajemen risiko operasional melalui tiga tahapan sistematis, yaitu identifikasi risiko melalui survei lapangan dan *focus group discussion* (FGD). analisis risiko secara kualitatif berdasarkan klasifikasi tingkat tinggi, sedang, dan rendah berdasarkan probabilitas dan dampak risiko. pengelolaan risiko melalui strategi mitigasi berlapis pada fase pra-distribusi, pasca-distribusi, dan evaluasi program. Penerapan tersebut dinilai cukup efektif berdasarkan enam indikator, di buktikan dengan hasil wawancara pada 6 mustahik pada penelitian ini mencatatkan pertumbuhan terendah pada angka 28,57% hingga tertinggi 53,33% per bulan. dan sebagian telah bertransformasi menjadi muzakki, meskipun konsistensi pendampingan dan formalisasi SOP masih perlu diperkuat. Penelitian ini menyimpulkan bahwa penguatan manajemen risiko melalui penyusunan SOP tertulis, peningkatan kapasitas relawan pendamping, dan perluasan cakupan monitoring merupakan langkah strategis untuk memastikan keberlanjutan program dan efektivitas manajemen risiko Program Tuban Berdaya.

Kata Kunci: BAZNAS Kabupaten Tuban, Efektivitas, Manajemen Risiko Operasional, Program Tuban Berdaya, Zakat Produktif.

ABSTRACT

The Tuban Berdaya Program is a productive zakat, infaq, and shadaqah (ZIS)-based economic empowerment program organized by BAZNAS Tuban Regency with a fund allocation of more than one billion rupiah per year. Although the program has delivered tangible impacts for mustahik recipients, its implementation is not free from various operational risks that hinder program sustainability, including mustahik moral hazard, productive business failure, limited mentoring resources, and inconsistent program monitoring and evaluation. Therefore, this study aims to analyze the process of implementing operational risk management and measure its effectiveness in the Tuban Berdaya Program at BAZNAS Tuban Regency.

This study employs a descriptive qualitative approach with a field research design. Primary data were collected through in-depth interviews and observations involving nine informants consisting of program managers and beneficiaries, while secondary data were obtained through documentation studies of financial reports and program records. All data were analyzed using NVivo 14 software through the stages of data reduction, data presentation, and conclusion drawing, with validity ensured through source triangulation techniques.

The findings reveal that BAZNAS Tuban Regency has implemented operational risk management through three systematic stages, risk identification via field surveys and focus group discussions (FGDs). qualitative risk analysis based on high, medium, and low level classifications according to probability and impact. risk management through layered mitigation strategies across pre-distribution, post-distribution, and program evaluation phases. This implementation is considered sufficiently effective based on six indicators, This is proven by the results of interviews with 6 mustahik in this study, which recorded the lowest growth at 28.57% to the highest at 53.33% per month, with some having transformed into muzakki, although the consistency of mentoring and the formalization of standard operating procedures (SOPs) still require strengthening. This study concludes that strengthening risk management through the development of written SOPs, capacity building for mentoring volunteers, and expansion of monitoring coverage are strategic steps to ensure the sustainability and risk management effectiveness of the Tuban Berdaya Program.

Keywords: *BAZNAS Tuban Regency, Effectiveness, Operational Risk Management, Productive Zakat, Tuban Berdaya Program.*