

ABSTRAK

Kemiskinan masih menjadi permasalahan yang memerlukan penanganan berkelanjutan, salah satunya melalui pengelolaan zakat produktif. BAZNAS Kabupaten Bangkalan melaksanakan program bantuan modal usaha untuk meningkatkan kemandirian ekonomi mustahik, namun manfaat sosial dan ekonomi yang dihasilkan belum banyak diukur secara komprehensif. Oleh karena itu, Penelitian ini bertujuan untuk menganalisis dampak program zakat produktif berupa bantuan modal usaha terhadap pemberdayaan ekonomi mustahik di BAZNAS Kabupaten Bangkalan menggunakan metode *Social Return on Investment* (SROI).

Penelitian ini menggunakan metode *mixed methods* dengan teknik pengumpulan data berupa kuesioner, wawancara, dan dokumentasi. Responden penelitian terdiri dari 30 mustahik penerima bantuan modal usaha, serta informan dari BAZNAS Kabupaten Bangkalan. Analisis data dilakukan menggunakan metode *Social Return on Investment* (SROI) untuk mengukur nilai manfaat sosial dan ekonomi yang dihasilkan program.

Hasil penelitian menunjukkan bahwa program zakat produktif bantuan modal usaha yang dilaksanakan oleh BAZNAS Kabupaten Bangkalan memberikan dampak positif berupa peningkatan pendapatan usaha, peningkatan kesejahteraan keluarga, serta peningkatan kesadaran berbagi kepada sesama. Hasil perhitungan *Social Return on Investment* (SROI) memperoleh rasio sebesar 1,09:1, yang menunjukkan bahwa setiap Rp1 investasi yang diberikan mampu menghasilkan manfaat sosial dan ekonomi sebesar Rp1,09. Temuan ini menunjukkan bahwa program bantuan modal usaha yang dijalankan BAZNAS Kabupaten Bangkalan efektif dalam mendukung pemberdayaan ekonomi mustahik.

Kata Kunci: Analisis *Social Return on Investment* (SROI), Bantuan Modal Usaha, , BAZNAS Kabupaten Bangkalan, Pemberdayaan Ekonomi Mustahik, Zakat Produktif,

ABSTRACT

Poverty remains a problem that requires sustainable management, one of which is through the management of productive zakat (alms). The National Zakat Agency (BAZNAS) in Bangkalan Regency implements a business capital assistance program to increase the economic independence of beneficiaries (mustahik), but the resulting social and economic benefits have not been comprehensively measured. Therefore, this study aims to analyze the impact of the productive zakat program in the form of business capital assistance on the economic empowerment of mustahik in BAZNAS Bangkalan Regency using the Social Return on Investment (SROI) method.

This study employed a mixed methods approach, with data collection techniques including questionnaires, interviews, and documentation. Respondents consisted of 30 mustahik receiving business capital assistance and informants from BAZNAS Bangkalan Regency. Data analysis was conducted using the Social Return on Investment (SROI) method to measure the social and economic benefits generated by the program.

The results indicate that the productive zakat business capital assistance program implemented by BAZNAS Bangkalan Regency has had a positive impact, including increased business income, improved family welfare, and an increased awareness of sharing with others. The Social Return on Investment (SROI) calculation yielded a ratio of 1.09:1, indicating that every Rp1 of investment generated Rp1.09 in social and economic benefits. This finding demonstrates that the business capital assistance program implemented by the National Zakat Agency (BAZNAS) in Bangkalan Regency is effective in supporting the economic empowerment of those entitled to receive Zakat.

Keywords: *Social Return on Investment (SROI) Analysis, Business Capital Assistance, BAZNAS Bangkalan Regency, Economic Empowerment of Zakat Beneficiaries, Productive Zakat*