

ABSTRAK

Nurul Cahaya, 2026. Pemberdayaan Ekonomi Melalui Program Z-Mart BAZNAS Provinsi Kalimantan Selatan. Program Studi S1 Ekonomi Syariah, Fakultas Ekonomi dan Bisnis Islam, Pembimbing I : Faqih El Wafa, S.HI., M.SI. Pembimbing II : Dr. H. Haris Faulidi Asnawi, Lc., M.SI.

Kata Kunci : Pemberdayaan Ekonomi, Zakat Produktif, Program Z-Mart, BAZNAS, Mustahik

Penelitian ini dilatarbelakangi oleh masih adanya permasalahan kemiskinan di Provinsi Kalimantan Selatan yang ditandai dengan rendahnya pendapatan dan keterbatasan modal usaha masyarakat. Zakat produktif menjadi salah satu instrumen ekonomi Islam dalam pemberdayaan mustahik melalui pengembangan usaha. Salah satu bentuk implementasinya adalah program Z-Mart yang dijalankan oleh BAZNAS Provinsi Kalimantan Selatan untuk meningkatkan kapasitas usaha ritel mikro. Penelitian ini bertujuan untuk mengetahui pelaksanaan pemberdayaan ekonomi melalui program Z-Mart BAZNAS Provinsi Kalimantan Selatan.

Penelitian ini menggunakan jenis penelitian lapangan dengan pendekatan kualitatif deskriptif. Data diperoleh melalui wawancara dan dokumentasi dengan informan yang terdiri dari 1 orang staf BAZNAS dan 8 orang penerima program. Teknik analisis data dilakukan melalui reduksi data, penyajian data, serta penarikan kesimpulan dan verifikasi.

Hasil penelitian menunjukkan bahwa pelaksanaan program Z-Mart telah melalui tahapan perencanaan, assessment, penetapan penerima, pelaksanaan, pendampingan, dan evaluasi. Program ini memberikan bantuan modal usaha, sarana prasarana, serta pelatihan kepada mustahik. Namun, pelaksanaannya belum maksimal, terutama pada aspek pendampingan dan evaluasi karena keterbatasan sumber daya manusia. Selain itu, masih terdapat kendala pada sebagian mustahik dalam pengelolaan usaha. Meskipun demikian, program ini mampu meningkatkan pendapatan dan kemandirian mustahik, meskipun hasilnya belum merata.

ABSTRACT

Nurul Cahaya, 2026. *Economic Empowerment through the Z-Mart Program of BAZNAS South Kalimantan Province. Undergraduate Program in Islamic Economics, Faculty of Islamic Economics and Business. Advisor I: Faqih El Wafa, S.HI., M.SI. Advisor II: Dr. H. Haris Faulidi Asnawi, Lc., M.SI.*

Kata Kunci : *Economic Empowerment, Productive Zakat, Z-Mart Program, BAZNAS, Mustahik*

This study is motivated by the persistent issue of poverty in South Kalimantan Province, which is characterized by low income and limited business capital among the community. Productive zakat is considered an Islamic economic instrument in empowering mustahik through business development. One of its implementations is the Z-Mart program conducted by BAZNAS of South Kalimantan Province to improve the capacity of micro retail businesses. This study aims to determine the implementation of economic empowerment through the Z-Mart program by BAZNAS of South Kalimantan Province.

This research uses a field research method with a descriptive qualitative approach. Data were collected through interviews and documentation involving one BAZNAS staff member and eight program beneficiaries. Data analysis techniques include data reduction, data presentation, and conclusion drawing and verification.

The results show that the implementation of the Z-Mart program has gone through several stages, including planning, assessment, beneficiary selection, implementation, mentoring, and evaluation. The program provides business capital, facilities, and training for mustahik. However, its implementation has not been optimal, particularly in mentoring and evaluation due to limited human resources. Additionally, some beneficiaries still face challenges in managing their businesses. Nevertheless, the program has contributed to increasing income and economic independence of mustahik, although the results are not evenly distributed.