

ABSTRAK

Nor Hasanah. 220105010124. Efektivitas Penyaluran Dana Zakat, Infak, dan Sedekah (ZIS) melalui Program Bantuan Modal Usaha oleh Badan Amil Zakat Nasional (BAZNAS) Kota Banjarmasin dalam Meningkatkan Kesejahteraan Mustahik. Pembimbing Dra. Hj. Noorwahidah Haisy, M.Ag dan Prof. Dr. H. A. Hafiz Anshary, AZ., M.A. Program Studi Ekonomi Syariah. Fakultas Ekonomi dan Bisnis Islam, UIN Antasari Banjarmasin, 2026.

Kata Kunci: Efektivitas, Penyaluran Dana ZIS, Bantuan Modal Usaha, BAZNAS, Kesejahteraan Mustahik

Kemiskinan masih menjadi tantangan utama di Indonesia, termasuk di Kota Banjarmasin. Zakat, Infak, dan Sedekah (ZIS) sebagai instrumen ekonomi Islam memiliki potensi besar dalam mengatasi persoalan kemiskinan melalui penyaluran yang bersifat produktif. Dalam kaitan ini, BAZNAS Kota Banjarmasin meluncurkan Program Bantuan Modal Usaha dalam meningkatkan kesejahteraan mustahik, namun efektivitas program tersebut belum dikaji secara mendalam. Penelitian ini bertujuan untuk mengidentifikasi mekanisme penyaluran dana ZIS melalui Program Bantuan Modal Usaha dan menganalisis Efektivitasnya dalam Meningkatkan Kesejahteraan Mustahik.

Penelitian adalah penelitian lapangan (field research) menggunakan pendekatan deskriptif kualitatif dengan pengumpulan data melalui wawancara mendalam, observasi, dan dokumentasi terhadap pimpinan BAZNAS, petugas pelaksana, serta delapan mustahik penerima bantuan di Kota Banjarmasin.

Hasil penelitian menunjukkan bahwa penyaluran dana ZIS dilaksanakan melalui tiga tahapan terstruktur, yaitu verifikasi administrasi, survei lapangan, dan penetapan penerima melalui rapat internal, dengan besaran bantuan antara Rp. 500.000,00 hingga Rp. 1.000.000,00. Berdasarkan indikator Budiani, ketepatan sasaran dan tujuan program dinilai efektif, sosialisasi dinilai cukup efektif, sedangkan monitoring dinilai kurang efektif. Secara keseluruhan, program dinilai cukup efektif dalam meningkatkan kesejahteraan mustahik yang tercermin dari peningkatan pendapatan, kemandirian ekonomi, dan motivasi berwirausaha.

ABSTRACT

Nor Hasanah. 220105010124. The Effectiveness of Zakat, Infaq, and Alms (ZIS) Distribution through the Business Capital Assistance Program by the National Amil Zakat Agency (BAZNAS) of Banjarmasin City in Improving Mustahik's Welfare. Advisors: Dra. Hj. Noorwahidah Haisy, M.Ag and Prof. Dr. H. A. Hafiz Anshary, AZ., M.A. Sharia Economics Study Program. Faculty of Islamic Economics and Business, UIN Antasari Banjarmasin, 2026.

Keywords: *Effectiveness, ZIS Fund Distribution, Business Capital Assistance, BAZNAS, Mustahik's Welfare*

Poverty remains a major challenge in Indonesia, including in Banjarmasin City. As Islamic economic instruments, Zakat, Infaq, and Alms (ZIS) hold significant potential to address poverty through productive distribution. In this regard, BAZNAS Banjarmasin launched the Business Capital Assistance Program to improve the welfare of mustahik (zakat recipients); however, the effectiveness of this program has not been deeply evaluated. This study aims to identify the distribution mechanism of ZIS funds through the Business Capital Assistance Program and analyze its effectiveness in improving mustahik's welfare. This field research employed a qualitative descriptive approach.

Data were gathered through in-depth interviews, observation, and documentation involving BAZNAS leadership, field officers, and eight mustahik recipients in Banjarmasin City.

The results showed that the distribution of ZIS funds is carried out through three structured stages: administrative verification, field surveys, and recipient determination via internal meetings, with assistance amounts ranging from Rp500.000 to Rp1.000.000. Based on Budiani's effectiveness indicators, the program's targeting accuracy and goals are considered effective, the socialization is deemed moderately effective, while the monitoring process is found to be less than optimal. Overall, the program is evaluated as moderately effective in improving mustahik's welfare, as reflected in increased income, economic independence, and entrepreneurial motivation.