

ABSTRAK

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Program Studi : Ekonomi Syariah
Judul : Transformasi Ekonomi Mustahik Melalui Penyaluran Dana Zakat Produktif dan Program Pendampingan Usaha Di Baitul Mal Kota Lhokseumawe

Kemiskinan masih menjadi tantangan ekonomi di Indonesia, termasuk di Kota Lhokseumawe. Dalam ekonomi Islam, zakat produktif berperan sebagai instrumen pemberdayaan ekonomi untuk meningkatkan kesejahteraan mustahik melalui bantuan modal usaha. Penelitian ini bertujuan menganalisis transformasi ekonomi mustahik melalui penyaluran zakat produktif dan program pendampingan usaha di Baitul Mal Kota Lhokseumawe. Penelitian menggunakan pendekatan *mixed methods* dengan desain *sequential explanatory*. Tahap kuantitatif melibatkan 86 mustahik yang dipilih secara *purposive sampling* dan dianalisis menggunakan statistik deskriptif serta uji Wilcoxon Signed Rank Test. Tahap kualitatif dilakukan melalui wawancara dengan pihak Baitul Mal. Hasil penelitian menunjukkan bahwa zakat produktif berpengaruh signifikan terhadap peningkatan pendapatan mustahik dengan nilai Asymp. Sig. (2-tailed) sebesar $0,000 < 0,05$. Sebagian besar responden mengalami peningkatan pendapatan setelah menerima bantuan modal usaha. Namun, program pendampingan usaha belum berjalan optimal akibat keterbatasan kapasitas kelembagaan, sumber daya manusia, dan anggaran. Baitul Mal Kota Lhokseumawe telah menginisiasi Program MEMPHIS bekerja sama dengan Islamic Relief untuk memperkuat pemberdayaan ekonomi melalui pendampingan, pelatihan, dan monitoring usaha. Penelitian ini menyimpulkan bahwa zakat produktif berkontribusi positif terhadap transformasi ekonomi mustahik dan akan lebih efektif apabila didukung oleh pendampingan usaha yang berkelanjutan.

Kata Kunci: Transformasi Ekonomi Mustahik, Zakat Produktif, Pendampingan Usaha, Pendapatan Mustahik.

ABSTRACT

Name : Doli Amanda Aru Sitorus
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Title : Mustahik Economic Transformation Through The
Distribution Of Productive Zakat Funds And Business
Assistance Programs At Baitul Mal Lhokseumawe City

Poverty remains an economic challenge in Indonesia, including in the city of Lhokseumawe. In Islamic economics, productive zakat serves as an instrument of economic empowerment to improve the welfare of mustahik through business capital assistance. This study aims to analyze the economic transformation of mustahik through the distribution of productive zakat and business mentoring programs at Baitul Mal in Lhokseumawe. The study employs a mixed-methods approach with a sequential explanatory design. The quantitative phase involved 86 beneficiaries selected via purposive sampling and analyzed using descriptive statistics and the Wilcoxon Signed-Rank Test. The qualitative stage was conducted through interviews with Baitul Mal officials. The results of the study indicate that productive zakat has a significant effect on increasing the income of mustahik with an Asymp. Sig. (2-tailed) value of $0.000 < 0.05$. Most respondents experienced an increase in income after receiving business capital assistance. However, the business mentoring program has not yet been fully effective due to limitations in institutional capacity, human resources, and budget. Baitul Mal Kota Lhokseumawe has launched the MEMPHIS Program in collaboration with Islamic Relief to strengthen economic empowerment through business mentoring, training, and monitoring. This study concludes that productive zakat contributes positively to the economic transformation of mustahik and will be more effective if supported by sustainable business mentoring.

Keywords: *Economic Transformation of Zakat Recipients, Productive Zakat, Business Mentoring, Income for Zakat Recipients*