

ABSTRAK

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Tengah)

Penelitian ini bertujuan untuk menganalisis peran Baitul Mal Kabupaten Aceh Tengah dalam meningkatkan kesejahteraan ekonomi masyarakat melalui pengelolaan zakat, infak, sedekah, dan wakaf (ZISWAF), serta mengidentifikasi efektivitas dan kendala dalam penghimpunan, pengelolaan, dan pendistribusian dana zakat. Penelitian menggunakan metode deskriptif kualitatif dengan pendekatan studi kasus. Data diperoleh melalui wawancara mendalam, observasi, dan dokumentasi terhadap pengelola Baitul Mal, muzakki, mustahik, dan tokoh masyarakat, kemudian dianalisis menggunakan teknik reduksi data, penyajian data, dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa Baitul Mal Kabupaten Aceh Tengah telah menjalankan fungsi penghimpunan, pengelolaan, dan pendistribusian dana ZISWAF secara efektif melalui program bantuan konsumtif dan produktif, seperti bantuan modal usaha, pendidikan, kesehatan, serta pemberdayaan ekonomi masyarakat. Program tersebut memberikan dampak positif terhadap peningkatan pendapatan, keberlanjutan usaha, dan kemandirian ekonomi mustahik. Namun, pengelolaan zakat masih menghadapi beberapa kendala, antara lain rendahnya kesadaran sebagian masyarakat dalam menunaikan zakat melalui Baitul Mal, keterbatasan sumber daya manusia, serta belum optimalnya sosialisasi program. Oleh karena itu, diperlukan peningkatan edukasi kepada masyarakat, penguatan kapasitas kelembagaan, serta optimalisasi program pemberdayaan agar pengelolaan zakat dapat memberikan manfaat yang lebih luas dan berkelanjutan bagi kesejahteraan masyarakat.

Kata kunci: Baitul Mal, ZISWAF, pengelolaan zakat, kesejahteraan ekonomi, pemberdayaan masyarakat.

ABSTRACT

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Thesis Title : *The Role of Zakat Institutions in Improving the Economic Welfare of the Community (Case Study on Baitul Mal Aceh Tengah)*

This study aims to analyze the role of Baitul Mal Central Aceh Regency in improving the economic welfare of the community through the management of zakat, infaq, alms, and waqf (ZISWAF), as well as identifying the effectiveness and constraints in collecting, managing, and distributing zakat funds. The research uses a qualitative descriptive method with a case study approach. Data was obtained through in-depth interviews, observations, and documentation of Baitul Mal managers, muzakki, mustahik, and community leaders, then analyzed using data reduction techniques, data presentation, and conclusion drawn. The results of the study show that Baitul Mal Central Aceh Regency has carried out the function of collecting, managing, and distributing ZISWAF funds effectively through consumptive and productive assistance programs, such as business capital assistance, education, health, and community economic empowerment. The program has a positive impact on increasing income, business sustainability, and mustahik economic independence. However, the management of zakat still faces several obstacles, including the low awareness of some people in paying zakat through Baitul Mal, limited human resources, and the lack of optimal program socialization. Therefore, it is necessary to increase education to the community, strengthen institutional capacity, and optimize empowerment programs so that zakat management can provide broader and sustainable benefits for the welfare of the community.

Keywords: *Baitul Mal, ZISWAF, zakat management, economic welfare, community empowerment.*