

ABSTRAK

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Judul Skripsi : Implementasi Model Wakaf Dalam Pemberdayaan Ekonomi Masyarakat (Studi Kasus Pada Baitul Mal Aceh Tengah)

Penelitian ini bertujuan untuk menganalisis implementasi model wakaf dalam pemberdayaan ekonomi masyarakat pada Baitul Mal Aceh Tengah. Fokus penelitian meliputi dampak pengelolaan wakaf terhadap peningkatan kesejahteraan ekonomi masyarakat, aspek-aspek yang dikelola dalam pengembangan wakaf, serta mekanisme pengelolaan wakaf yang diterapkan oleh Baitul Mal Aceh Tengah. Penelitian menggunakan pendekatan kualitatif. Data diperoleh melalui observasi, wawancara mendalam, dan dokumentasi, kemudian dianalisis menggunakan teknik reduksi data, penyajian data, dan penarikan Kesimpulan. Hasil penelitian menunjukkan bahwa implementasi model wakaf di Baitul Mal Aceh Tengah memberikan dampak positif terhadap pemberdayaan ekonomi masyarakat, terutama melalui pemberian bantuan modal usaha yang mampu meningkatkan pendapatan dan membantu memenuhi kebutuhan ekonomi keluarga. Pengelolaan wakaf tidak hanya dimanfaatkan untuk pembangunan sarana ibadah, tetapi juga diarahkan pada sektor pendidikan, pelayanan publik, kegiatan sosial, investasi, dan usaha produktif. Meskipun demikian, pengelolaan wakaf masih menghadapi berbagai kendala, seperti dualisme kewenangan kelembagaan, belum optimalnya pendataan dan inventarisasi aset wakaf, serta perlunya penguatan tata kelola dan koordinasi antarlembaga. Mekanisme pengelolaan wakaf dilakukan melalui tahapan audiensi dan koordinasi, pemanfaatan aset wakaf sesuai prinsip kemaslahatan, serta evaluasi pemanfaatan aset oleh penerima manfaat menyimpulkan bahwa implementasi model wakaf di Baitul Mal Aceh Tengah telah berkontribusi terhadap peningkatan kesejahteraan ekonomi masyarakat, namun efektivitasnya masih perlu ditingkatkan melalui penguatan tata kelola, optimalisasi pemanfaatan aset wakaf produktif, serta peningkatan sinergi antara Baitul Mal, pemerintah, dan pemangku kepentingan lainnya agar manfaat wakaf dapat dirasakan secara lebih luas dan berkelanjutan.

Kata Kunci: Implementasi , Wakaf Produktif, Pemberdayaan Ekonomi.

ABSTRACT

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Judul Skripsi : *Implementation of the Waqf Model in Community Economic Empowerment: A Case Study at Baitul Mal Central Aceh*

This study aims to analyze the implementation of the waqf model in community economic empowerment at the Baitul Mal of Central Aceh. The research focuses on the impact of waqf management on improving community economic welfare, the aspects managed in waqf development, and the waqf management mechanisms implemented by the Baitul Mal of Central Aceh. This study employed a qualitative method. Data were collected through observation, in-depth interviews, and documentation, and were analyzed using data reduction, data presentation, and conclusion drawing technique. The results indicate that the implementation of the waqf model at the Baitul Mal of Central Aceh has made a positive contribution to community economic empowerment, particularly through the provision of business capital assistance, which has increased beneficiaries' income and helped meet their household economic needs. Waqf management is not only utilized for the development of religious facilities but has also been directed toward education, public services, social programs, investment, and productive business activities. Nevertheless, waqf management continues to face several challenges, including overlapping institutional authority, suboptimal asset registration and inventory systems, and the need to strengthen governance and inter-institutional coordination. The waqf management mechanism is implemented through stages of consultation and coordination, the productive utilization of waqf assets based on the principle of public benefit (maslahah), and periodic evaluation of asset utilization by beneficiaries. This study concludes that the implementation of the waqf model at the Baitul Mal of Central Aceh has contributed to improving community economic welfare. However, its effectiveness can be further enhanced through stronger governance, the optimization of productive waqf asset management, and increased collaboration among the Baitul Mal, the government, and other stakeholders to ensure that the benefits of waqf are distributed more broadly and sustainably.

Keywords: Implementation, Productive Waqf, Community Economic.