

# Kontribusi Pendayagunaan Zakat Produktif terhadap Eliminasi Kemiskinan Mustahik (Studi Kasus Koperasi Syariah Majelis Taklim Khoirunnisa Klaten) = Contribution of Productive Zakat Utilization on Mustahik Poverty Allevation (A Case Study of Koperasi Syariah Majelis Taklim Khoirunnisa Klaten)

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## Abstrak

Permasalahan kemiskinan yang terjadi pada Provinsi Jawa Tengah termasuk memprihatinkan menurut perbandingan persentase kemiskinan antarprovinsi maupun penerapan standar pengukuran kemiskinan. Pemerintah Provinsi Jawa Tengah (Pemprov Jateng) mempunyai suatu program pemberdayaan masyarakat miskin berbasis pendayagunaan zakat produktif yang dikelola oleh Badan Amil Zakat Nasional Provinsi Jawa Tengah (BAZNAS Jateng). Penelitian ini bertujuan untuk menganalisis kontribusi pendayagunaan zakat produktif terhadap eliminasi kemiskinan mustahik dengan studi kasus pada Koperasi Syariah Majelis Taklim Khoirunnisa Klaten. Penelitian ini dilaksanakan dengan pendekatan kuantitatif. Sumber data yang digunakan meliputi sumber primer dan sumber sekunder. Teknik pengumpulan data yang digunakan berupa wawancara, kuesioner, dan studi dokumentasi. Teknik analisis data yang digunakan terdiri atas Analisis Indikator Kemiskinan, Analisis Kemiskinan Islami CIBEST, Uji Statistika Instrumen Penelitian, dan Estimasi Average Time Taken to Exit Poverty. Hasil penelitian menunjukkan zakat produktif mampu memberi kontribusi positif dan signifikan terhadap eliminasi kemiskinan material dan spiritual mustahik. Pemberian bantuan zakat produktif dapat mendukung upaya transformasi mustahik menjadi muzakki sebagai ekspektasi realisasi pengentasan kemiskinan yang berkelanjutan.

.....The poverty problem that has occurred in Central Java Province is of concern based on the comparison of interprovincial poverty percentages and the implementation of poverty measurement standards. The Central Java Provincial Government has a poor community empowerment program based on the productive zakat utilization which is managed by Badan Amil Zakat Nasional Central Java Province. This research aims to analyze the contribution of productive zakat utilization on mustahik poverty allevation with a case study of Koperasi Syariah Majelis Taklim Khoirunnisa Klaten. This research was carried out using a quantitative approach. Data sources which be used consist of primary sources and secondary sources. Data collection techniques which be used consist of interviews, questionnaires, and documentation studies. Data analysis techniques which be used consist of Poverty Indicator Analysis, CIBEST Islamic Poverty Analysis, Statistical Test of Research Instruments, and Average Time Taken to Exit Poverty Estimation. Research result shows that productive zakat is able to make the positive and significant contribution on mustahik material and spiritual poverty allevation. The decision which be taken is that the productive zakat utilization program by BAZNAS Central Java Province can be continued based on previous realization. Providing of productive zakat fund can support efforts of transformation from mustahik to muzakki as an expectation of realizing sustainable poverty allevation.