

ABSTRAK

Berdasarkan uraian latar belakang penelitian, salah satu permasalahan yang dihadapi Negara berkembang yaitu membangun pertumbuhan ekonomi salah satunya pengentasan kemiskinan. Sehingga adanya Badan Amil Zakat ini, diharapkan menjadi solusi dalam upaya pemerataan program bantuan modal yang diberikan kepada mustahik sebagai modal usaha untuk dikembangkan. Maka Tujuan dari peneliti melakukan penelitian ini adalah untuk mengetahui bagaimana pemberdayaan mustahiq melalui bantuan modal usaha terhadap pengembangan usaha kecil, serta pendapatan ekonomi mustahiq setelah adanya program bantuan modal usaha.

Jenis penelitian ini adalah penelitian lapangan (*field Research*) yaitu jenis penelitian kualitatif. Sumber data dalam penelitian menggunakan data primer dan data sekunder. Sumber data primer didapatkan melalui wawancara dengan beberapa individu sebagai subjek penelitian yaitu dengan kepala kantor dan para staff BAZNAS Kabupaten Muara Enim dan para mustahik yang menerima bantuan modal usaha dan tokoh masyarakat. Sumber data sekunder diperoleh dari buku-buku, jurnal, arsip, internet yang berkaitan dengan pemberdayaan mustahiq melalui bantuan modal usaha. Dalam penelitian ini untuk memperoleh data peneliti menggunakan metode data lapangan yaitu, menggunakan teknik observasi, wawancara dan dokumentasi.

Hasil dari penelitian ini menunjukkan bahwa pemberdayaan mustahiq melalui bantuan modal usaha yang dilakukan oleh BAZNAS Kabupaten Muara Enim ini dinilai berpotensi dalam membantu peningkatan usaha kecil mustahiq, dengan adanya bantuan modal ini bisa membantu mustahiq mengembangkan usahanya sehingga ekonomi usaha mustahik semakin maju dan berkembang.

Kata Kunci : pemberdayaan, modal usaha, perkembangan ekonomi mustahik

ABSTRAK

Based on the description of the research background, one of the problems facing developing countries is building economic growth, one of which is poverty alleviation. So it is hoped that the existence of the Amil Zakat Agency will be a solution in efforts to equalize the capital assistance program given to mustahik as business capital for development. So the aim of the researcher in conducting this research is to find out how the empowerment of mustahiq through business capital assistance has contributed to the development of small businesses, as well as the economic income of mustahiq after the existence of the business capital assistance program.

research aims to determine the empowerment of mustahiq through business capital assistance for small business development at BAZNAS Muara Enim Regency, and the economic income of mustahiq after the business capital assistance program at BAZNAS Muara Enim Regency. So that Zakat intended for mustahiq can be used as business capital to be developed by mustahiq. This research aims to determine the empowerment of mustahiq through business capital assistance for small business development at BAZNAS Muara Enim Regency, and the economic income of mustahiq after the business capital assistance program at BAZNAS Muara Enim Regency. So that Zakat intended for mustahiq can be used as business capital to be developed by mustahiq.

This type of research is field research, namely a type of qualitative research. Data sources in research use primary data and secondary data. Primary data sources were obtained through interviews with several individuals as research subjects, namely the head of the Muara Enim Regency BAZNAS office and staff and mustahik who received business capital assistance and community leaders. Secondary data sources were obtained from books, journals, archives, the internet relating to mustahiq empowerment through business capital assistance. In this research, to obtain data, researchers used field data methods, namely, using observation, interview and documentation techniques.

The results of this research show that empowering mustahiq through business capital assistance carried out by BAZNAS Muara Enim Regency is considered to have great potential in helping to improve mustahiq small businesses.

Keywords :empowerment, business capital, mustahik economic development