

## RINGKASAN

Penelitian ini dilakukan dengan metode kualitatif dengan pendekatan studi kasus. Penelitian ini dilakukan di Lazismu Banyumas sebagai salah satu lembaga zakat di Banyumas yang memiliki penyaluran zakat dengan skema produktif. Penelitian ini bertujuan mengetahui dan menganalisis bagaimana pengelolaan zakat produktif dan dampaknya bagi mustahik penerima zakat produktif serta mengetahui dan menganalisis kinerja keuangan di Lazismu Banyumas berdasarkan *Zakat Core Principle*. Penelitian ini berjudul; “Analisis Pengelolaan dan Pelaporan Zakat Produktif dalam Pengentasan Kemiskinan (Studi Kasus Lazismu Banyumas)”.

Pada hasil penelitian ini menunjukkan Lazismu Banyumas telah melaksanakan ketentuan ZCP yaitu penerima zakat ada 7 asnaf, pengelolaan dan pencatatan keuangan sudah dilakukan dengan baik, skema penyaluran konsumtif dan produktif, proporsi pembagian zakat ditentukan oleh Lazismu Banyumas, efektivitas penyaluran zakat “sangat efektif”, memiliki indikator manfaat, skala prioritas asnaf adalah fakir miskin, mengutamakan asas kewilayahan, kriteria penerima zakat produktif adalah asnaf fakir miskin dan *fii sabilillah* serta usaha yang mulai melemah, tujuan penyaluran zakat produktif untuk mengagkat derajat mustahik, adanya mitigasi misalokassi zakat, terlaksananya pemantauan dan evaluasi, adanya pembinaan SDM, memiliki had al-kifayah, dan rekeninng menampung dana ZISKA. Masih ada yang belum yaitu porsi penyaluran kepada amil 14,45% masih besar dari ketentuan yaitu 12,5%, batas penyaluran zakat setelah terhimpun tidak dihitung secara khusus sehingga tidak dapat dikategorikan. Pengelolaan zakat produktif memiliki prosedur dalam penyaluran. Zakat produktif memiliki dampak bagi mustahik dengan meningkatnya produktifitas dan pendapatan mustahik. Pada sisi spiritual mustahik menjalankan ibadah wajib dan lingkungan keluarga dan masyarakat mendukung adanya kegiatan ibadah. Dalam perhitungan CIBEST 2 mustahik masuk dalam kategori sejahtera dan 1 mustahik masuk dalam kategori miskin material karena memiliki penghasilan di bawah angka garis kemiskinan. Laporan keuangan telah sesuai dengan PSAK 109 dan telah diaudit dengan opini wajar tanpa pengecualian. Lazismu Banyumas memiliki *software* dalam pencatatan keuangan yang bernama SIMZISKA.

Kata Kunci: zakat produktif, *zakat core principle*.

## SUMMARY

This research was conducted by using the qualitative method with a case study approach. This study was carried out in Lazismu Banyumas as one of the zakat institutions in Banyumas that has zakat distribution with a productive scheme. This research aims to determine and analyze how the management of productive zakat and its impact on the mustahik as the productive zakat recipient also knowing and identifying the financial performance in Lazismu Banyumas based on Zakat Core Principle. This study entitled “Analysis of Productive Zakat Management and Reporting in Poverty Alleviation (Case Study of Lazismu Banyumas)”.

The result of this research indicates that Lazismu Banyumas has implemented the ZCP provisions, such as there are 7 asnaf as the zakat recipient, the financial management and records have been carried out well, the consumptive and productive distribution schemes, the proportion of zakat distribution is determined by Lazismu Banyumas, the effectiveness of zakat distribution is "very effective", has indicators of benefits, the priority scale of asnaf is for the poor, prioritizing regional principles, the criteria of productive zakat recipients are the poor asnaf and fii sabilillah also businesses which are getting weaker, the purpose of distributing productive zakat is increasing the degree of mustahik, there is the mitigation of zakat misallocation, monitoring and evaluation are implemented, there is human resource development, having had al-kifayah, and accounts to accommodate ZISKA funds. There are still several things that are not in accordance with the requirement, namely the portion of the distribution to amil is 14.45% which is still larger than the provision, that is 12.5%, the limit of zakat distribution after collected is not calculated specifically then it could not be categorized. The management of productive zakat has distribution procedures. Productive zakat has an impact on mustahik by improving their productivity and income. On the spiritual side, mustahik carry out compulsory worship also the family and community environment support the existence of those worship activities. In the CIBEST calculation, 2 mustahik are in the prosperous category and 1 mustahik is categorized as material poor because they have an income below the poverty line. The financial statements are in accordance with PSAK 109 and have been audited with an unqualified opinion. Lazismu Banyumas has software for financial recording called SIMZISKA.

Keywords: Productive zakat, zakat core principle.