

ABSTRAK

ISTIQAMAH, NPM : 2022354, JUDUL “EFEKTIVITAS PROGRAM HULU SUNGAI UTARA MAKMUR PADA BADAN AMIL ZAKAT NASIONAL (BAZNAS) DI KECAMATAN AMUNTAI TENGAH KABUPATEN HULU SUNGAI UTARA”, di bawah bimbingan **Bapak Arif Budiman, S.Sos., M.AP** sebagai dosen pembimbing I dan **Ibu Latifah, S.Sos., M.AP** sebagai dosen pembimbing II.

Program Hulu Sungai Utara Makmur merupakan program pemberdayaan ekonomi berbasis zakat produktif yang diselenggarakan oleh (BAZNAS) Kabupaten Hulu Sungai Utara guna meningkatkan kemandirian usaha mustahik. Namun, pelaksanaannya masih menghadapi beberapa kendala. Fenomena masalah yang terjadi pada pelaksanaan Program Hulu Sungai Utara Makmur pada Badan Amil Zakat Nasional (BAZNAS) di Kecamatan Amuntai Tengah Kabupaten Hulu Sungai Utara yaitu tidak adanya pendampingan usaha yang berkelanjutan, perkembangan usaha penerima manfaat yang belum merata, serta masih terdapat penerima yang belum merasa puas terhadap program. Penelitian ini bertujuan menganalisis efektivitas Program Hulu Sungai Utara Makmur di Kecamatan Amuntai Tengah serta mengidentifikasi faktor-faktor yang memengaruhi pelaksanaannya.

Penelitian ini menggunakan kualitatif dengan tipe deskriptif kualitatif dengan teknik pengumpulan data melalui wawancara, observasi, dan dokumentasi. Sumber data melalui penarikan sampel secara *purposive sampling* berjumlah 13 orang. Teknik pengumpulan data melalui reduksi data, penyajian data, dan penarikan kesimpulan dengan uji keabsahan menggunakan triangulasi.

Hasil penelitian menunjukkan bahwa efektivitas program Hulu Sungai Utara Makmur pada Badan Amil Zakat Nasional (BAZNAS) di Kecamatan Amuntai Tengah Kabupaten Hulu Sungai Utara tergolong cukup efektif. Pertama, pada aspek keberhasilan program indikator pengetahuan dan penerapan cukup efektif karena mustahik memahami bantuan ini sebagai modal usaha dan telah memanfaatkannya sesuai program. Kedua, pada aspek keberhasilan sasaran indikator ketepatan sasaran tergolong efektif, indikator peningkatan kurang efektif karena pendapatan masih belum stabil sehingga sulit untuk mengembangkan usaha. Ketiga, pada aspek kepuasan program indikator kepuasan cukup efektif karena mustahik merasa puas dan terbantu, indikator kualitas program cukup efektif karena masih tidak adanya pendampingan. Keempat, aspek tingkat input dan output indikator sarana dan prasarana kurang efektif karena masih terbatasnya kendaraan operasional dan pendanaan, indikator pertanggungjawaban cukup efektif karena adanya bukti penggunaan bantuan. Kelima, aspek tujuan menyeluruh indikator kemandirian mustahik masih kurang efektif, namun keberlanjutan usaha tergolong cukup efektif karena penerima bantuan masih menjalankan usahanya. Faktor pendukung meliputi ketepatan proses verifikasi dan seleksi penerima manfaat, pemanfaatan bantuan sesuai tujuan program, komitmen mustahik dalam mempertahankan usaha. Faktor Penghambat meliputi keterbatasan kemampuan pengelolaan dan pengembangan usaha, keterbatasan tenaga pendamping program, dan keterbatasan sumber daya operasional dan pendanaan.

Saran yang diberikan untuk BAZNAS yaitu meningkatkan pengawasan dan evaluasi terhadap program agar berjalan lebih efektif, serta mensosialisasikan kepada masyarakat yang belum tahu apa itu BAZNAS dan program apa saja yang ada, dan meningkatkan pendampingan dan pengawasan secara langsung ketempat usaha serta memotivasi para penerima bantuan.

ABSTRACT

ISTIQAMAH, NPM : 2022354, TITLE : “The Effectiveness of the Hulu Sungai Utara Makmur Program Implemented by the National Zakat Agency (BAZNAS) in Central Amuntai District, Hulu Sungai Utara Regency,” under the supervision of Mr. **Arif Budiman, S.Sos., M.AP (Supervisor I)** and Ms. **Latifah, S.Sos., M.AP (Supervisor II)**.

The Hulu Sungai Utara Makmur Program is a productive zakat-based economic empowerment initiative organized by the Hulu Sungai Utara Regency BAZNAS (National Zakat Agency) to enhance the business self-reliance of mustahik (zakat beneficiaries). However, its implementation still faces several challenges. Issues identified in the program's execution within the Amuntai Tengah District include a lack of sustainable business mentoring, uneven business growth among beneficiaries, and lingering dissatisfaction among some participants. This study aims to analyze the effectiveness of the Hulu Sungai Utara Makmur Program in Amuntai Tengah District and identify the factors influencing its implementation.

This study employs a qualitative approach specifically a descriptive-qualitative design with data collected through interviews, observation, and documentation. Data sources were selected using purposive sampling, involving 13 participants. The collected data were analyzed through data reduction, data presentation, and conclusion drawing, with validity verified via triangulation.

Research findings indicate that the effectiveness of the Hulu Sungai Utara Makmur program administered by the National Zakat Agency (BAZNAS) in the Central Amuntai District of Hulu Sungai Utara Regency is classified as moderately effective. First, regarding program success, the indicators for knowledge and application are moderately effective, as beneficiaries understand the aid as business capital and have utilized it in accordance with the program's design. Second, regarding target success, the indicator for targeting accuracy is effective, whereas the indicator for income improvement is less effective, as incomes remain unstable, making business expansion difficult. Third, regarding program satisfaction, the satisfaction indicator is moderately effective as beneficiaries feel satisfied and assisted but the program quality indicator is moderately effective due to the absence of mentoring. Fourth, regarding input and output levels, the facilities and infrastructure indicator is less effective due to limited operational vehicles and funding, while the accountability indicator is moderately effective, evidenced by proof of aid utilization. Fifth, regarding overall objectives, the indicator for beneficiary self-reliance remains less effective however, business sustainability is rated as moderately effective, as recipients continue to operate their businesses. Supporting factors include the accuracy of the beneficiary verification and selection process, the utilization of aid in line with program goals, and the beneficiaries commitment to sustaining their businesses. Inhibiting factors include limited business management and development capabilities, a shortage of program mentors, and limited operational resources and funding.

The recommendations for BAZNAS are to enhance program monitoring and evaluation to ensure greater effectiveness; to raise public awareness among those unfamiliar with BAZNAS and its programs and to increase direct support and supervision at business locations while motivating aid recipients.