

THE EFFECTIVENESS OF PRODUCTIVE ZAKAT DISTRIBUTION IN LAPAK BERKAH PROGRAM AT IZI JATIM (INISIATIF ZAKAT INDONESIA)

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ABSTRACT

Indonesia is one of the countries that has high potential economic characteristics and is good at developing the economy, progress in the economic sector in Indonesia is measured by five main indicators, namely poverty, unemployment, inequality, inflation and economic growth. One of the indicators experienced by Indonesia is poverty. To overcome poverty, the productive zakat instrument is here as the basis for productive funds to support the economic development of the people through the distribution of zakat in the form of capital. Zakat is one of the suggestions to create equality, justice and prosperity in society and thus can improve people's living standards. One of them is the lapak blessing program at the IZI Jatim institution which aims to improve the economy as well as the welfare of the community. Therefore, the formulation of the problem in this study is whether the distribution of productive zakat in the East Java IZI Blessing program in 2019-2020 has been effective. The purpose of this study was to determine the effectiveness of the distribution of productive zakat in the East Java IZI Blessing Program. In this study using quantitative research methods using descriptive statistical tests in data processing. Where the research data obtained from the results of the distribution of questionnaires and interviews as a supporter. The results of this study indicate that the distribution of productive zakat in the Blessing Program carried out by IZI East Java has been effective as seen from the effectiveness theory indicators, namely targeting accuracy, program socialization, program objectives and program monitoring/monitoring using SPSS 25 for windows and using ratio calculations. The ACR for the 2019-2020 research period showed effectiveness with the acquisition of descriptive statistics (frequencies) of 95.58% for the theory of effectiveness and the acquisition of an ACR ratio of 92%.

Keywords: Effectiveness, Mustahik, Distribution, ACR Ratio, Productive Zakat