

Pengaruh kualitas pendampingan pendayagunaan zakat produktif masyarakat mandiri dhuafa terhadap kesejahteraan ibu rumah tangga mustahik melalui sikap keyakinan kemampuan dan perilaku menabung = The effects of productive zakat program for the prosperity of poor housewives through attitude conviction of ability and behaviour of saving / Rizky Andriati

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Abstrak

**ABSTRAK**

Tesis ini membahas pengaruh kualitas pendampingan program pendayagunaan zakat produktif Masyarakat Mandiri Dompot Dhuafa terhadap sikap menabung, keyakinan kemampuan menabung, perilaku menabung dan kesejahteraan ibu rumah tangga mustahik. Penelitian ini bersifat kuantitatif dengan menggunakan metode Structural Equation Modelling. Responden penelitian ini adalah 115 ibu rumah tangga mustahik di empat lokasi yaitu Parung, Bogor, Jawa Barat; Cipinang, Jakarta Timur; Tanjung Pasisir, Tangerang, Banten; dan Bantar Gebang, Bekasi yang disurvei pada 4-28 November 2013. Hasil penelitian ini menemukan bahwa kualitas pendampingan berpengaruh signifikan terhadap sikap dan perilaku menabung. Perilaku menabung juga berpengaruh signifikan terhadap kesejahteraan. Namun kualitas pendampingan tidak berpengaruh signifikan terhadap kesejahteraan mustahik. Hasil penelitian ini menyarankan Masyarakat Mandiri Dompot Dhuafa mendorong perilaku menabung dengan menetapkan target jumlah tabungan agar mustahik lebih termotivasi menabung untuk mencapai kesejahteraan mereka.

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**ABSTRACT**

The research will see the effects of productive zakat program to the saving attitude, the conviction of saving ability, the saving behaviour and the prosperity of poor housewives which become partnaire of Masyarakat Mandiri Dompot Dhuafa. This is a quantitative research using Structural Equation Modelling. The respondents of the research are 115 poor housewives in four locations, which are Parung, Bogor, West Java; Cipinang, East Jakarta; Tanjung Pasisir, Tangerang, Banten; and Bantar Gebang, Bekasi, West Java which were surveyed on 4-28 November 2013. The result showed that the assistance in zakat productive program of Masyarakat Mandiri has the effect significantly of the saving attitude and behaviour. Saving behaviour also effects significantly the prosperity of poor housewives. However the assistance does not give the direct effect significantly to the prosperity of the poor housewives. The research advised that Masyarakat Mandiri Dompot Dhuafa encouraged saving behaviour by targeting the amount of saving in order to make the the poor housewives have more motivation to save for their prosperity.