

ABSTRAK

Skripsi dengan judul "Kontribusi BAZNAS Dalam Meningkatkan Kualitas Hidup Penyandang Disabilitas Melalui Program Bantuan Modal Usaha (Studi Kasus Pada BAZNAS Kabupaten Tulungagung)" ini ditulis oleh Novia Hidayatul Nurrisma, NIM. 1860404223037, Program Studi Manajemen Zakat dan Wakaf, Fakultas Ekonomi dan Bisnis Islam, dengan pembimbing Ahmad Budiman, M.S.I.

Kata Kunci: Kontribusi BAZNAS, Kualitas Hidup, Penyandang Disabilitas, Bantuan Modal Usaha, Pemberdayaan Ekonomi.

Penelitian ini dilatarbelakangi oleh terbatasnya akses penyandang disabilitas di Kabupaten Tulungagung terhadap lapangan kerja formal dan sumber pembiayaan usaha, yang meningkatkan kerentanan mereka terhadap kemiskinan. BAZNAS Kabupaten Tulungagung memberikan bantuan modal usaha kepada 12 penyandang disabilitas sebesar Rp1.500.000 per orang, namun belum ada kajian mendalam yang mengevaluasi dampak program tersebut secara holistik.

Tujuan penelitian ini adalah untuk: (1) Menjelaskan kontribusi program terhadap peningkatan kualitas hidup penyandang disabilitas; (2) Menjelaskan dampaknya terhadap rasa percaya diri dan keterlibatan sosial; dan (3) Mengidentifikasi faktor-faktor yang mempengaruhi efektivitas program.

Penelitian ini menggunakan pendekatan kualitatif deskriptif. Data primer diperoleh melalui wawancara mendalam dengan pengurus BAZNAS dan penerima bantuan dari Persatuan Disabilitas Mandiri Tulungagung. Data sekunder bersumber dari buku, jurnal, dan dokumentasi. Pengumpulan data dilakukan melalui observasi partisipatif, wawancara, dan dokumentasi, dengan analisis data melalui kondensasi, pemaparan, dan penarikan kesimpulan. Keabsahan data dicek melalui perpanjangan kehadiran, observasi mendalam, triangulasi, dan diskusi sejawat.

Hasil penelitian menunjukkan: (1) Program bantuan modal usaha berkontribusi pada peningkatan kualitas hidup melalui pengembangan usaha, dukungan kapasitas fisik, perbaikan lingkungan hidup, dan peningkatan kesadaran spiritual; (2) Program berdampak signifikan pada aspek psikososial, meliputi kesejahteraan psikologis dan penguatan hubungan sosial; (3) Efektivitas program ditentukan oleh kesiapan internal penerima dan mekanisme eksternal yang sistematis

ABSTRACT

The thesis entitled "BAZNAS' Contribution in Improving the Quality of Life of Persons with Disabilities through the Business Capital Assistance Program (Case Study On BAZNAS Tulungagung Regency)" was written by Novia Hidayatul Nurrisma, NIM. 1860404223037, Zakat and Waqf Management Study Program, Faculty of Islamic Economics and Business, with the supervisor Ahmad Budiman, M.S.I.

Keywords: BAZNAS Contribution, Quality of Life, Persons with Disabilities, Business Capital Assistance, Economic Empowerment.

This research is motivated by the limited access of persons with disabilities in Tulungagung Regency to formal employment and business financing sources, which increases their vulnerability to poverty. BAZNAS Tulungagung Regency provided business capital assistance to 12 people with disabilities in the amount of Rp1,500,000 per person, but there has been no in-depth study that evaluates the impact of the program holistically.

The objectives of this research are to: (1) Explain the contribution of the program to improving the quality of life of persons with disabilities; (2) Explain its impact on self-confidence and social engagement; and (3) Identify the factors that affect the effectiveness of the program.

This study uses a descriptive qualitative approach. Primary data was obtained through in-depth interviews with BAZNAS administrators and recipients of assistance from the Tulungagung Independent Disability Association. Secondary data is sourced from books, journals, and documentation. Data collection was carried out through participatory observation, interviews, and documentation, with data analysis through condensation, presentation, and conclusion drawn. The validity of the data was checked through extended attendance, in-depth observation, triangulation, and peer discussion.

The results of the study show: (1) The business capital assistance program contributes to improving the quality of life through business development, physical capacity support, environmental improvement, and spiritual awareness; (2) The program has a significant impact on the psychosocial aspect, including psychological well-being and strengthening social relationships; (3) The effectiveness of the program is determined by the internal readiness of the recipient and the systematic external mechanisms.