

ABSTRAK

Efektivitas Program Bunda Mart Terhadap Ketahanan Ekonomi Keluarga Bunda Yatim:

Pendekatan *Disbursement Collection Ratio* (DCR)

Ketahanan dan kesejahteraan keluarga harus saling berkaitan. Keadaan sejahtera dalam keluarga memiliki potensi besar untuk meningkatkan ketahanan keluarga. Kesejahteraan keluarga dapat dinilai melalui ketahanan ekonomi keluarga, yang mencakup pemenuhan kebutuhan fisik seperti sandang, pangan, perumahan, pendidikan, dan kesehatan. Upaya untuk mencapai ketahanan ekonomi keluarga dapat dilakukan melalui berbagai cara, termasuk melibatkan keluarga dalam salah satu program pemberdayaan ekonomi di Lembaga Amil Zakat Nurul Haryat Gresik yaitu program Bunda Mart yang memberikan bantuan berupa modal usaha untuk bunda yatim. Penelitian ini bertujuan untuk menganalisis efektivitas program Bunda Mart terhadap ketahanan ekonomi keluarga bunda yatim menggunakan pendekatan *Disbursement Collection Ratio* (DCR).

Penelitian ini merupakan penelitian kualitatif deskriptif. Metode pengumpulan data dilakukan dengan mengadakan observasi, wawancara dan dokumentasi. Untuk teknik analisis data penelitian ini menggunakan model Miles dan Huberman serta dengan menggunakan pendekatan *Disbursement Collection Ratio* (DCR). Adapun hasil dari penelitian ini berdasarkan perhitungan *Disbursement Collection Ratio* (DCR) dengan rata-rata DCR sebesar 36% selama periode 2018-2021, program ini dikategorikan kurang efektif. Ini menunjukkan bahwa program belum berhasil meningkatkan ketahanan ekonomi keluarga bunda yatim dan tidak memenuhi indikator yang ditetapkan. Program Bunda Mart dapat dianggap efektif jika hasilnya sesuai dengan tujuan yang diharapkan.

Kata Kunci: Efektivitas, Ketahanan Ekonomi Keluarga, *Disbursement Collection Ratio* (DCR).

ABSTRACT

Effectiveness Of The Bunda Mart Program On The Economic Resilience Of Mother Orphan

Families: An Disbursement Collection Ratio (DCR)

Resilience and family welfare must be interrelated. Prosperity in the family has great potential to increase family resilience. Family welfare can be measured through the family's economic resilience, which includes meeting physical needs such as clothing, food, housing, education and health. Efforts to achieve family economic resilience can be done in various ways, including involving families in one of the economic empowerment programs at the Amil Zakat Nurul Haryat Gresik Institute, namely the Bunda Mart program which provides assistance in the form of business capital for orphaned mothers. This research aims to determine the effectiveness of the Bunda Mart program on the economic resilience of orphan families using the Disbursement Collection Ratio (DCR) approach.

This study is a descriptive qualitative research. Data collection methods include observation, interviews, and documentation. For data analysis, the study uses the Miles and Huberman model along with the Disbursement Collection Ratio (DCR) approach. The results of this study, based on the Disbursement Collection Ratio (DCR) calculations, show that with an average DCR of 36% over the period from 2018 to 2021, the program is categorized as less effective. This indicates that the program has not successfully improved the economic resilience of the Bunda Yatim families and does not meet the established indicators. The Bunda Mart program can be considered effective if its results align with the expected objectives.

Keywords: *Effectiveness, Family Economic Resilience, Disbursement Collection Ratio (DCR).*