ABSTRACT

Ilmi Lasni Sundawa 2020, Implementation Of The Misykat Program In The Al-Hidayah Misykat Assembly, Mekarjaya Village, Padakembang District, Tasikmalaya Regency.Sharia Economic Study Program, Faculty of Islamic Studies, Siliwangi University, Tasikmalaya.

The Misykat Program (Community-Based Sharia Microfinance) is a productibve zakat empowerment program by providing revolving fund financing to beneficiaries accompanied by mentoring and character education so that beneficiaries become empowered and independent. The formulation of the research problem is How the Misykat Program Implementation inAl-Hidayah Misykat Council, mekarjaya Village, Pdakembang District, Tasikmalay Regency. The purpose of this study was to determine the Implementation of Misykat Program in Mekarjaya Village, Padakembang District, Tasikmalaya Regency.

The method used in this research is descriptive method with a qualitative approach. By using two data sources, namely the primary data source consisting of the person in charge of the Misykat program at DT Peduli Priangan Timur, and members of the Misykat Majelis Al-Hidayah, program and socondary data consisting of the Misykat program manual, as well as documentation in the form of photos and recordings. The data collection techniques used were interviews, observation and documentation. The research instrument in this study was the researcher himself, observation guidelines and interview guides.

Based on the results of research conducted at DT Peduli Priangan Timur regarding teh problem of transfering funds in the Misykat program which should be usedfor productive purposes, in practice it is used for consumtive purposes, this is allowed by the institution because it is in accordance with the procedures and mission of the Misykat program itself, namely improving the welfare of mustahik through financial services, education, training, mentoring, and sustainable coaching.

The implementation of the Misykat program at the Al-Hidayah Misykat Council in practice has carried out stages in community economic empowermnet which include the perparation stage by conducting area mapping, area assessment adn regional deepening, implementation stages by conducting socialization, Feasibiliy Test (UK), Compulsory Assembly Training (LWM), weekly mentoring and memebr training, and evaluation phases by conducting evaluation, preparations, sampling evaluation, and conductnig structured visits to beneficiaries.

Keyword : Misykat Program, DT Peduli