

ABSTRACT

Poverty is one of the problems that impede the welfare. In general, poverty is defined as a real deficiency in terms of welfare. Islam has an instrument that specializes in alleviating poverty and achieving social welfare, namely zakat. Zakat can be managed not only in certain social activities, but can also be used for economic activities of the people, such as in poverty alleviation programs and unemployment by providing productive zakat as business capital.

This study aims to determine the benefits of productive zakat in improving the welfare of mustahik in Semarang City. This research is a quantitative descriptive study. The analysis used was a paired t-test to measure the productive capital expenditures of zakat on income, expenditure and spirituality variables on a sample of 30 people.

The results of the study showed that business capital of productive zakat that run with entrepreneurship and spiritual guidance had a positive impact on mustahik's welfare. Mustahik's income, expenditure and spirituality increases.

Keywords : Zakat, Mustahik Welfare, Capital Aid, Business Capital, Revolving Capital, Productive Zakat, Income, Expenditures, Spirituality, Ashnaf Zakat.