ABSTRACT

Poverty is an economic problem we have yet to solve. There is a sustainable escalation in the number of Semarang poor citizen in recent years. Zakat, as moslem obligation once a person achieve nisab, has a promising potential to be one of the instrument in dealing poverty with its distribution method to empower productive economy. Number of moslem citizen in semarang has been increasing each year. Institution specialized in managing zakat is founded with the purpose to administere zakat fund, infak, sedekah so it will ensure the effectivity of zakat fund channeling. The aim of this study is to discover the source, the usage as well as the distributing mechanism of productive zakat managed by Badan Amil Zakat Kota Semarang. It is also being the goal of this study to analyze zakat productive fund's impact upon business revenue, business profit and household expenditure of the zakat recipient's household.

In collecting data, this research used descriptive method in order to find out the source, usage and distributing mechanism of productive zakat fund governed by Badan Amil Zakat Kota Semarang and Paired T-Test to analyze impact of this fund upon mustahik's business revenue, business profit as well household expenditure. To assess the significancy of this impact, simple regression analysis method used with the assistance of SPSS 17 programme.

The result of descriptive analysis shows that BAZ Kota Semarang founded UPZ in several government isnstitutions to raise zakat fund, aside from individual zakat. Distribution of zakat fund have done by mass and routine pentasyarufan, through programmes such as Semarang Makmur, Semarang Sehat, Semarang Cerdas, Semarang Peduli and Semarang Taqwa. Bina Mitra Mandiri and Sentra Ternak are subprogramme under Semarang Makmur programme, are managing the distribution of productive zakat fund by giving cattle to be bred for. The result of paired T-test analysis shows that there is a gap in household expenditure, total bussiness revenue, total bussiness expenditure and bussiness profit respondents have before and after receiving the capital aid. Result of regression analysis at 5% of significance level shows that variable of bussiness capital has significant positive effect toward bussiness profit after receiving the capital aid.

Keyword: poverty, badan amil zakat, zakat distribution method, productive zakat.