

ABSTRACT

Fitrotul Qowim, Kholida. 2012. *Empowerment Mustahiq at Lembaga Amil Zakat Infaq dan Shadaqah Baitul Ummah Kota Malang*. Thesis. Al ahwal Al Syakhsiyyah Department. Syariah Faculty. The State Islamic University of Malang Maulana Malik Ibrahim. Supervisor: H.Isroqunnajah, M.Ag.

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Zakat is given to mustahiq will act as a supporter of their economic improvement if consume productive activities. Productive utilization of Zakat actually have the concept of careful planning and implementation of such review the causes of poverty, absence of working capital, and lack of employment, the existence of such problems it is necessary to develop a plan that can be productive charity. Development of productive charity by charity maketh a venture capital fund, for recipients of economic empowerment, and so the poor can be run or fund life consistently. With the poor alms fund will earn a steady income, increase business, develop business and they can set aside income to save. Zakat funds for productive activities would be optimal if implemented Amil Zakat institution as LAGZIS as a trusted organization for the allocation, utilization, and distribution of zakat funds, they do not give away alms, but they assist, provide guidance and training for zakat funds are actually used as working capital so that the recipient charity is to earn a decent and independent.

This study aims to determine the extent to which empowerment program mustahiq through a charity program productive. How can that held by the LAGZIS Baitul Ummah with the program, and the impact of the program for mustahiq.

This study uses naturally sourced paradigm dri phenomenological view using a qualitative approach and case study. While the data collected in the form of primary data and secondary data was done by using observation, interviews and documentation datatersebut then edited, checked, and carefully arranged set was then analyzed by qualitative descriptive.

The results showed that all mustahiq feel lucky with the program, so that they can emmpunyai new jobs, new businesses continue its operations or the business has grown begi. However, some of them, there are those who have not succeeded with the method taught if LAGZIS Baitul Ummah, some of them less able to manage the funds provided, so that it can be said its not smooth. Some are also less active following the programs implemented by LAGZIS Baitul Ummah. So it is still necessary supervision, coaching and mentoring the better.