

Model Poverty Alleviation Through Qardhul Hasan

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Abstract

The growth of Street Vendors (SV) increased rapidly from year to year, causing various social polemics. On one side of the street vendors as an economic force able to mobilize the people's economy, providing employment in the informal sector in reducing unemployment and poverty, while on the other hand the existence of street vendors often disturb the environment, hygiene and beauty are not awake. According to data across Indonesia Market Traders Association (ASPPSI), the number of street vendors in Indonesia reaches 22 million people. SV can contribute significant employment, particularly the uneducated workforce; the numbers are very large in Indonesia. Therefore, vendors should be empowered and maintained its existence through better government attention to the arrangement of street vendors, as well as its management and capital that have no access of financial institutions.

The population in this study is all Street Vendors (SV) in Semarang, Central Java Indonesia about 12,000 people. The appropriate number of samples analyzed 100 respondents. Data were collected through primary and secondary data. Primary data was obtained through a questionnaire distributed to street vendors and merchants who had obtained loans Qardhul Hasan. The results showed that qardhul hasan financing for vendors to help increase the sales turnover and the welfare of street vendors.

Keywords: *Street Vendor (SV), Qardhul Hasan, Islamic Banking, Regional Board House of Zakat (BAZDA), and Capital*