

ABSTRACT

The problems of poverty still become the world problem presently. Millenium development goals (MDGs) declared the eradication of poverty by 2015. Many programs have been conducted by Indonesian government, but the number of poor in the country still 31.7 million people (BPS, 2012). Zakah is an Islamic economic instrument relevant to poverty reduction. Several researches have been conducted and recommended to manage zakah allocation productively for the poor in order that they do not remain in the same condition (Adiwijaya, 2008). It required empowerment model of micro business through Qordul Hasan's financing on BAZDA in Central Java.

This study used mixed methodology. At the first stage, the reseacher used deep interview and survey questionnaire to find the fittest model for micro business empowerment. Based on the research results, the important factors in the empowerment of micro enterprise through qardul hasan financing are as follows : Respondents expected no administration and interest costs for financing, as a source comes from zakah , infak and Sadaqah. The existence of payment periods is needed because their micro enterprises are still undeveloped. There is no collateral in qardul hasan financing. They are given a larger loan when micro-enterprises are developing. When their micro businesses are unseccessful, the loans are granted to them . Respondents also expected management skills training. Variable findings in qualitative research through in-depth interviews with respondents is as follows : Respondents (mustahik running the micro business) are given business assistance until they succeed in their businesses , because of their low knowledge and they are given the facilities to market their products. Keywords: Poverty, empowerment, performance