

## **ABSTRACT**

*The COVID-19 pandemic has had many negative impacts on society. Not only in terms of health but also in the economy. Many people are affected by layoffs and the decline in income levels has resulted in an increase in the poverty rate. One of the instruments in Islam that can be used to help reduce poverty is zakat. This study aims to determine the effect of utilizing productive zakat, which is given by BAZNAS Pekalongan Regency to reduce poverty in mustahik households during the covid 19 pandemic. This study also analyzes differences in the conditions of material and spiritual poverty of mustahik before and after receiving productive zakat assistance.*

*The data analysis method in this study uses quantitative data analysis with descriptive analysis techniques. Data analysis in this study used the CIBEST model analysis, paired t-test and analysis of poverty indicators consisting of headcount index (P0), power gap index (P1), income gap index (I), sen index (P2), and index. FGT (Foster, Greer, and Thorbecke). While the data collection methods in this study were conducted by interviewing, distributing questionnaires to mustahik and studying documentation to obtain information and reports. This study took the population as the object of research, namely as many as 34 mustahik. The data analysis process was carried out with the help of the SPSS ver program. 28.*

*Based on the results of the study, it was found that the analysis of poverty indicators showed that the use of productive zakat could reduce the value of the mustahik poverty indicator. The analysis of the CIBEST model shows that, with the utilization of productive zakat, it can minimize the material and spiritual poverty of mustahik. Meanwhile, the paired t-test analysis shows that there is a positive difference in material poverty and spiritual poverty of mustahik households, before and after receiving productive zakat assistance from BAZNAS Pekalongan Regency.*

*Keywords: Covid 19, Productive Zakat, Poverty, Mustahik, CIBEST Model.*