

ABSTRACT

This study analyzes the impact of productive zakat utilization by BAZNAS Semarang City on the level of income and welfare of the mustahik in the assistance of the Mandiri Mitra Mandiri program, in the city of Semarang. The research was conducted by looking at the changes that occurred before and after the existence of productive zakat funds. This study uses primary data through interviews and distributing questionnaires in 10 sub-districts in the city of Semarang. The respondents of this study were 35 mustahik households. The data analysis used in this study is the CIBEST model which consists of the CIBEST quadrant and the Islamic Poverty index developed by Beik and Arsyianti (2015). The results of this study are the utilization of productive zakat is able to have a positive impact in reducing poverty levels and increasing the welfare of mustahik households.

Keywords: Productive Zakat, Poverty, CIBEST Model.