

ABSTRACT

The COVID-19 pandemic has had an adverse impact on all economic activities and resulted an increase in the poverty rate. Instruments in Islam that can help the government reduce poverty is productive zakat. This study aims to determine the effect of utilizing Pemberdayaan Ekonomi program from LAZIS Jateng Semarang Branch reducing mustahik households poverty during a pandemic.

Data collection method in this study is by interviewing LAZIS Jateng Semarang Branch, distributing questionnaires to mustahik households, and documentation studies. This study use quantitative method with descriptive analysis techniques. Data analysis method use in this study is the analysis of poverty indicators, CIBEST model, Paired T-test and Wilcoxon Signed Rank test. The number of respondents in this study were 39 mustahik households.

The results of the research based on the analysis of poverty indicators show that the utilization of the Pemberdayaan Ekonomi program can reduce the value of the mustahik households poverty indicator. The results of the CIBEST model analysis show that the utilization of the Pemberdayaan Ekonomi ekonomi can reduce material poverty and absolute poverty for mustahik households. The results of the Paired T-test and Wilcoxon Signed Rank test analysis showed positive changes in material poverty and spiritual poverty mustahik households between before and after receiving the Pemberdayaan Ekonomi program from LAZIS Jateng Semarang Branch during the pandemic.

Keywords: Productive Zakat, Poverty, Mustahik, CIBEST Model.