ABSTRACT

Poverty is the main problem faced by Indonesia which must find a way out. Zakat is one of the instruments that can assist the government in alleviating poverty through productive utilization of zakat. This study aims to analyze the effect of utilizing productive zakat carried out by BAZNAS Semarang Regency in reducing mustahik poverty. In this study, an analysis of the differences in the conditions of material poverty and spiritual poverty mustahik before and after receiving productive zakat funds.

The method of data collection in this study was in the form of interviews conducted with the BAZNAS of Semarang Regency, distribution of questionnaires to each productive zakat recipient as well as documentation studies to obtain related information and reports. This study uses quantitative analysis methods through descriptive analysis techniques. The data analysis method used in this study is the analysis of poverty indicators in the form of headcount index (P0), poverty gap index (P1), income gap index (P2), cents index (P3), and FGT index (P3), CIBEST model, test Paired T-test and Wilcoxon Signed Rank test. The number of respondents in this study were 40 mustahik households. The data analysis process was carried out with the help of SPSS ver. software. 29.

The results of the research based on the analysis of poverty indicators show that the utilization of productive zakat carried out by BAZNAS Semarang Regency can reduce the value of poverty indicators in mustahik households. The results of the analysis on the CIBEST model show that there is a decrease in the absolute ruins and ruins of mustahik households. The results of the analysis of the Paired T-test and the Wilcoxon Signed Rank test also show that there are positive changes in material poverty and spiritual mustahik households between before and after receiving productive zakat funds from BAZNAS Semarang Regency through the Semarang Makmur Regency program.

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