

ABSTRACT

Poverty is an economic problem until now, BPS data shows that as of September 2020 the poverty rate reached 10.19% or 27.55 million Indonesians are poor. Indonesia is a country with a Muslim population of 231 million people. These Muslims must pay tithe, this zakat can be an effort to minimize poverty. This study aims to analyze the effect of productive zakat on reducing material poverty and spiritual poverty of mustahik.

This study uses quantitative data analysis methods with descriptive analysis techniques. The data analysis used in this research is 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 the FGT index (Foster, Greer, and Thorbecke). The population in this study consisted of 55 mustahik and the data analysis process in this study used the SPSS ver 23 programs.

The results of the study based on the analysis of poverty indicators showed that the utilization of productive zakat was able to reduce the value of the mustahik poverty indicator. The results of the CIBEST model analysis show that the utilization of productive zakat can reduce the material and spiritual poverty of mustahik. The results of the paired t-test analysis showed a positive difference in material poverty and spiritual poverty of mustahik, before and after receiving productive zakat assistance from YBM UP3 PLN Ponorogo.

Keywords: Productive Zakat, Poverty, Mustahik, CIBEST Model