ABSTRACT

The most important indicators in improving the welfare of society are development and economic growth. But the reality, many people still experience poverty and inequality problems. In an effort to overcome the many economic problems, then there is a thought that there is a productive distribution of zakat funds with the aim to help improve the welfare of society and increase productive business.

This study aims to analyze the effect of the utilization of productive zakat Dompet Peduli Umat Daarut Tauhiid Semarang in helping improve the welfare of mustahik. This study uses the CIBEST model, a different test or Paired T-Test, and an instrument test that includes validity and reliability tests, which are carried out using the SPSS program ver. 25. The number of samples in this study were 60 recipients of productive zakat funds.

The results of this study indicate a 20 percent increase in the welfare index, and there is a 20 percent decrease in the materiil poverty index. Different test results or the Paired T-Test shows that all variables experienced significant differences before and after getting productive zakat from DPU Daarut Tauhiid Semarang. This means that the existence of productive zakat funds can improve the welfare of society.

Keywords: Welfare, CIBEST Model, Productive Zakat, and Mustahik Household.