ABSTRACT

Poverty is one of the crucial problems that is faced by Indonesia. One of the instruments to decrease the number of poverty is zakat. This research aims to analyze the effect of the utilization of productive zakat, which is carried out by the BAZNAS Kabupaten Kendal in decreasing the poverty of mustahik. This research did difference analysis to see material poverty and spiritual poverty condition before and after they receive productive zakat.

The data collection method in this research was conducted by interviewing people at the BAZNAS Kabupaten Kendal, distributing questionnaires to mustahik and related documentation studies to obtain information and reports. The data analysis method in this study uses quantitative methods with descriptive analysis techniques. Analysis of the data used in this research is the CIBEST model analysis, paired t-test and poverty indicator analysis consisting of headcount index (P0), recovery gap index (P1), income gap index (I), cent index (P2), and the FGT index (Foster, Greer, and Thorbecke). This result takes the entire population as the object of research, which is several 34 mustahik. The basics The data analysis process was carried out with the help of the SPSS program ver. 25.

The results of the research based on the analysis of poverty indicators show that the use of productive zakat can decrease the value of the mustahik poverty indicator. The results of the analysis of the CIBEST model show that the use of productive zakat can decrease material poverty and spiritual poverty of mustahik. The paired t-test analysis showed a positive difference in material poverty and spiritual poverty mustahik, before and after getting productive zakat assistance from the BAZNAS Kabupaten Kendal.

Keywords: Productive Zakat, Poverty, Mustahik, CIBEST Model