

ABSTRACT

Badan Amil Zakat Nasional (BAZNAS) Kota Semarang has a work program aimed at empowering the poor people by distributing productive zakat to them who are operating Usaha Mikro Kecil Menengah (UMKM) namely Bina Mitra Mandiri in the Semarang Makmur work program, however implementation of productive zakat contribution of poverty alleviation is still limited to measure only for material aspects. This research was proposed with the aim of evaluating the effectiveness of productive zakat distribution program by BAZNAS Kota Semarang during 2019 based on CIBEST. This research was carried out with a quantitative approach. This data source was a combination of primary data and secondary data. Data collection was carried out by interview, questionnaire, and documentary study methods. The data that has been collected will be analyzed using the poverty indicator and the CIBEST analysis. The research variables are income, savings, investment, consumption expenditure, and business expenditure to represent the material poverty index as well as prayer, fasting, zakat, household environment, and government policies to represent the spiritual poverty index. The results showed that the mustahik's material and spiritual variables have improved after receiving productive zakat from BAZNAS Kota Semarang. Classification of mustahik poverty has changed for the better in the analysis of CIBEST model.

Keywords : Productive Zakat, Poverty, and CIBEST.