

## **ABSTRACT**

*This study aims to determine the extent of the effectiveness of productive zakat utilization from BAZNAS Semarang Regency. This study used quantitative methods using the population of Semarang Regency residents and a sample of 33. The type of data used is primary data with the method of collecting interview data and questionnaires. The data analysis used in this study is the CIBEST grouping method and quantitative analysis with the PairedT-test difference test with the SPSS 25 tool. The results of this study are to show that, with the utilization of ZIS, it is able to reduce the material and spiritual poverty of the congregation receiving ZIS assistance. Paired T-test results, showed that all variables experienced a positive difference, before and after receiving ZIS assistance.*

*Keywords : utilization of productive zakat, Baznas, Effectiveness*

