

ABSTRACT

Poverty is one of the main challenges faced by people in many countries, including Indonesia. Zakat is one of the instruments that can help the government overcome poverty through the utilization of productive zakat. The purpose of this study is to analyze the effect of productive zakat on material and spiritual poverty carried out by BAZNAS Jepara Regency.

The variables used are productive zakat, education, status, and number of family members. This study is a quantitative study. The sample used in this study was 100 respondents using the quota sampling technique. The data used in this study are primary data obtained through observation, interviews, and questionnaires. The data analysis method used is the Simple Difference in difference approach.

The results of the study showed that productive zakat had a significant effect on reducing material poverty, indicated by an increase in mustahik income of 410,400 after the program. Productive zakat also had a significant effect on reducing spiritual poverty, with an increase in spiritual scores of 1.56 in mustahik after the program. The control variables such as education, marital status, and number of family members did not show a significant effect on material or spiritual poverty.

Keywords: Productive Zakat, Material Poverty, Spiritual Poverty

