

## **ABSTRACT**

*One of the main problem faced by the Indonesian people until now is the problem of poverty. Islam has an instrument that is believed to be able ti help reduce the problem of poverty, namely zakat. The purpose of this research is to analyze the effect of utilization of productive zakat in reducing mustahik poverty carried out by BAZNAS Banyumas Regency, in order to determine differences in the conditions of material poverty and spiritual poverty of mustahik before and after receiving financial assistance productive zakat.*

*The data collection method in this research was through interviews conducted with BAZNAS Banyumas Regency, filling out questionnaires by mustahik and related documentation studies to obtain research information. This research used data analysis methods in the form of quantitative methods with descriptive analysis techniques and data analysis in the form of CIBEST model analysis, paired T-Test and instrument test which includes the validity test and reliability test which are processed using the SPSS program ver. 25. The object in this research were taken from the entire population, which is several 40 mustahik.*

*The results of this research indicate that the utilization of productive zakat by BAZNAS Banyumas Regency is able ti help reduce the number of mustahik poverty. The result of the CIBEST model analysis show that the utilization of productive zakat can reduse material poverty and spiritual poverty of mustahik. The results of the paired T-Test analysis show positive changes in material poverty and spiritual poverty of mustahik, before and after receiving the productive zakat from BAZNAS Banyumas Regency.*

*Keyword: Productive Zakat, Poverty, CIBEST Model, BAZNAS*