

ABSTRACT

The Micro, Small, and Medium Enterprises (MSME) sector is crucial for the Indonesian economy but often faces capital issues. Providing productive zakat to mustahik who lack capital is one solution. This research aims to analyze the effectiveness of distributing productive zakat assistance to mustahik businesses (beneficiaries) by BAZNAS Kendal Regency and to examine the factors influencing mustahik business income in Kendal Regency.

The research method utilizes a paired sample t-test and multiple linear regression analysis. This research follows a quantitative approach. The population in this study comprises mustahik recipients of productive zakat assistance in 2022, with a sample size of 100 mustahik. Data collection is conducted through questionnaire distribution.

The research results demonstrate that productive zakat assistance for mustahik businesses has been effective, as evidenced by the change in average business profit before and after receiving productive zakat assistance, from IDR 2,459,730 to IDR 3,009,310. Additionally, the research found that mustahik business income can be positively and significantly influenced by productive zakat, length of business, and level of education, while labor does not affect mustahik business income.

Keyword: Productive Zakat, Mustahik Business, Effectiveness