

ABSTRACT

Zakat is one of the fundamental pillars of Islam that must be fulfilled by every Muslim, relating to wealth management in accordance with the provisions of the Qur'an and Hadith. As a key instrument in Islamic teachings, zakat plays a crucial role in alleviating poverty through the distribution of wealth to those entitled to receive it (mustahik). However, consumptive zakat programs often fail to create a significant impact in reducing poverty levels.

The ineffectiveness of government programs in addressing poverty, along with the limitations of consumptive zakat, highlights the need for a more sustainable approach—productive zakat. This approach not only provides short-term assistance but also focuses on long-term economic empowerment. Through productive zakat, mustahik are expected to enhance their skills, gain access to business capital, and develop their economic potential. Consequently, they can achieve financial independence and break free from the cycle of poverty.

This study aims to analyze the utilization of productive zakat in increasing mustahik income. The study involves 193 respondents without any sampling process. Data was collected offline through questionnaires, and the analysis was conducted using multiple linear regression methods. Data processing was performed using SPSS Statistics 25 software.

The findings indicate that the three examined variables—productive zakat, training, and monitoring—significantly influence mustahik income, both partially and simultaneously. The coefficient of determination shows a value of 39.7%, with the remaining percentage influenced by other factors beyond the scope of this study.

Keywords: *Productive Zakat, Training, Monitoring, Income.*