

ABSTRACT

The Rembang Makmur Program represents an initiative by BAZNAS of Rembang Regency to distribute productive zakat aimed at improving the welfare of mustahik. The challenge that arises is that the improvement in mustahik welfare has not yet reached an optimal level and remains uneven across beneficiaries. This study aims to analyze the effectiveness of productive zakat distribution and its impact on mustahik welfare using the CIBEST model. The research employs a quantitative approach, collecting data through questionnaires and utilizing index-based analysis to measure changes in mustahik welfare.

The findings indicate that productive zakat distributed through the Rembang Makmur Program has contributed to improving mustahik welfare, although the increase remains relatively modest and uneven across various welfare dimensions. The recommended course of action is to strengthen business assistance and ensure more targeted capital distribution so the program can deliver a greater impact. Future research is advised to broaden the respondent coverage and incorporate additional supporting variables to obtain a more comprehensive understanding.

Keywords: Productive Zakat, Mustahik Welfare, Rembang Makmur Program, CIBEST Index, BAZNAS of Rembang Regency.

