



The Influence of Productive Zakat on the Income Level of Mustahik of the Pekanbaru Makmur Program at the Pekanbaru City Basnas

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Article History:

Received: 18-08-2026

Revised: 11-10-2026

Accepted: 11-10-2026

Keywords:

Economic

Empowerment, Income, Mustahik,

Productive Zakat, Zakat

Management

Abstract: The abstract requires minor revision to improve its academic clarity, consistency, and methodological accuracy. First, the research objective should be stated more concisely and directly. Second, the methodology should clearly distinguish the study population of 6,100 mustahik from the sample of 98 respondents and briefly explain the sampling technique. Third, the statistical results need to be checked for consistency with the results section, particularly the regression coefficient, t-statistic, and coefficient of determination. The abstract reports a coefficient of 0.358 and a t-value of 36.448, whereas the simple linear regression table reports a t-value of 28.283. This discrepancy must be resolved before publication. Finally, the conclusion should avoid overstating the causal effect of productive zakat and should be aligned with the research design and statistical findings. The keywords should also be formatted consistently, with appropriate spacing after the label. These revisions will improve the abstract's accuracy, readability, and suitability for publication in Al Urwah: Sharia Economics Journal.

How to Cite: Mhd Very Kurniawan, Putri Jamilah, Muhammad Syahrullah Umar. (2026). The Influence of Productive Zakat on the Income Level of Mustahik in the Pekanbaru Makmur Program at the Pekanbaru City Basnas. vol(no). pp. <https://doi.org/10.61536/alurwah.v3i03.735>



<https://doi.org/10.61536/alurwah.v3i03.735>

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Introduction

Poverty and income inequality remain issues facing Indonesia. The World Bank (2024) noted that approximately 8.5% of the world's population still lives in extreme poverty, while the Statistics Indonesia (BPS) reports that the number of poor people in Indonesia is still in the tens of millions. This situation highlights the need for a productive approach to poverty alleviation. Productive zakat is an Islamic instrument that can support economic empowerment and the development of MSMEs through the utilization of zakat funds for business activities (Widiastuti & Rosyidi, 2015; Selvi & Delima, 2024).

One form of empowerment is implemented by the Pekanbaru City BAZNAS through the Pekanbaru Makmur Program. According to BAZNAS (2022) in Selvi and Delima (2024), this program distributes Productive Zakat to mustahik to support business development and improve welfare. Data from BAZNAS Pekanbaru City shows that Rp1,872,699,000 was distributed to 1,516 mustahik in 2023, Rp4,135,691,000 to 2,834 mustahik in 2024, and Rp3,462,336,000 to 2,396 mustahik in 2025.

The research problem is evident in the suboptimal economic empowerment through the Pekanbaru Makmur Program. Selvi and Delima (2024) stated that the program has been running in distributing productive zakat, but has not fully improved the welfare of those who mustahik (recipients). Some recipients still rely on Productive Zakat assistance for capital and business continuity needs.

This situation indicates that increasing the amount of aid does not guarantee an increase in the income of all mustahik. Differences in business management skills, entrepreneurial experience, market conditions, and capital utilization result in varying results for mustahik. According to Purwanti (2012) in (Zakaria et al., 2024), Productive Zakat is a source of initial financing for running a business, while Firlina and Afriyanti (2024) indicate that its success is still influenced by supporting factors in economic empowerment.

Previous research has shown that productive zakat has a positive effect on the income of mustahik, such as research by Yulia Aprianti (2023), Siska Tri Alami (2021), and Kurnia, R. (2022). However, research with a specific focus on the Pekanbaru Makmur Program at the Pekanbaru City BAZNAS is still limited. Therefore, this study aims to analyze the effect of Productive Zakat on the Income Level of Mustahik, with the urgency of providing empirical evidence regarding the program's effectiveness and novelty in the location focus and characteristics of the Pekanbaru Makmur Program.

Grand Theory

Maqashid Syariah Theory

Literally, *maqashid syariah* consists of two words, namely *maqashid* and *syariah*. *Maqashid* means intention or purpose and is the plural form of *maqsud*, which originates from the root word *qashd*, meaning desire or intention. In the context of Islamic law, *maqashid* refers to the objectives contained in Islamic legal provisions (Anisa, 2023). This concept explains that Islamic law is not established without purpose, but is directed toward achieving human welfare and maintaining life based on the principles of justice, balance, and benefit.

According to Al-Syatibi, all Islamic legal provisions are fundamentally intended to achieve human welfare. This objective is realized through the protection of five essential needs, known as *al-kulliyat al-khams*: the preservation of religion (*hifz al-din*), life (*hifz al-nafs*), intellect (*hifz al-'aql*), lineage (*hifz al-nasl*), and wealth (*hifz al-mal*). These five aspects constitute the fundamental basis of human life because they are directly related to welfare, security, and sustainable living. Therefore, Islamic rules and policies, including those related to economic activities, are designed to protect and develop these five elements. In the context of zakat management, the principle of *maqashid syariah* emphasizes that the distribution and utilization of zakat should not only fulfill religious obligations but also provide tangible benefits to society through increased welfare, poverty reduction, and the creation of a more

equitable and sustainable social life (Fiqh et al., 2011). Therefore, *Maqashid Syariah Theory* is highly relevant as the grand theory of this study because it explains that productive zakat utilization is not merely intended to fulfill religious obligations but also serves as a strategic instrument for increasing mustahik income and achieving economic welfare in accordance with the objectives of Islamic law.

According to Al-Syatibi, the welfare that constitutes the primary objective of Islamic law can be classified into three levels based on their degree of importance: *dharuriyyat*, *hajiyyat*, and *tahsiniyyat*. *Dharuriyyat* refers to essential needs directly related to human survival. If these needs are not fulfilled, fundamental aspects of life may be disrupted and lead to harm. *Hajiyyat* refers to complementary needs that aim to alleviate difficulties and provide convenience, enabling individuals to carry out their activities more effectively. Meanwhile, *tahsiniyyat* refers to needs aimed at improving the quality of life through ethical, moral, courteous, and aesthetic values that reflect good character. This classification demonstrates the broad scope of Islamic law. It not only regulates worship as a form of human relationship with Allah SWT but also provides guidance for achieving welfare in social, economic, and community life. Thus, every provision of Islamic law is essentially directed toward creating comprehensive welfare and maintaining balance in various aspects of human life (Fiqh et al., 2011).

Research Methods

This study uses a quantitative approach with a causality design to analyze the effect of Productive Zakat on the income level of Mustahik in the Pekanbaru Makmur Program at the Pekanbaru City BAZNAS. The quantitative approach is used to objectively measure variables through numerical data and statistical analysis (Sugiyono, 2019; Creswell, 2018). Data were obtained through questionnaires and documentation, then analyzed using SPSS version 25.

The research instrument was a closed-ended questionnaire with a Likert scale of 1 to 5, compiled based on indicators of Productive Zakat and the Income Level of Mustahik. The Productive Zakat variable was measured through business development, increased economic welfare, business opportunity development, increased economic capacity, and economic empowerment of mustahik, while the Income Level of Mustahik was measured through the ability to earn income, increased business results, and increased income. The instrument's validity and reliability were tested using SPSS version 25 (Setyawan, 2022; Ajar & Riset, 2023).

The study population consisted of MSMEs (Micro, Small, and Medium Enterprises) who are actively involved in the Pekanbaru Makmur Program. Based on data from the Pekanbaru City BAZNAS (National Azan Agency), the population from 2023 to 2025 was 6,100. The sample was determined using simple random sampling and the Taro Yamane Formula with a 10% error rate, resulting in 98 respondents (Yamane, 1967).

Data collection was conducted through questionnaires as primary data and documentation as secondary data. Primary data were obtained from mustahik (recipients of productive zakat), while secondary data came from BAZNAS Pekanbaru City documents, such as data on mustahik, zakat distribution, and the Pekanbaru Makmur Program (Abyan &

Rohana, 2022; Sugiyono, 2019). The research procedures included proposal preparation, permitting, instrument development and testing, sampling, data collection, data processing, analysis, and report preparation.

Data analysis using SPSS version 25 through descriptive statistics, instrument tests, classical assumption tests, simple linear regression, and hypothesis testing. Classical assumption tests include normality, linearity, and heteroscedasticity (Ghozali, 2013; Isnaini & al, 2025; Creswell, 2018; Sugiyono, 2019). Simple linear regression was used to determine the effect of Productive Zakat on the Mustahik Income Level, while the t-test was used to test the significance of the effect and R^2 to determine the contribution of the Productive Zakat variable to the Mustahik Income Level (Ariadi & Ardini, 2019). This analysis is in line with the research of Suriyanti et al. (2023) and Aldi et al. (2023).

Results and Discussion

Respondent Characteristics

Table 1 Respondent Districts

No	Subdistrict	Amount	Percentage
1	Pekanbaru City	24	24.5%
2	Peaceful Marpoyan	12	12.2%
3	Fifty	11	11.2%
4	Sukajadi	7	7.1%
5	Great Hill	6	6.1%
6	East Rumbai	6	6.1%
7	Tassel	6	6.1%
8	Greater Tenayan	5	5.1%
9	Rifle	5	5.1%
10	One Foot Umbrella	4	4.1%
11	Sail	4	4.1%
12	Civil Law	3	3.1%
13	Kulim	2	2.1%
14	West Rumbai	2	2.1%
15	Binawidya	1	1%
Total		98	100%

Based on Table 1, 98 respondents came from 15 sub-districts in Pekanbaru City. Pekanbaru Kota sub-district had the most respondents, with 24 (24.5%), followed by Marpoyan Damai with 12 (12.2%), and Lima Puluh with 11 (11.2%). The other sub-districts had between 1 and 7 respondents.

The difference in the number of respondents indicates that the beneficiaries of the Pekanbaru Makmur Program are spread across various areas of Pekanbaru City, with varying numbers. This distribution demonstrates a sufficiently broad sample coverage, providing a snapshot of the conditions of productive zakat recipients in Pekanbaru City.

Table 2 Years of Aid Receipt

No	Year	Amount	Percentage
1	2021	1	1.1%
2	2022	20	20.4%
3	2023	35	35.7%
4	2024	31	31.6%
5	2025	11	11.2%
TOTAL		98	100%

Based on Table 2, 98 respondents were eligible recipients of business capital assistance from 2021 to 2025. The largest number of respondents received assistance in 2023 (35.7%), followed by 31 (31.6%) in 2024, 20 (20.4%), 11 (11.2%) in 2022, and 1 (1.1%) in 2021. The predominance of respondents in 2023 and 2024 indicates that the majority of respondents received assistance during that period. Differences in the number of respondents each year may be related to the availability of zakat funds, the number of eligible eligible recipients, and the distribution policy of the Pekanbaru City BAZNAS.

Analysis Test

Table 3 Results of the Validity Test of Productive Zakat (X)

Question Items	R Count	R Table	Information
X1	0.881	0.198	Valid
X2	0.844	0.198	Valid
X3	0.865	0.198	Valid
X4	0.869	0.198	Valid
X5	0.825	0.198	Valid
X6	0.853	0.198	Valid
X7	0.840	0.198	Valid
X8	0.832	0.198	Valid
X9	0.863	0.198	Valid
X10	0.859	0.198	Valid
X11	0.793	0.198	Valid
X12	0.803	0.198	Valid
X13	0.786	0.198	Valid
X14	0.801	0.198	Valid
X15	0.863	0.198	Valid
X16	0.864	0.198	Valid
X17	0.872	0.198	Valid
X18	0.860	0.198	Valid
X19	0.846	0.198	Valid

Question Items	R Count	R Table	Information
X20	0.866	0.198	Valid
X21	0.872	0.198	Valid
X22	0.886	0.198	Valid
X23	0.817	0.198	Valid
X24	0.866	0.198	Valid
X25	0.862	0.198	Valid

Based on Table 3, all 25 statement items of the Productive Zakat variable (X) are declared valid because the calculated r value of 0.786 to 0.886 is greater than the table r of 0.198. Thus, all statement items are suitable for use as research instruments.

Table 4 Validity Test of Income Level (Y)

Question Items	R Count	R Table	Information
Y1	0.876	0.198	Valid
Y2	0.853	0.198	Valid
Y3	0.850	0.198	Valid
Y4	0.827	0.198	Valid
Y5	0.821	0.198	Valid
Y6	0.811	0.198	Valid
Y7	0.797	0.198	Valid
Y8	0.854	0.198	Valid
Y9	0.831	0.198	Valid
Y10	0.854	0.198	Valid

Based on Table 4, all 10 items of the statement of the Mustahik Income Level (Y) variable are declared valid because the calculated r value of 0.797 to 0.876 is greater than the r table of 0.198. Thus, all items in the Productive Zakat (X) and Mustahik Income Level (Y) variables have met the validity criteria and are suitable for use in the next stage of analysis.

Table 5 Reliability test results)

Variables	Reliability Coefficients	Cronbach's	Alpha Caption
X1	25	0.987	Reliable
Y	10	0.987	Reliable

Based on Table 5, the Productive Zakat (X) and Mustahik Income Level (Y) variables each obtained a Cronbach's Alpha value of 0.987, greater than 0.60. Thus, both variables were declared reliable with a very high level of internal consistency. All statement items were suitable for use as research instruments, allowing data analysis to proceed to the next stage.

Table 6 Descriptive Statistics Test Results

Variable name	N	Range	Minimum	Maximum	Mean	Std. Error	Standard Deviation	Variance
X	98	68.00	32.00	100.00	77.4388	1,80516	17.87013	319,342
Y	98	27.00	13.00	40.00	31.7347	.68228	6.75423	45,620
Valid N (listwise)	98							

Based on Table 6, 98 respondents were used in the study. Productive Zakat (X) had a mean of 77.4388, while the Mustahik Income Level (Y) was 31.7347. The mean value is greater than the standard deviation, so the data is relatively concentrated and worthy of further analysis.

Classical Assumption Test

Table 7 Normality Test Results

Unstandardized Residual	
N	98
Normal Parameters ^{a,b}	
Mean	-.0918367
Standard Deviation	1.47810054
Most Extreme Differences	
Absolute	.061
Positive	.052
Negative	-.061
Test Statistics	.061
Asymp. Sig. (2-tailed)	.200 ^{c,d}

Based on Table 7, the normality test for 98 respondents yielded an Asymp. Sig. value of 0.200 > 0.05. Thus, the residuals are normally distributed and the normality assumption is met, thus the regression model is suitable for further analysis.

Table 8 Linearity Test Results

		Sum of Squares	df	Mean Square	F	Sig.
VAR00002 * X	<i>Between Groups (Combined)</i>	4346.852	72	60,373	19,288	.000

<i>Linearity</i>	3950.955	1	3950.955	1262,286	.000
<i>Deviation from Linearity</i>	395,897	71	5,576	1,781	.054
<i>Within Groups</i>	78,250	25	3,130		
Total	4425.102	97			

Based on Table 8, the Linearity value is $0.000 < 0.05$ and the Deviation from Linearity is $0.054 > 0.05$. Thus, the relationship between Productive Zakat (X) and Mustahik Income Level (Y) is stated to be linear and meets the linearity assumption, so that the regression analysis can be continued.

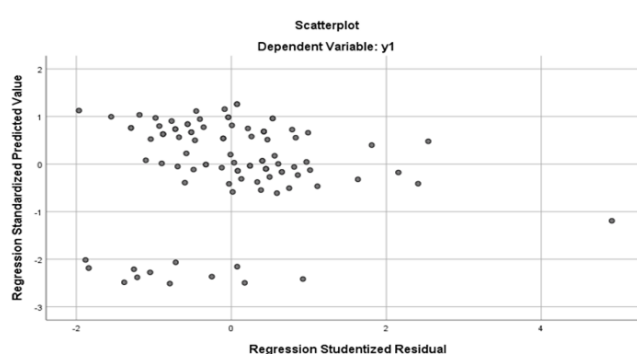


Figure 1 Heteroscedasticity Test Results

Based on the results of the heteroscedasticity test using a scatterplot, the residual points are randomly distributed around the zero line and do not form a specific pattern. Therefore, the regression model does not experience heteroscedasticity and meets the assumption of homoscedasticity, making it suitable for further analysis.

Simple Linear Regression Test

The simple linear regression equation model used is:

$$Y=a+bX+e$$

Information:

Y = Mustahik Income Level

X = Productive Zakat

a = Constant

b = Regression coefficient

e = Error term

Table 9 Simple Linear Regression Test Results

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	3,794	1,013		3,746	.000
(Constant)					
X	.358	.013	.945	28,283	.000

Based on Table 9, the constant is 3.794 and the regression coefficient for Productive Zakat is 0.358, indicating that Productive Zakat has a positive effect on the income level of mustahik. Each one-unit increase in Productive Zakat increases the income of mustahik by 0.358 units. The Beta value of 0.945 indicates a very strong and positive relationship.

The partial test results showed a t-value of 28.283 with a significance level of $0.000 < 0.05$. Thus, Productive Zakat has a positive and significant effect on the income level of Mustahik, so the research hypothesis is accepted.

Hypothesis Testing

Table 10 T-Test Results

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1 (Constant)	3,469	.796		4,360	.000
X	.365	.010	.966	36,448	.000

Based on Table 10, the t-table value is 1.985 at a significance level of 5%. The t-test results show a calculated t of 36.448 with a significance of $0.000 < 0.05$. Because the calculated t is $> t$ table, H_0 is rejected and H_1 is accepted. Thus, Productive Zakat has a positive and significant effect on the income level of Mustahik.

Table 11 Results of the Determinant Coefficient Test

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.966a	.933	.932	1.76251

Based on Table 4.11, the Adjusted R Square value of 0.932 indicates that 93.2% of the variation in Mustahik Income Levels can be explained by Productive Zakat. Meanwhile, 6.8% is influenced by other factors outside the study. Thus, the regression model has excellent explanatory power regarding Mustahik Income Levels.

Research Discussion

Based on the analysis results, this study shows that productive zakat has a positive and significant effect on the income level of mustahik at BAZNAS Pekanbaru City. These results are proven through a simple linear regression analysis which produces the equation $Y = 3.794 + 0.358X + e$. This equation shows that the regression coefficient value of the productive zakat variable is 0.358 which is positive. This means that every one unit increase in the productive zakat variable will increase the income level of mustahik by 0.358 units, assuming other factors outside the research model are considered constant (*ceteris paribus*). This positive relationship indicates that the more optimal the distribution and utilization of productive zakat as business capital, the higher the income level obtained by mustahik. This shows that productive zakat does not only function as consumptive assistance, but has

developed into an economic empowerment instrument that is able to create a more sustainable source of income for beneficiaries.

The positive relationship between productive zakat and the income level of mustahik indicates that the use of zakat funds as business capital can have a significant impact on the development of the beneficiaries' economic activities. Capital assistance provided by BAZNAS Pekanbaru City is used to support business continuity, such as increasing raw material supplies, completing production equipment, expanding product variety, and improving the quality of marketed goods or services. The use of this capital encourages increased business capacity so that production and trade activities can run more optimally. This business development then has implications for increasing sales volume, increasing profits, and ultimately impacting the income of mustahik. Therefore, the more optimal the distribution and utilization of productive zakat as business capital, the greater the opportunity for increased income, considering that capital is one of the important elements that determine a business's ability to grow and develop.

These results are further strengthened by hypothesis testing using a partial test (t-test). Based on the test results, the calculated t-value was 36.448, greater than the t-table of 1.985, with a significance value of 0.000, which means it is smaller than the significance level of 0.05 ($0.000 < 0.05$). Based on the hypothesis testing criteria, these conditions indicate that H_0 is rejected and H_1 is accepted, so it can be concluded that productive zakat has a significant effect on the income level of mustahik at BAZNAS Pekanbaru City. The very small significance value indicates that the relationship between the two variables has a high level of confidence and does not occur by chance. Thus, the productive zakat program implemented by BAZNAS Pekanbaru City has been proven to make a real contribution to increasing mustahik's income. The better the process of recipient selection, aid distribution, business mentoring, and supervision of the use of zakat funds, the greater the opportunity for mustahik to develop their businesses and improve their family's economic welfare.

The significant influence of productive zakat on the income level of mustahik is also evident from the coefficient of determination (Adjusted R Square) of 0.932. This value indicates that 93.2% of the variation in changes in mustahik income levels can be explained by the productive zakat variable, while the remaining 6.8% is influenced by other factors outside the research model. The high value of the coefficient of determination indicates that the research model has excellent ability to explain the relationship between productive zakat and mustahik income levels. However, income increases are not only influenced by the amount of business capital assistance received, but are also influenced by various other factors, such as business management skills, entrepreneurial experience, skills, motivation, market conditions, access to marketing networks, and the social and economic environment. Therefore, the success of the productive zakat program does not only depend on the distribution of funds, but also requires ongoing mentoring and coaching so that mustahik are able to develop their businesses optimally.

The findings of this study are in line with the Grand Theory of Maqashid Syariah proposed by Abu Ishaq Al-Syatibi, which explains that all provisions of Islamic sharia aim to realize the benefit (maslahah) through the protection of the five basic elements of human life (al-kulliyat al-khams), namely protecting religion (hifz al-din), protecting the soul (hifz al-

nafts), protecting reason (hifz al-'aql), protecting descendants (hifz al-nasl), and protecting property (hifz al-mal) (Fiqh et al., 2011). In the context of this study, the increase in mustahik's income after receiving productive zakat indicates that the utilization of zakat has led to the achievement of sharia goals, especially hifz al-mal. This principle not only means protecting property from damage or loss, but also developing and utilizing property productively in accordance with the provisions of Islamic sharia. Through the provision of business capital, mustahik have the opportunity to develop halal businesses, increase productivity, and strengthen economic capacity in a sustainable manner. Thus, productive zakat not only carries out the function of wealth distribution, but also becomes an instrument of economic empowerment that is able to create benefits for society.

In addition to reflecting the implementation of hifz al-mal (living al-wāl), the results of this study also relate to the objectives of hifz al-nafts (living al-nafts). Increased income from beneficiaries provides a better ability to meet basic family needs, such as food, clothing, shelter, education, and healthcare. Fulfillment of these needs indicates an improvement in the quality of life, which is one of the main objectives of Islamic law. Therefore, the benefits of productive zakat are reflected not only in increased income but also in improved social welfare and the overall quality of life of beneficiaries. This emphasizes that the success of a productive zakat program is measured not only by the amount of funds distributed, but also by the extent to which these funds are able to bring about tangible changes in the economic and social lives of beneficiaries.

When analyzed based on the levels of benefit in Maqashid Syariah, the results of this study indicate that productive zakat contributes to the fulfillment of needs at the dharuriyyat level, namely the most basic needs for human survival. Increased income allows mustahik to better meet the basic needs of the family so that their standard of living becomes more decent. Once basic needs are met, increased income also provides the mustahik with the opportunity to fulfill needs at the hajiyyat level, namely needs that function to reduce difficulties and provide ease in carrying out economic activities and daily life. If the business is run continues to grow and generate increasingly stable income, then the mustahik has the opportunity to reach the tahsiniyyat level, namely the stage of improving the quality of life by fulfilling complementary needs and improving the quality of life. This condition shows that the impact of productive zakat is not only short-term, but can encourage an increase in the welfare of mustahik gradually, sustainably, and in line with the objectives of Maqashid Syariah.

The results of this study also show that the Pekanbaru Makmur program run by BAZNAS Pekanbaru City has implemented the concept of productive zakat in accordance with the principles of Islamic economic empowerment. Zakat funds provided as business capital can increase the economic activity of mustahik, thereby generating additional, more stable income compared to if zakat was only distributed in consumptive forms. These findings indicate that transforming the pattern of zakat distribution from a consumptive approach to a productive approach is an appropriate strategy in creating mustahik who are economically independent and have the potential to gradually change their status to muzakki in the future.

The results of this study are also in line with various previous studies that stated that productive zakat has a positive influence on increasing the income and welfare of mustahik. Hazizah's (2023) research shows that the distribution of productive zakat accompanied by the utilization of business capital can increase the economic capacity of mustahik and strengthen the sustainability of their businesses. Furthermore, Aeni's (2025) research explains that productive zakat is an effective instrument of Islamic economic empowerment in increasing business productivity, creating economic independence, and reducing mustahik's dependence on consumer assistance. Thus, the results of this study further strengthen the empirical evidence that productive zakat is an effective empowerment instrument in increasing mustahik's income while supporting the realization of community economic welfare, as the main objective of zakat management from an Islamic sharia perspective.

The results of this study show that productive zakat has a positive and significant impact on the income level of mustahik. This finding is evidenced by a significance value of 0.000, which is less than 0.05, a t-value of 36.448, and a coefficient of determination of 93.2%. Therefore, it is understandable that the distribution of productive zakat plays a strong role in increasing the income of mustahik.

The significant influence is due to several factors. First, the zakat funds provided are truly utilized as business capital, thereby increasing the economic activity of those entitled to receive it. Second, the distribution of productive zakat in the Pekanbaru Makmur Program is carried out through a selection process for prospective recipients, ensuring that assistance is provided to those entitled to receive it who already have a business or have the potential to develop one. Third, the Pekanbaru City BAZNAS not only distributes capital assistance but also provides coaching and mentoring, ensuring that the use of zakat funds is more effective and targeted. Fourth, the majority of respondents in the study were micro-entrepreneurs in dire need of additional capital, so zakat assistance has a significant impact on their business development. These factors contribute to the strong and significant relationship between productive zakat and the income level of those entitled to receive it.

These findings reinforce the findings of a study conducted by Dimas Rivaldi, Yurmaini, and Dewi Sundari Tanjung (2025) entitled *The Effect of Productive Zakat Distribution on the Income of Micro, Small, and Medium Enterprises Mustahiq in Binjai City (A Case Study of BAZNAS Binjai City)*. The study showed a significant difference in income between the conditions of mustahiq before and after receiving productive zakat assistance. These results prove that the utilization of productive zakat can increase the income of MSMEs who are beneficiaries of the BAZNAS program.

Conclusion and Recommendation

This study shows that productive zakat has a positive and significant effect on the income level of mustahik of the Pekanbaru Makmur Program at BAZNAS Pekanbaru City. The regression results show a coefficient of 0.358, a calculated t value of 36.448 > t table 1.985, and a significance of 0.000 < 0.05. The Adjusted R Square value of 0.932 indicates that 93.2% of the variation in mustahik income levels can be explained by productive zakat, while 6.8% is influenced by other factors outside the model. This finding confirms that productive zakat not only functions as capital assistance, but also becomes an economic empowerment

instrument that can increase the income and independence of mustahik. Practically, BAZNAS Pekanbaru City needs to maintain and improve the quality of productive zakat distribution through appropriate recipient selection, business mentoring, coaching, and monitoring the use of funds so that the program's benefits can be sustainable.

This study has limitations in the use of one independent variable, a relatively limited sample size, and a study scope that only focused on mustahik of the Pekanbaru Makmur Program at BAZNAS Pekanbaru City. Therefore, further research is recommended to add other variables that have the potential to influence mustahik's income, such as business management skills, entrepreneurial experience, education, skills, marketing access, and business mentoring, as well as using a larger sample and a wider coverage area. Future research can also use a longitudinal approach to observe changes in mustahik's income before and after receiving productive zakat in more depth. Practically, the results of this study can serve as evaluation material for BAZNAS in developing a productive zakat program that is more targeted, measurable, and oriented towards the economic independence of mustahik.

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