

## A Systematic Literature Review of Productive Zakat Models

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### ABSTRACT

*This research reviewed scholarly works on productive zakat models using the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) technique. The data consisted of 68 articles, generated from Google Scholar database using the Publish or Perish software. Further data cleaning was performed, resulting in 22 articles for the final analysis. Four models of productive zakat were identified from the sample, i.e., empowerment and capital for MSMEs, capital for agricultural businesses, capital for livestock businesses, and educational entrepreneurship. Those productive zakat models were proven to effectively reduce poverty and increase social equality.*

**Keywords:** Productive Zakat, Productive Zakat Model, PRISMA

### INTRODUCTION

The Charities Aid Foundation through the 2022 World Giving Index declared Indonesia as the most generous country in the world with a score of 68%, followed by Kenya 61% and the United States 59% (Charities Aid Foundation, 2022). This is inseparable from Indonesia's position as a country with a majority Muslim population. There are at least 236.53 million Muslims or 86.88% of the total population of Indonesia (Ministry of Home Affairs, 2021). Muslims are encouraged to be generous to everyone. One of the qualities of generosity is stated in the following hadith:

*"The best people are the most beneficial to people."* (HR. Ahmad, ath-Thabrani, ad-Daruqutni. The hadith is accepted by al-Albani in *Shahihul Jami'*, No. 3289).

History has recorded that Islam is a religion of peace and is full of harmony. Encouragement to share and help others has been a habit of Muslims since the leadership of Prophet Muhammad SAW. The recommendation to share is also stated in the Quran, Surah Al Baqarah, verse 43 as follows:

*"Establish prayer, pay zakat, and bow with those who bow."* (QS. Al Baqarah: 43, translation Ministry of Religion, 2023)

The verse explains the obligation to pray and pay zakat for all Muslims. Zakat is an obligation for everyone who has property and has reached the nisab and haul (Arifin & Anwar, 2021; Khaliq et al., 2023). Zakat is also closely related to a person's generosity because it calls for purifying one's assets by taking 2.5% of the total assets required for zakat and then giving them to 8 asnaf including the poor.

Zakat is an Islamic social financial instrument that can reduce poverty (Asman et al., 2023; Bahri et al., 2022; Herianingrum et al., 2023; Hidayat, 2023; Mawardi et al., 2023; Rozaan et al., 2023). Zakat has great potential in Indonesia, based on the 2022 Indonesian Zakat Outlook data published by the National Zakat Amil Agency (BAZNAS), the potential for Indonesian zakat reaches IDR 327.6 trillion (Puskas BAZNAS, 2022). However, the amount of zakat funds collected is still far below the existing potential, and in 2022 the zakat funds collected will only be IDR 22.43 trillion (Badan Amil Zakat Nasional, 2023). This means that the realization of

the zakat collection in Indonesia has not yet reached 10% of its potential.

Apart from that, zakat in Indonesia is still widely used for consumptive purposes (Hidayat, 2023; Husna & Siregar, 2023; Wiji Utami, 2023). Nowadays, zakat must be developed in a productive direction to guarantee the achievement of the zakat goal of changing the status of mustahik to muzaki (Arifin & Anwar, 2021; Khaliq et al., 2023; Nurkartikasari et al., 2023). However, until now there has been no specific guidance on how to develop productive zakat that can be carried out. In fact, this is important as a basis for zakat institutions to navigate the management of consumptive zakat to productive zakat.

On the basis of several literatures, there are various kinds of productive zakat developments in Indonesia and worldwide. For example, the development of productive zakat in the livestock sector (Bashori & Jakfar, 2020; Wijayanti et al., 2023), agriculture (Indriani & Syofyan, 2023), and MSME capital (Nurkartikasari et al., 2023; Setiawan et al., 2015; Susilawati, 2018; Zandiri, 2020). The results of the development of productive zakat in the livestock sector show an effective impact in improving welfare. This is also in line with the productive zakat for agriculture which shows effective impact on increasing the income of mustahik. Meanwhile, the development of productive zakat through MSME capital also shows a significant influence, which can be a catalyst in the development of micro businesses for mustahik.

This research aims to examine in more depth what future productive zakat implementation models can be recommended to zakat institutions. This is practical for zakat institutions to develop zakat productive models.

## LITERATURE REVIEW

### *Productive Zakat*

Zakat is known as a welfare instrument to increase economic equality in society (Asman et al., 2023; Bahri et al., 2022; Husna & Siregar, 2023). Generally, zakat that is more widely known to people is consumptive zakat, namely zakat in the form of cash or staple foods received directly by mustahik from muzaki through amil zakat institutions (Ab. Rashid & Sulaiman, 2020; Andrian & Arinta, 2023; Asyasyafi'l et al., 2023; Maulina et al., 2023). However, if viewed from the long term, consumptive zakat is not effective in improving the welfare of mustahik. This is because its nature is to be consumed or used, so there is little possibility of encouraging mustahik to become muzaki (Alam et al., 2022).

The development of utilizing productive zakat has a higher level of effectiveness in turning mustahik into muzaki. There are several studies that have examined the impact of productive zakat on reducing poverty, such as research conducted by Beik (2009) in Jakarta, Gusmina & Eva, (2023) Sulung village, Sambas Regency, Havivah et al., (2022) Banjar Regency; and Norfairuz, (2020) Cirebon district. These studies generally conclude that productive zakat has been shown to be able to reduce the number and percentage of poor families, as well as reduce the depth and severity of poverty (Ali et al., 2016). Productive Zakat is given to mustahik in the form of business capital or other things used for productive businesses. Productive zakat is intended to improve the standard of living of mustahik so that they can become muzaki (Abdullah, 2022).

### *The Future of Productive Zakat*

Future productive zakat is designed to empower mustahik or as an investment that produces long-term benefits (Safradji, 2018). Future productive zakat aims to help mustahik recipients of zakat become

muzaki, in the sense of making mustahik recipients of zakat improve their quality of life and become independent from an economic perspective (Afina & Saadati, 2022; Riyaldi & Salma, 2021).

If the mustahik who are productive zakat recipients have become muzaki, this will have a positive impact in building Indonesia's future in a better direction. In the Islamic concept, someone who becomes a muzaki who was previously a mustahik is obliged to pay zakat to then distribute it to other mustahiks who are not yet prosperous (Afina & Saadati, 2022; Riyaldi & Salma, 2021). Thus, the future productive cycle of zakat funds in the long term can alleviate the problem of poverty in Indonesia.

#### *Implementation of Productive Zakat*

The implementation of productive zakat is regulated in Clause 6 of Law Number 23 of 2011 concerning Zakat Management. As is generally known, BAZNAS is an official institution appointed by the government to receive and distribute zakat (Makhrus, 2019). Implementing the management of zakat funds, especially productive zakat funds, in Clause 7 the tasks of BAZNAS are written in managing zakat funds, so BAZNAS must carry out the tasks written in Clause 6 below:

1. In carrying out the duties as intended in Clause 6, BAZNAS carries out the functions:
  - a) planning for collection, distribution, and utilization of zakat;
  - b) implementation of collection, distribution, and utilization of zakat;
  - c) controlling the collection, distribution, and utilization of zakat; and
  - d) reporting and accountability for the implementation of zakat management.
2. In carrying out its duties and

functions, BAZNAS can collaborate with related parties according to the provisions of statutory regulations.

3. BAZNAS reports the results of the implementation of its duties in writing to the President through the Minister and to the House of Representatives of the Republic of Indonesia at least once (one) in 1 (one) year.

Furthermore, the Ministry of Religious Affairs Republic of Indonesia (Kemenag) explains four forms of zakat distribution (Musta'anah & Sopingi, 2019):

1. Traditional distribution. Zakat is distributed to mustahik so that they can benefit in cash, e.g., zakat fitrah in the form of basic necessities and zakat mall, which is distributed to victims affected by disasters caused by nature and those not caused by nature.
2. Creative distribution. Zakat is distributed in other forms than the original goods, such as being given in the form of scholarships.
3. Traditional productive distribution. Zakat is given in the form of productive goods, e.g., cows, razors, goats, and so on. Giving zakat in this case is expected to create a small business that will open employment opportunities.
4. Creative productive distribution. Zakat is given in the form of capital either to build social projects or increase the capital of small business traders. Therefore, in terms of the distribution of productive zakat, it can be concluded that productive zakat in this fourth criterion is in the form of direct capital or in the form of productive goods.

Steps for distributing productive zakat, namely (Putra et al., 2022):

- a) Forecasting is predicting, projecting, and making estimates before giving zakat.
- b) Planning, namely formulating and planning an action regarding what will be implemented to achieve the program, such as determining the people who will receive productive zakat, determining the goals to be achieved, and so on.
- c) Organizing and Leading, namely gathering various elements that will bring program success, including creating standard regulations that must be obeyed.
- d) Controlling is monitoring the running of the program so that if something goes wrong or deviates from the procedure, it will be immediately detected (Abdullah, 2022).

## METHODOLOGY

This research was a literature review in

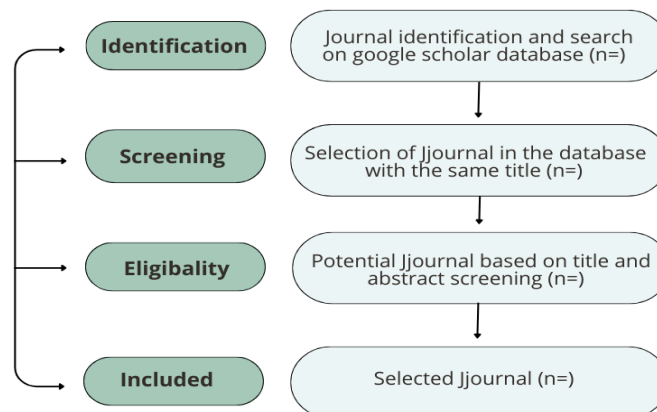


Figure. 1. PRISMA Flow Diagram Procedure Chart

Source: Processed from Bahri (2023)

## RESULT

Productive zakat is the distribution of zakat funds not used for short-term consumption or immediate expenditure, but rather for investment and developed to

nature, aiming to identify factors that determine the success of future productive zakat. Google Scholars database was used to collect the sampled articles. The technique for collecting data used an application *Publish or Perish*. The selection of articles was carried out using the PRISMA approach (*Preferred Reporting Items for Systematic Review and Meta-Analyses*) approach, covering four stages, i.e., identification, screening, eligibility, and inclusion, as presented in Figure 1.

In the identification stage, articles were identified from the database using the title 'model zakat produktif' and 'Productive Zakat Model' with the keyword 'Indonesia'. At the level of *screening*, articles were selected in the *database* by excluding the similar articles. In the selection stages, articles were determined for eligibility based on the screening of the title and abstract. Then exceptions were also made using three criteria, i.e., not an article/*proceeding* journal, full text is not available, and irrelevant exposure (Handayani, 2017).

support the economic efforts of zakat recipients so that they can meet their needs and their lives sustainably (Afriyanti, 2021; Bashori & Jakfar, 2020; Zandiri, 2020).

It is explained in the research (Zandiri, 2020) that zakat funds that can

be managed to be productive do not only come from zakat mal, but also include zakat fitrah. This means that apart from assets given as zakat mal, zakat fitrah, which is usually given in the form of food or cash, can also be used productively to support zakat recipients in businesses that can generate sustainable income. Thus, the concept of productive zakat can be applied more broadly to ensure that all types of zakat given can be used wisely to improve the economic welfare of zakat recipients.

So far, productive zakat has succeeded in improving the welfare of mustahik. This can be seen from various existing studies on the productive zakat. The model that researchers usually use to measure the effectiveness of productive zakat is the CIBEST model. This model explains that poverty and prosperity in an

Islamic perspective are not only seen from the material dimension but also from the spiritual dimension (Gusmina & Eva, 2023), for this reason researchers examine in more depth how effective the productive zakat model.

*Sample selection*

After going through a selection process, this research selected and summarized several articles with the keywords entitled "Model Zakat Produktif" and "Productive Zakat Model". Selection was carried out using the PRISMA approach as depicted in Figure2.

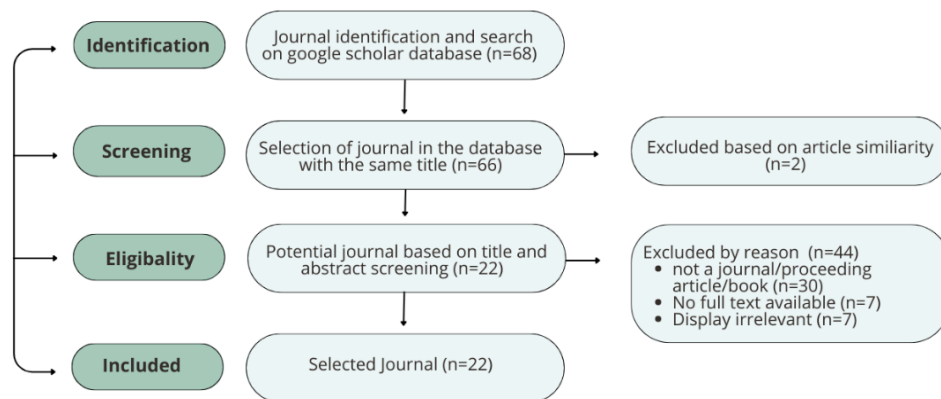


Figure. 2. Results of Selection of Articles on the Implementation of the Productive Zakat Model

Source: Processed by the PRISMA flow diagram procedure (2023)

In the identification process, 68 articles were identified. The next process, i.e., screening, one article was found with the same title, which was further excluded. In the selection stage of eligibility, there

were some articles not available in the full version and were not relevant to this research. In the final sample selection, 22 articles were sampled from the database. Table 1 is the final sample for the analysis.

Table. 1. List of Article on the Productive Zakat Model

No.	Author (Year)	Title	Productive Zakat Model
1	Arief Setiawan, Darsono Wisadirana, Sholih Mu'adi (2015)	Rancangan Model Pemberdayaan Pelaku UKM Dalam Upaya Penanggulangan Kemiskinan Dengan Berbasis Zakat Produktif (Studi Kasus Implementasi Program Jatim Makmur Dari Badan Amil Zakat Nasional Provinsi Jawa Timur di Kelurahan Embong Kaliasin Surabaya)	MSME Empowerment and Capital
2	Ika Susilawati (2018)	Pendayagunaan Zakat Produktif Dalam Penurunan Tingkat Kemiskinan Material Dan Kemiskinan Spiritual Berdasarkan CIBEST Model (Studi Kasus Pada Laz Umat Sejahtera Kabupaten Ponorogo)	MSME Empowerment and Capital
3	Latifvah Permata Zandri (2020)	Analisis Pendayagunaan Zakat Produktif Dalam Meningkatkan Kesejahteraan Mustahik Berdasarkan Cibest Model Pada Izi Yogyakarta Dan Lazis YBW UII	MSME Empowerment and Capital
4	Akmal Bashori, Akhmad Jakfar (2020)	Model Pendayagunaan Zakat Produktif di Lazismu Kecamatan Sukorejo Kabupaten Kendal	Livestock Business
5	Leni Afriyanti (2021)	Analisis Pengaruh Zakat Produktif Baznas Kota Pariaman Terhadap Penurunan Tingkat Kemiskinan Berdasarkan Model CIBEST	Livestock Business, MSME Empowerment and Capital.
6	Muhibbul Jaili, Muhammad Adnan, and Hafas Furqani (2021)	Analisis Dampak pendayagunaan Zakat Produktif Terhadap Peningkatan Pendapatan Usaha Mustahik Berdasarkan Model CIBEST (Studi Kasus pada Baitul Mal Aceh)	MSME Empowerment and Capital
7	Neng Kamarni, Yogi Saputra (2021),	Penyaluran Dana Zakat Produktif Dalam Meningkatkan Kesejahteraan Mustahik Kota Padang (Model CIBEST Baznas Kota Padang)	MSME Empowerment and Capital
8	Mochlasin (2018)	Zakat Untuk Mengurangi Angka Ketergantungan Ekonomi Dengan Penyaluran Model Usaha Produktif	Livestock Business, Usaha Pertanian.
9	Imron Rosyadi, Siti Khatimah (2020)	Model Pemberdayaan Zakat Produktif Lazizmu Solo	MSME Empowerment and Capital
10	Widi Nopiardo (2020)	Model Pendistribusian Zakat Produktif BAZNAS Kabupaten Tanah Datar (Kajian Empiris di Nagari Parambahan Kecamatan Lima Kaum)	MSME Empowerment and Capital
11	Nurfairuz Nurjannah (2020)	Zakat Produktif Dalam Pemberdayaan Usaha Mikro Kecil Menengah (UMKM) dan Dampaknya Terhadap Peningkatan Kesejahteraan Mustahik: Model Cibest Di Baznas Kabupaten Cirebon	MSME Empowerment and Capital
12	Khori Perdana, Nurida Isnaeni, Amri Amir (2023)	Model Pemberdayaan Ekonomi Masyarakat Miskin dengan Penerapan Integrated Farming System (IFS) Melalui Pengelolaan Dana Zakat Produktif di Kecamatan Gunung Kerinci	Agricultural Business
13	Nur Havivaha, Mahyunib (2022)	Pengukuran Pendayagunaan Dana Zakat Produktif Dalam Upaya Pengentasan Kemiskinan Berdasarkan Cibest Model (Studi Kasus Baznas Kabupaten Banjar)	Agricultural Business
14	Miza Gusmina, Eva (2023)	Analisis Kesejahteraan Penerima Zakat Produktif di Desa Sulung Berdasarkan Model CIBEST	Agricultural Business, Livestock Business.

No.	Author (Year)	Title	Productive Zakat Model
15	Halimatussakdiyah (2021)	Analisis Pendayagunaan Zakat Produktif Dalam Mengurangi Kemiskinan Berdasarkan Model Cibest (Studi Kasus Badan Amil Zakat Nasional Prov. Sumut)	MSME Empowerment and Capital
16	Faqih, Maryam Q, Safinatul Ulumiyah, Munawaroh (2020)	Analisis Dampak Zakat Produktif Terhadap Kesejahteraan Mustahik (Model Cibest Baznas Sampang)	MSME Empowerment and Capital
17	Gina Noviana Yuniar, Hani Hanifah, and Bagdja Muljarjadi	Model Management Zakat Productive for Mustahik Empowerment (Case Study: Rumah Amal Salman ITB and DPU Daarut Tauhid, Bandung, Indonesia)	MSME Empowerment and Capital, Educational Entrepreneurship.
18	Efri Syamsul Bahri, Mohd M. M. Aslam, Hendro Wibowo (2019)	Productive Zakat Model for Micro-Entrepreneur Development	MSME Empowerment and Capital
19	Yunia Tri Lestari (2023)	The Productive Zakat Utilization Model by Magelang City Baznas Zakat Institution in Increasing Mustahiq Income	MSME Empowerment and Capital
20	Wisudanto, Prawitra Thalib, Mochamad Shamsul Arif, Mochamad Nur Kholiq (2023)	Implementation Strategics of Productive Waqf and Zakat Funding Integration Model Toward Sustainable Character Development: A Case Study of Universitas Airlangga	Educational Entrepreneurship,
21	Haerul Jamal, Turasih (2022)	Mustahik's Participation Model in the Productive Zakat Fund Distribution Program	MSME Empowerment and Capital
22	Mustofa, K (2023)	Mosque-Based Community Empowerment Model Through Productive Zakat Distribution BAZNAS East Java Province	Educational Entrepreneurship, Livestock Business

Source: Article selected process with the PRISMA approach by Author (2023)

*Productive Zakat Models*

We identified the productive zakat schemes into four categories as in Table 2.

Table. 2. Finding of the Productive Zakat Models

No.	Zakat Productive Models	Success Indicators	Source
1	MSME Empowerment and Capital	(1) Improving quality of life; (2) Prosperity of society; (3) Reducing poverty rates; (4) Increase income; (5) Increasing spiritual mustahik; (6) Increasing the status of mustahik to muzaki; (7) Reducing the unemployment rate.	(Setiawan et al., 2015), (Susilawati, 2018), (Zandiri, 2020), (Afriyanti, 2021), (Jaili et al., 2020), (Kamarni & Saputra, 2022), (Rosyadi & Khatimah, 2020), (Nopiardo, 2020), (Norfairuz, 2020), (Halimatussakdiyah, 2021), (Qadarin & Ulumiyah, 2021), (Yuniar et al., 2018), (Bahri et al., 2019), (Lestari, 2023), (Jamal & Turasih, 2022)

2	Livestock Business	(1) Prosperity of society; (2) Increasing the economic level of mustahik; (3) Improving mustahik's spirituality; (4) Improve the skills of beneficiaries in the livestock sector	(Bashori & Jakfar, 2020), (Afriyanti, 2021), (Mochlasin, 2018), (Nopiardo, 2020), (Gusmina & Eva, 2023)
3	Agricultural Business	(1) Development of business experiences development; (2) improvement of the prosperity of the mustahik economy; (3) Reducing Poverty; (4) improvement of mustahik skills.	(Perdana et al., 2023), (Havivah et al., 2022), (Gusmina & Eva, 2023)
4	Educational Entrepreneurship	(1) Increasing the beneficiary's ability to do business; (2) producing memorizers of the Koran; (3) creating community cadres; (4) creating sustainable business; (5) increasing the mosque economy; (6) increasing the motivation of the congregation to come to the mosque.	(Havivah et al., 2022), (Wisudanto et al., 2023), (Mustofa & Khotib, 2023)

Source: PRISMA analysis results from various references by Author (2023)

The first productive zakat model is distributed for coaching and financing micro, small and medium enterprises (MSMEs), which is technically carried out using various models such as providing online business training, providing free production machines, and many others. In research conducted by (Setiawan et al., 2015), it was explained that the distribution of zakat, infak and alms funds in East Java Province was carried out in accordance with the principles contained in Islamic teachings and also in accordance with the provisions contained in Law No. 23 of 2011 which prioritizes the principle of efficient and useful use of funds. In the article, one form of distribution of zakat is through a program called Jatim Makmur, which focuses on providing interest-free capital assistance to Micro-Businesses in the East Java region. This program also includes providing capital as well as business

assistance and religious mental development in groups.

A similar model was also carried out in research (Susilawati, 2018), namely, in the form of providing capital and fostering home industries to mustahik. This model was successful in improving the welfare of the mustahik family with a representation of the successful application of the model to 24 out of 25 mustahik family respondents who succeeded in increasing their income through productive zakat assistance. The results of a study conducted by (Qadarin & Ulumiyah, 2021) also resulted in the finding that the provision and efficient use of productive zakat funds can improve the standard of living and reduce the level of poverty in beneficiary families. This finding is supported by the results of statistical analysis on the average income of beneficiary families before receiving zakat from BAZNAS Sampang City. This



model is implemented by providing business capital to mustahik.

The second productive zakat model that the author found in this research is the model of distributing productive zakat through livestock businesses. In research (Bashori & Jakfar, 2020), this model was implemented through a program called rolling livestock assistance. This program is a sustainable financial assistance initiative that involves providing financial loans to beneficiaries, which will then be used to purchase livestock that they will cultivate. In this context, these funds will be used to purchase livestock that suit the mustahik's abilities and preferences, such as cows, goats, or other types of livestock. This program has been running well and has significantly provided a positive impact in the form of improving the welfare of mustahik.

Third, the productive zakat is developed through agricultural business models, one of which was developed by research (Perdana et al., 2023) where agricultural businesses are implemented through an integrated farming system (IFS) approach, which is a combination of the agricultural and livestock sectors. In an agricultural context, waste from agricultural products can be used as feed for livestock, and conversely, livestock waste can be converted into organic fertilizer, which is useful for agriculture. With this approach, the results obtained are more productive. In addition to increasing the productivity and welfare of the beneficiaries, this program also helps to meet the sustainable agricultural development criteria.

The fourth development model in this research is carried out with the educational entrepreneurship model, where this program combines educational incubation programs in the form of dormitories or nondormitory for the beneficiaries and also increases entrepreneurial skills. Pesetas who join as beneficiaries of this productive zakat

model will be given education in the form of Quran memorization programs, spiritual improvement and also formation to become useful figures for the people.

Apart from that, they will also get *skill* entrepreneurship and capital where the results of the business will be carried out *profit sharing* between zakat institutions, beneficiaries, and also for the welfare of the people. This model was studied in research (Wisudanto et al., 2023) where they succeeded in building an educational development institution called the Griya Khadijah educational institution, which was built using waqf funds and managed with zakat funds. This model has not only succeeded in producing young entrepreneurs through productive zakat, but also in producing a cadre of young preachers and memorizers of the Quran. From the discussion above, in simple terms, the productive zakat implementation model can be seen in the following picture:

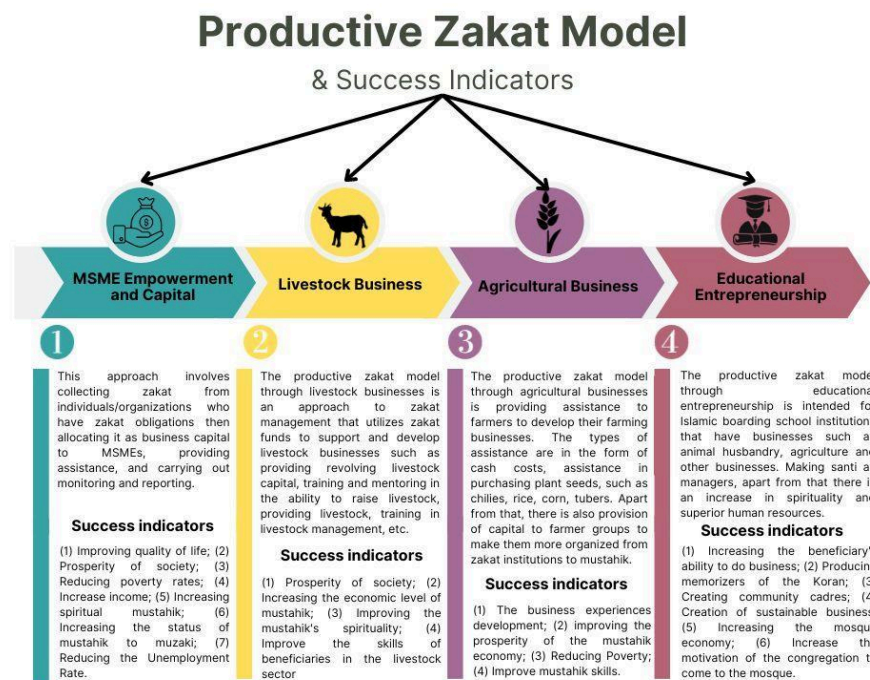


Figure 3. Effective Productive Zakat Model Scheme

Source: Data is processed by Author (2023)

Figure 3 is a productive zakat implementation scheme found by researchers. In the MSME Empowerment and Capital scheme there are several things that are done, such as providing capital to individuals or organizations, providing assistance, monitoring, and reporting. Then, from the Livestock Business scheme in the form of providing rolling livestock, training and mentoring, and providing livestock. For the Agricultural Business scheme, it takes the form of cash assistance, providing plant seeds, and providing group capital. Lastly, the Entrepreneurship Education scheme takes the form of livestock and farming training, improving human resources and spirituality.

## CONCLUSION

On the basis of the results and discussion above, it can be concluded that, first of all, there is quite a lot of research related to productive zakat in Indonesia. However, most of the research still

discusses productive zakat for empowerment and capital for MSMEs, while there is relatively little research on productive zakat for animal husbandry, agriculture, educational entrepreneurship, and other fields.

Second, there are four models of future productive zakat that can be a reference for zakat institutions. Productive zakat models are: (1) empowerment and capital for MSMEs, (2) capital for agricultural businesses, (3) capital for livestock businesses, and (4) educational entrepreneurship. These four models have been tested by various researchers and show effective results in improving social welfare and reducing poverty rates.

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