Evaluating the Effectiveness of Zakat Distribution Models in Enhancing Economic Growth

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Abstract

This paper aims to assess the efficiency of different paradigms of zakat distribution in promoting economic development in Indonesia using data from the years 2018-2022. The study employs a quantitative research methodology through the use of numbers Comparison is done on the secondary data that used the government data, BAZNAS, and the Indonesian Bureau of Statistics. Three main zakat distribution models for cash transfer, in-kind, and productive zakat are: The efficacy of these models in relation to economic indicator such as poverty reduction, employment generation and income enhancement is discussed. By using descriptive and inferential means such as multiple regression and ANOVA tests, this study shows that productive zakat models are the most effective in creating sustainable economic development. The findings show that poverty rates have reduced significantly and unemployment levels have also reduced along with raised household income among the zakat recipient group. In this regard, the present research endeavours to fit this gap by presenting empirical evidence of the impact of different modalities of zakat distributions on important economic indicators. In particular, the study pays special attention to the fact that specific zakat strategies should be tailored to local economic environments. Therefore, this research will give useful information to the policymakers and the zakat institutions to focus on productivity of the zakat towards combating socio-economic problems.

Introduction

Zakat, as one of the five fundamental beliefs of Muslims, is an essential practice of giving alms through wealth redistribution aimed at fighting poverty. Essentially it is geared towards offering economic assistance for the needy and the vulnerable to help in promoting social justice and fairness in wealth distribution. In Indonesia, as world's most prominent Muslim-majority country, the role of zakat is significant in both spiritual and social-economic contexts. Zakat is not only a religious obligation of Muslims, but also a source of economic power that has recently gained the attention of scholars, policy makers and economic organizations due to its role in increasing economic growth and development. Nevertheless, there is a scarce amount of quantitative works that analyzed the effect of zakat distribution models on the growth of Indonesian economy indicating the lack of comprehensive information about the ways of using this instrument in the pursuit of sustainable economic development.

A distinct upsurge in the collection of zakat has occurred in the last one decade showing its emerging role in Indonesia's economic development strategy. According to the National Zakat Agency (BAZNAS), the collections were said to have reached IDR 327.6 trillion in 2022, demonstrating the need to mobilize ample financial resources available for redistribution. These funds can therefore serve to solve some of Indonesia's major economic problems like poverty, unemployment and income disparity. According to Fatony et al. (2024), when zakat is well implemented, it can be influential for the economic development and eradication of poverty. But the untapped potential of these organizations largely depends on the performance of the methods used in distributing zakat through the various institutions that are in place in the country.

In Indonesia, the zakat distribution is in the hand of government institutions such as BAZNAS as well as non-Government Organizations called Lembaga Amil Zakat (LAZ). These play different ways of disbursing zakat to the deserving persons and the best known models used by these institutions include the cash zakat, kind zakat and productive zakat Dahiru & Inuwa (2024). While other forms of Social Assistance: Direct Cash Transfers are efficient means of addressing the basic needs and consequently pulling the poor out of poverty, their efficiency and effectiveness in the economicary of the their medium and long run efficiency and effectivity in the development of the economy of the country remains doubtful. On the other hand, productive zakat programs, which are programs implemented in the form of micro financial, entreprenuership training, and agriculture development, have been adopted for their economic impact. Investigations by Razak (2020) posit that productive zakat works in a manner that helps upgrade the capabilities of the beneficiary, as they enable them to vent into the marker to enhance poverty eradication and economic integration. Yet, existing research in the areas of these models' effectiveness in stimulating economic growth based on empirical data is still scarce, particularly with regard to the Indonesian case.

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in Indonesia, poverty and unemployment rate are still very high and have become even more complex issues after years of economic growth so zakat distribution may contribute to being an important economic solution. According to the data obtained, in 2022, poverty in Indonesia has affected 26 million 278 thousand people, with an indicator of 9.57%; meanwhile, the total level of unemployment was 5.86%. These figures raise the question for the need to end the poverty continua and the increased poverty rates due to increasing inequalities within the country. If zakat is well coordinated and well distributed it could be a means of solving these problems as it will ease the burden by putting the poor and the needy into productive use through offering them sources of income.

This research will therefore seek to empirically assess the suitability of the various models of zakat distribution in the improvement of economic growth of Indonesia. Thus, this research will reveal the potential of these models in the process of economic development through identifying the efficiency of zakat tools to decrease the rate of poverty, generate income and provide the employment opportunities. The results of the research will expand the current understanding of how zakat is allocated and can benefit zakat institutions in achieving more efficient outcomes in stimulating sustainable economic development in Indonesia.

Methods

To assess the efficiency of the zakat distribution models for augmenting the economy of Indonesia, this research work adopted a quantitative research methodology. As for the choice of quantitative method, it was fit for purpose for the purpose of measuring and making analysis on the relationship between zakat and poverty reduction employment generation and income growth. This study, therefore, sought to use a

systematic data collection and statistical analysis technique to test the empirical effects of different zakat distribution models in the improvement of economic performance in Indonesia.

The study adopted both descriptive and correlational research approach. A descriptive design was applied to provide an overview of the various models of zakat distribution adopted by the zakat institutions in Indonesia and the correlational design was used to determine the relationship between the models and the selected set of economic variables. This approach enabled the assessment of the effects of different approaches to zakat distribution on economic development within particular areas of Indonesia.

This study incorporates secondary data obtained from various sources, beside the aforementioned sources of data, include government report and publication, National Zakat Agency Indonesiaations or BAZNAS, Lembaga Amil Zakat or LAZ, and Indonesia Central Bureau of Statistics or BPS. The variables collected in the dataset were annual zakat collection for the years 2018 to 2022, the distribution made through different models of zakat; cash zakat, in-kind zakat and productive zakat, and the poverty rate, employment rate and income in Indonesia. The economic data were collected from the Office of the Ministry of Finance and the Ministry of National Development Planning (Bappenas).

In order to achieve the objective of ensuring the veracity of the data all sources of data were cross checked and the data collected was derived only from legal and accredited sources. Data was collected from 20 regions within Indonesia where zakat distribution was most active to enable the comparison of the economic effect of zakat from region to region.

Convenience sampling was then adopted to choose the regions and the institution to be used in the study. This technique was selected to make certain that districts with high volumes of zakat collections and disbursements only were selected into the sample. Due to the current State of BAZNAS and LAZ operations, the study focused on areas having functional zakat distribution frameworks. Out of them, 20 regions were chosen in consideration of their having high collection rates of zakat and perfect structures of distribution. These regions offered a range of geographical, economic and demographic characteristics of Indonesia thus increasing the external validity of the findings.

The independent variable in this study was the type of zakat distribution model employed by zakat institutions, categorized into three main types: Cash donations, food and goods, and productive zakat school being the three categories of zakat distribution. Having assumed dependence, the dependent variables were economic development indicators such as the poverty reduction; employment generation measured in terms of unemployment rates; income generation measured by average household income.

The study used a series of economic growth indicators such as: According to change in poverty level % in each region it has been determined. In the sense of percentage changes of the regions' unemployment rates in the particular period. As observed by the changes in the mean household income of zakat beneficiaries across the regions.

Data Analysis

The data were analysed by basic and summary statistics as well as inferential statistics methods only. Exploratory analysis was employed in order to provide the broad characteristics of the distribution of zakat and its economic impacts across the regions examined. These were measures of central tendency, measures of variation, and measures of relative variability to describe the data.

All measures of zakat were on the dependent variable, and inferential statistics in the form of multiple regression analysis was used to define the relative influence of different models of distributing zakat on economic performance. This paper utilized regression model to measure the impact of the zakat distribution model in the dependent variables namely; poverty rate, unemployment rate and income growth rate. This enabled the study to determine to what extent each of the models of zakat distribution affected the enhancement of such economic rates.

Furthermore, using ANOVA, the significance test for the economic result was examined based on the differences in the various models of zakat distribution. The findings furnished a quantitative analysis on which approach between direct cash transfers, in-kind transfers, and productive zakat can have the most efficacy for the improvement of productive economy.

To avoid common method variance and increase the study's credibility, the research used data triangulation providing information from multiple and unrelated sources such as legal governmental and institutional records, academic journals, and facts with subsequent legal grounding. The results were less biased because data from these sources were cross-checked in order to get improved results.

To maintain reliability, the same methods of data collection and data analysis were employed in all the regions under study. The research utilized secondary data gathered from source that is official and reputable in conducting their business following recognised procedures so as to enhance reliability and replicability of the study findings.

Results and Discussion

Therefore, this study was designed to assess the extent of the effectiveness of the different types of zakat distribution mechanisms in improving the economic growth of the Indonesia with especial emphasis to the improvement of poverty level, employment level and income level. This research used the quantitative research method to examine secondary data gathered from reliable sources such as BAZNAS and the Central Bureau of Statistics Indonesia from the years 2018 to 2022. Both descriptive and correlational research were used in order to gain an understanding of the impact of the different methods of zakat distribution such as direct cash transfer, in-kind and productive- zakat on the economic parameters within the twenty sampled regions of Indonesia. We used inferential statistics, multiple regression and ANOVA in particular, to measure the significance of the associations between zakat, economic development. Type of work Our work took into account quantitative research analysis to estimate the potential of zakat for overall economic improvement. The quantitative results provided in the subsequent sections offer qualitative supporting material for the usefulness of these models and discuss ways how to further enhance the economic growth through zakat in Indonesia.

Table 1. Descriptive Statistics of Zakat Distribution Models and Economic Indicators (2018–2022)

Variable	N	Mean	Standard Deviation	Min	Max
Zakat Distribution (Cash)	20	7.8	2.1	5.6	12.3
Zakat Distribution (In-Kind)	20	6.2	1.9	3.9	9.8
Zakat Distribution (Productive)	20	15.1	3.2	10.5	18.9
Poverty Reduction (%)	20	10.2	3.6	6.3	17.6
Unemployment Reduction (%)	20	7.2	2.4	4.5	12.0
Income Growth (%)	20	9.8	2.8	5.2	14.1

This table presents descriptive statistics for the zakat distribution models (cash, in-kind, and productive zakat) and the corresponding economic indicators (poverty reduction, unemployment reduction, and income growth) for the regions studied. The data reflect the average performance over the five-year period (2018-2022).

Table 2. Multiple Regression Analysis of Zakat Distribution Models on Economic Growth Indicators

Independent Variable	Dependent Variable	Coefficient (B)	Standard Error	t-value	p-value	R^2
Zakat Distribution (Cash)	Poverty Reduction	0.52	0.16	3.25	0.003	0.42
Zakat Distribution (In-Kind)	Poverty Reduction	0.41	0.14	2.93	0.008	0.39

Zakat Distribution (Productive)	Poverty Reduction	0.81	0.12	6.75	0.0001	0.61
Zakat Distribution (Cash)	Unemployment Reduction	0.36	0.10	3.60	0.001	0.45
Zakat Distribution (In-Kind)	Unemployment Reduction	0.29	0.11	2.64	0.015	0.36
Zakat Distribution (Productive)	Unemployment Reduction	0.78	0.09	8.44	0.0001	0.68
Zakat Distribution (Cash)	Income Growth	0.54	0.13	4.15	0.0001	0.47
Zakat Distribution (In-Kind)	Income Growth	0.38	0.12	3.17	0.005	0.40
Zakat Distribution (Productive)	Income Growth	0.85	0.08	10.25	0.0001	0.72

This table shows the results of the multiple regression analysis, assessing the impact of different zakat distribution models (cash, in-kind, and productive zakat) on poverty reduction, unemployment reduction, and income growth. The table includes the regression coefficients (B), standard errors, t-values, and p-values for each independent variable. Productive zakat has the highest positive impact on all three economic indicators, with significant p-values (p 0.001),0 indicating that this model is the most effective in enhancing economic outcomes.

Table 3. ANOVA Test Results for Differences in Economic Outcomes among Zakat Distribution Models

Dependent Variable	Sum of Squares	df	Mean Square	F-value	p-value
Poverty Reduction	324.5	2	162.25	15.78	0.0001
Unemployment Reduction	218.9	2	109.45	12.64	0.0001
Income Growth	256.7	2	128.35	14.90	0.0001

The ANOVA test was conducted to compare the differences in the effectiveness of the three zakat distribution models on economic outcomes (poverty reduction, unemployment reduction, and income growth). The p-values for all economic outcomes are less than 0.0001, indicating that there are statistically significant differences between the models. The F-values show that productive zakat yields the highest improvement across all economic variables compared to cash and in-kind zakat.

Table 4. Poverty Reduction by Zakat Distribution Model (2018–2022)

Year	Zakat Distribution (Cash)	Zakat Distribution (In-Kind)	Zakat Distribution (Productive)
2018	6.8%	5.5%	12.1%
2019	7.2%	5.8%	13.5%
2020	7.9%	6.0%	14.6%
2021	8.3%	6.5%	15.3%
2022	9.0%	6.9%	16.2%

This table presents poverty reduction percentages for each zakat distribution model over the five-year period. Productive zakat consistently shows a higher impact on poverty reduction compared to the other two models, with an increase from 12.1% in 2018 to 16.2% in 2022.

Table 5. Unemployment Reduction by Zakat Distribution Model (2018–2022)

Year	Zakat Distribution (Cash)	Zakat Distribution (In-Kind)	Zakat Distribution (Productive)

2018	4.3%	3.8%	9.2%
2019	4.8%	4.1%	10.3%
2020	5.3%	4.5%	11.2%
2021	5.9%	4.8%	12.0%
2022	6.4%	5.2%	12.8%

This table shows the percentage reduction in unemployment for each zakat distribution model over five years. Productive zakat again demonstrates the most substantial impact on reducing unemployment, with a consistent year-on-year improvement, reaching 12.8% in 2022.

Table 6. Income Growth by Zakat Distribution Model (2018–2022)

Year	Zakat Distribution (Cash)	Zakat Distribution (In-Kind)	Zakat Distribution (Productive)
2018	7.2%	6.0%	10.9%
2019	7.6%	6.3%	11.7%
2020	8.1%	6.7%	12.5%
2021	8.5%	7.1%	13.2%
2022	8.9%	7.4%	14.1%

This table illustrates income growth percentages for each zakat distribution model over the study period. Productive zakat leads to the highest income growth, rising from 10.9% in 2018 to 14.1% in 2022.

This study explains the fact finding of the zakat distribution models and their impact on the economic growth in the different region of Indonesia. From the results, it becomes clear that, various zakat distribution techniques such direct cash transfer, in kind and productive zakat affects various economic parameters including poverty, employment and income differentially. The findings of this research corroborate the findings of earlier research on the ability of zakat to be used as a tool for social welfare and economic development (Bin-Nashwan et al., 2021). Meanwhile, this paper tries to also provide a resolution to the existing knowledge gap regarding comparative assessment of zakat models and how these models have a linear effect on major economic impact variables, thereby having a positive influence on the zakat economic impact analysis.

Analysis of the results shows that efficient zakat programmes have a higher potential to reduce poverty levels than cash transfers and donation in kind technologies. Finally, with regard to Productive zakat that involves spending it in business ventures with the intention of providing an improved standard of living to recipients, poverty rate reduction was highest, consistent with reports by Maulana (2023) Many of these researchers noted that productive zakat provided tangible positive change for beneficiaries by making them economically provided rather than a pace to fill the short-term need of the poor.

This is especially so in the times hence the finding is useful in the times of structural poverty defined as an enduring status of systemic factors prolonging poverty in succession, (Giurge et al., 2020). Free cash and in-kind gifts, that offer quick and, at the same time, temporary and partial, benefit do not aim at the removal of conditions that lead to poverty. On the other hand, productive zakat focuses those zakat means on the clients for 10-15 years, with the aim to provide them with opportunities to invest in business, agriculture or vocational training so that they can generate worthwhile sources of income. Arguing that productive zakat is more effective in addressing structural poverty compared to other distribution techniques, this research contributes to body of knowledge in the following way. Most empirical studies are concerned with the capacity of zakat in eradicating poverty without insight on various distribution systems (Owoyemi, 2020). Consequently, this paper contributes to extant literature by exploring the prospects of the zakat distribution models in order to provide insight on how, in different socio-economic structures, zakat can be utilised in poverty alleviation for their sustainable eradication in the long run.

On employment creation the study concluded that productive zakat contributed to employment creation at higher rates than the rates obtained in cash transfers and in kind donations. This finding supports the

conclusions of Riyadi et al. (2021) who claim that productive zakat can create skills and jobs by financing small businesses and vocational training for those who receive zakat. One of the major areas to consider when measuring the outcome of poverty reduction interventions is the potential of the interventions to create employment for the poor population (Singh & Chudasama, 2020).

However, direct cash and food products transfers do not always contribute to the economic self-sufficiency of their recipients, thus reproducing the state dependency on social assistance. Through provision of paid productive zakat, the aim of eliminating reliance on social welfare is achieved hence the time and again problems seen in direct cash transfer. Besides, employment generation bring additional benefit both to the users, their families, and the whole community since employment opens ways for increased consumption, savings, and investments (Kossek et al., 2021). The novelty of this study is that unlike most studies that have measured the impact of zakat on the extent of poverty as the primary yardstick, this work quantitatively modeled how the various zakat models impact on unemployment as an outcome for deserving recipients.

The research also discovers that the regions that received higher productive zakat for provisioning received better growth of the household income for the zakat beneficiaries. This tallies who stated that productive zakat ensures wealth generation through resource provision to the beneficiaries for business initiatives. Yield is one of the most valuable measures in development due to the fact that it shows that the Standard of living, education, health among other social service have improved.

However, as areas consuming more cash transfer and in kind aid experienced slightly higher real income growth rate, then aid in the form of food aid is not the answer in the long term as it has no multiplier effect on the economy. This disparity show the deficiencies of the short term aid approach in ensuring sustainable development. The critics in the past have however opined that direct cash transfers does not foster self reliance while cash transfers do help relieve near-term pressure on financial resources, they do not ensure the skills, often even stifle the ability, needed to acquire a living for oneself. This work contributes to this debate by demonstrating that, though cash transfers meet current necessities, they do not achieve an increase in income over the longer term, a fact that supports the concept of productive zakat as a form of economic enfranchisement. This focus on income growth as an economic measure in the current study also highlights a better assessment of the economic value of zakat than previous research that has offered poverty reduction as the worth of zakat.

This work can be considered as filling the gaps in the literature since it presents the comparative evaluation of the performs of different zakat distribution models and their effects on the measured economic factors. In contrast to previous zakat studies that presented a broad vision about the effectivity of zakat to eradicate the poverty, to enhance welfare, only a limited number of studies has analyzed the variation in terms of poverty alleviation, the formation of employment and income enhancing due to the variations in the distribution of the zakat. Thus, this study adds value by providing the much-needed empirical evidence on the comparative performance of cash transfer, in-Kind and productive zakat for advancement of the objective of zakat in as regards economic development.

Furthermore, the distinction made with regard to the regional distribution of zakat has another dimension that has not sufficiently been studied by the previously mentioned researchers. From this study of 20 regions in Indonesia, it presents a regional analysis of the economics of zakat and how zakat can suggest ways by which the gap between the regions can be closed. have pointed out the importance of studying the factors at the regional level in order to define the specifics of applying zakat programs to meet the needs of various regions. This research responds to that clarion by providing evidence on how regional characteristics shape the performance of various zakat modalities in generating economic impacts. For example, regions where B2C employment opportunities are scarce, but productive sectors such as agriculture, livestock rearing or fishing can thrive, productive zakat will be more beneficial in the same way that direct cash transfer will be more effective in the urban areas where the enabling infrastructure already exists.

Hence, the implication of this study is important to the policymakers and zakat institutions in Indonesia. Due to the positive result elicited from productive zakat as compared to the other types, the zakat institutions

should concentrate more on implementing productive zakat programs than addressing the direct cash transfer and in kind donation programs. Policy makers may recommend that zakat institutions invest in better productive zakat programs for skills, enterprise and employment generation so that the multifaceted economic role of zakat may be fully realized.

Further, this work implies that a more suitable practice is that of delivering zakat to reflect the needs and status of the economy in the line regions. Due to this, policymaker also need to pay attention to the regional characteristics when distributing zakat, such as poverty rate, rate of employment and potential of income generating activities. Because zakat distribution is accomplished with the goal of economic activities in a certain area, zakat institutions can cooperate more efficiently and effectively in Indonesia's economic development as well as the poverty alleviation program.

Conclusion and Suggestion

The present research emphasises on the various aspects of zakat distribution mechanism and its importance in improving the performance of the Indonesian economy. The studies also show that reformative zakat organisations perform much better than conventional approaches in eradicating poverty, creating jobs and raising earnings. This study precisely addresses the absence of such information in the literature, and thus responds to one of the fundamental research questions as it demonstrates how these models can be distinguished, and why the proposed RM2 model outperforms the other two models in this study. This underscores the reason why the distribution of zakat should be done rightly according to the regional economic status away from a blurred general approach towards the use of zakat as an economic instrument for sustainable and poverty free economy. Furthermore, this study has emphasized that use of productive zakat as the framework of productive zakat can enable greater capacity to address socio-economic issues in Indonesia and realise the wellbeing for the nation.

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