Productive Zakat: An Intertemporal Sentiment Analysis

Hasna Maliha[1]
[1]*SMART Indonesia*

This study aims to measure public sentiment towards productive zakat by analyzing scientific publications from 1991 to 28 November 2023 using secondary data from the Scopus database. The research sample consists of 43 scientific publications indexed in Scopus. The results show that positive sentiment dominates with a percentage of 42%, while neutral sentiment occupies the second position with a percentage of 32%. Negative sentiment reached 26%. In the context of intertemporal analysis, 2020 recorded the highest number of sentiments throughout the period with 9 sentiments. Positive sentiment reached its highest peak in 2020 and 2021, with 4 sentiments each. Neutral sentiment reached its highest peak in 2019 and 2020, each with 3 sentiments. The year 2021 is characterized by a high number of negative sentiments, reaching 3 sentiments in that year. These findings provide an overview of the dynamics of public sentiment towards productive zakat during the study period and show the changing trends in views revealed through scientific publications.

Keywords: Productive Zakat; Economic empowerment; Sentiment Analysis

INTRODUCTION

Zakat is one of the main sectors in the economy of countries where the majority of the population is Muslim. As the third pillar of Islam, the obligation to pay zakat is a duty for eligible Muslim individuals to clean their wealth by distributing it to mustahik based on certain criteria. Zakat has great potential to be developed in the economic context (Zaenal et al., 2018). Zakat is considered a modern approach, serving as an economic and social instrument to overcome poverty and empower socially and economically (Abdelbaki, 2013; Abdelbaki, 2013). (Abdelbaki, 2013; Hoque et al., 2015)., including in some countries such as Bahrain (Abdelbaki, 2013), Sudan (Abdelmawla, 2014), Pakistan (Abdullah et al., 2015), Nigeria (Kareem & Bankole, 2016), Brunei Darussalam (Jaelani, 2016), and Indonesia (Arifin & Anwar, 2021).

Zakat is one of the five strategic instrumental values that affect the economic behavior of humans and society. The goal is not only to help the poor but also has a more lasting goal to alleviate poverty in society. (Roziq et al., 2022). Zakat can be divided into two, namely distribution and empowerment / utilization. Distribution is a consumptive activity that is charitable and oriented towards meeting the urgent needs of mustahik in the short term. The distribution of zakat funds is highly expected for people affected by natural disasters in the form of basic needs such as food, clothing and shelter. While empowerment is the distribution of zakat that is productive and optimizes the potential of mustahik. The utilization of zakat funds (productive zakat) in the form of business capital is also highly expected for economic recovery and improvement of community welfare. (Arifin & Anwar, 2021).

This shows that the task of zakat institutions is not only limited to conventional activities, but also includes initiatives that encourage the community's economy, such as poverty alleviation programs through the distribution of productive zakat to mustahik as business capital. Optimal utilization of zakat can effectively overcome poverty among Muslims by minimizing income disparities between the rich and the underprivileged. (Kailani & Slama, 2020; Ridlwan & Mawardi, 2019).

Sartika (2008) defines productive zakat as a form of zakat that is utilized productively through the method of distributing zakat funds to beneficiaries in accordance with the spirit and purpose of sharia. This approach emphasizes efficiency and effectiveness in giving zakat, so that the benefits have productive value in accordance with sharia principles and have a positive socio-economic impact. In its implementation, productive zakat is in the form of assets given to mustahiq for business capital, enabling them to fulfill their needs on an ongoing basis. Therefore, it is important to optimize the management of capital obtained from productive zakat, because this affects productivity, high real income, and business continuity of mustahiq. (Arifin & Anwar, 2021).

Although productive zakat is expected to contribute to macroeconomic growth, the reality shows that the economic function of zakat has not reached the optimal level in overcoming poverty. One of the main obstacles identified by Norvadewi (2012) is the lack of professional management in the distribution of productive zakat. This is also in line with the research of Ansori (2018) According to Ansori (2018), the lack of professionalism of amil in managing productive zakat funds is a significant challenge. Fadilah et al. (2020) highlighted the general constraints, including the limited number of volunteers and experts who support the effectiveness of productive zakat programs. In an effort to develop productive zakat, strategic steps are needed to improve efficiency, transparency, and professionalism in the management of productive zakat funds in order to achieve greater impact in reducing poverty.

Research that focuses on productive zakat has been carried out by several studies, such as Ridlwan & Mawardi (2019) who examined the effect of productive zakat on the growth and welfare of mustahik. This study highlights that the zakat empowerment program, along with business assistance, has a positive impact on mustahik business growth and provides significant benefits to their welfare. Widiastuti et al. (2021) tested business growth as a mediating variable on the relationship between the impact of zakat empowerment program and mustahik welfare. The results of their analysis using SEM-PLS on 100 mustahiks show that productive zakat has a positive influence on mustahik welfare.

Other research by Arifin & Anwar (2021) tries to understand the model of distribution and utilization of productive zakat and measure its effectiveness in improving welfare after natural disasters in Indonesia. The results of this study show that zakat institutions in Indonesia apply two approaches in distributing productive zakat, namely through direct business capital assistance and through proposals addressed to victims of natural disasters. They use zakat to start or develop businesses owned by recipients of productive zakat

funds. Putri et al. (2019) investigated the Islamic banking-based zakat fund management scheme for sustainable mustahik empowerment. The results of this study show that the collected zakat funds are used as collateral deposits for mustahik business development. The profit-sharing ratio of the savings is then used to reduce the burden of mustahik installments, while the deposit guarantee makes it easier for mustahik to obtain financing from Islamic banks.

This study notes that although there have been a number of previous studies that explore productive zakat, none has explicitly reviewed public sentiment towards the implementation of productive zakat. Therefore, this study aims to fill this void by conducting sentiment analysis through a literature review on scientific literature indexed in the Scopus database throughout the period 1991-28 November 2023.

The main focus of this research is to measure the percentage of sentiment (positive, negative, and neutral), as well as to explore the positive and negative issues that become the source of variation in public sentiment towards productive zakat. By focusing on scientific studies, this research will produce an in-depth descriptive qualitative approach on productive zakat. By identifying the positive and negative aspects that influence people's views on productive zakat, this research is expected to provide a more holistic understanding of the sentiment dynamics related to this issue. In addition, this sentiment analysis can serve as a foundation for further understanding of the factors that influence people's acceptance or rejection of the implementation of productive zakat.

RESEARCH METHOD

This research applies a qualitative approach and utilizes secondary data in the form of scientific publications from the Scopus database. The methodology used is sentiment analysis, an opinion mining technique that aims to evaluate views, feelings, judgments, and attitudes towards an object, such as products and services, automatically. This approach allows the categorization of documents in the study based on the sentiment in the text, enabling the analysis of public views and attitudes towards productive zakat in the context of scientific publications. The sampling technique applied is purposive sampling, aiming to fulfill certain information according to the research objectives. (Maulida et al., 2023). The data collection process involves searching for journals indexed in the Scopus

database with the keyword "Productive Zakat". Articles or journals relevant to the research theme were selected based on the publication data collected. A total of 43 scientific publications related to "Productive Zakat" from 1991 to November 28, 2023 were identified. To analyze the sentiment on each journal related to "Productive Zakat", researchers used SentiStrength software.

SentiStrength is an opinion mining algorithm that adopts a lexicon or dictionary approach. It detects each word or phrase in an abstract text, checks for terms that contain sentiment, and outputs the weight of the detected word or phrase. By utilizing a lexicon and a dual scale system, SentiStrength shows that humans can feel positive and negative emotions simultaneously, to some extent independently. (Sianipar & Setiawan, 2015).

The sentiment classes used involve high positive, positive, neutral, negative, and high negative. Each sentiment class has a different score interval, with high positive having a score of 3-5, positive having a score of 1-2, neutral having a score of 0, negative having a score of -1 to -2, and high negative having a score of -3 to -5. The sentiment score is calculated by summing up the sentiment score of each sentence in the SentiStrength software. Positive sentiment reflects the researcher's positive and optimistic view of the theme, while negative sentiment reflects the researcher's critical view of the theme.

Some studies that use this method in the field of economics and Islamic finance, including (Hassan et al., 2022), Rusydiana (2022), Maulida (2022), Maulida & Hakim (2022), Maulida & Marlina (2022), Maulida & Rusydiana (2022), Assalafiyah & Rusydiana (2023), Maulida et al. (2023), Maulida & Ali (2023).

RESULTS AND DISCUSSION

The purpose of this study is to monitor the evaluation of emotions or opinions on productive zakat contained in articles recorded in the Scopus database from 1972 to November 10, 2023. After going through the data filtering process, a total of 43 scientific publication documents related to productive zakat were found. The sentiment analysis process involved extracting related articles, text processing, and sentiment scoring using the algorithm integrated in SentiStrength v2.3. The resulting data can provide a deeper understanding of how productive zakat is viewed and interpreted by the authors of the articles as well as the audience reading the publications.
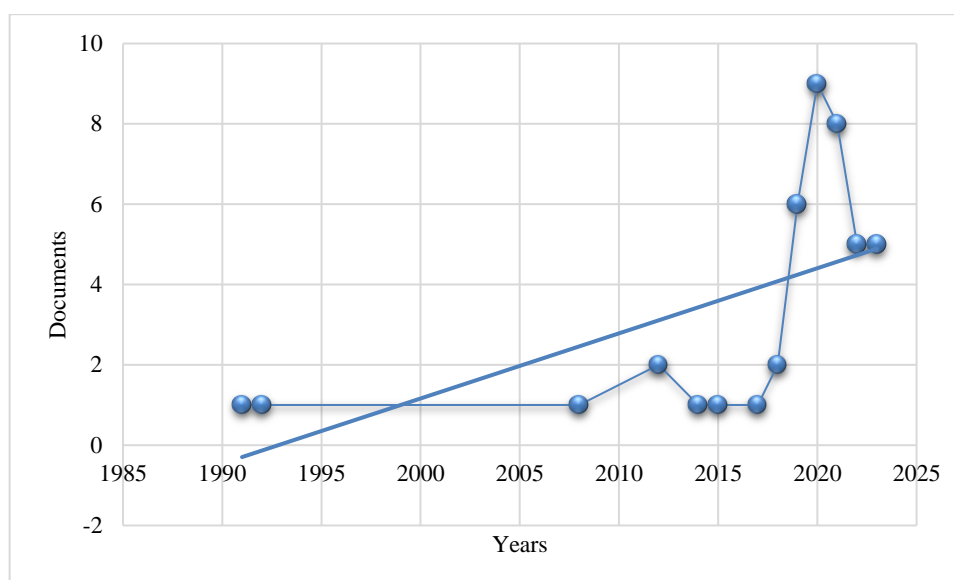
Figure 1. Number of Scientific Publications per Year

The graph above provides an overview of the growth of scientific publications on productive zakat registered in the Scopus database from 1991 to November 28, 2023. From the analysis, it can be seen that there is a significant increase in the number of scientific publications that discuss productive zakat. The year 2020 is the peak with the highest number of publications throughout the period, reaching 9 publications. The linear line on the graph reflects a consistent upward trend from year to year, indicating a significant growth in the number of articles addressing this topic.

It is important to note that this research is dynamic in nature, so both the number of publications and sentiments related to productive zakat may change over time. Factors such as the emergence of new trends or changes in the variables that influence perceptions towards productive zakat may affect the direction and rate of growth in this research. Therefore, these results need to be updated regularly to reflect the latest developments in the field of productive zakat research.
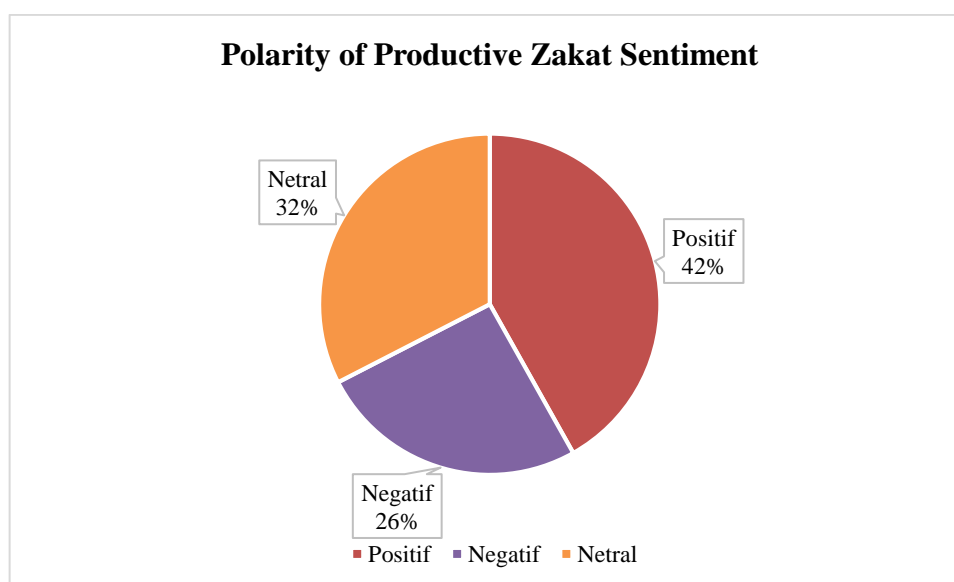

Figure 2. Polarity of Productive Zakat Sentiment

The pie chart above illustrates the polarity of sentiments related to productive zakat. Based on the visual, it can be concluded that positive sentiments dominate, reaching a percentage of 42%. This shows that people are generally positive and supportive of the existence of productive zakat, reflecting optimism towards this concept. Neutral sentiment occupies the second position with a percentage of 32%, showing an attitude that does not show partiality and tends to only present information without clear opinions, focusing on

facts or data related to productive zakat. Meanwhile, negative sentiment reaches 26%, indicating that a small proportion of scholarly publications convey a critical

view or negative attitude towards productive zakat. This may include concern, criticism or disagreement with some aspects of the productive zakat concept.

Intertemporal Sentiment of Productive Zakat

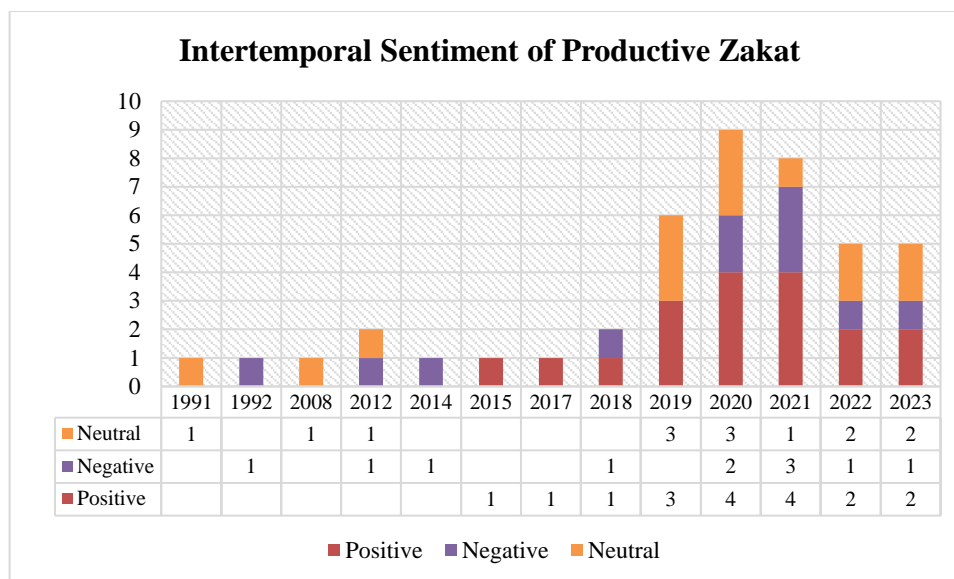|	1991	1992	2008	2012	2014	2015	2017	2018	2019	2020	2021	2022	2023
Neutral	1		1	1					3	3	1	2	2
Negative		1		1	1			1		2	3	1	1
Positive						1	1	1	3	4	4	2	2

■ Positive   ■ Negative   ■ Neutral

Figure 3. Intertemporal Sentiment of Productive Zakat

The graph above provides information on the evolution of sentiment towards productive zakat. Over time, there are fluctuations in the sentiment trend, which overall shows an increase. In 2020, the highest number of sentiments was recorded throughout the period, reaching 9 sentiments. The number of positive sentiments reached its highest peak in 2020 and 2021, with 4 sentiments each. On the other hand, neutral sentiment reached its highest peak in 2019 and 2020, with 3 sentiments each. The year 2021 marked a high number of negative sentiments, reaching 3 sentiments in that year.

Sentiment analysis on productive zakat provides an opportunity to explore the pros and cons revealed in related scholarly publications. It was found that a wide range of issues emerged, reflecting the complexity and variety of views towards productive zakat. The summary of such issues provides a clearer picture of the diversity of opinions that readers or researchers interested in this topic may encounter. Thus, a deeper understanding of the controversy and diversity of views may help to complement the reader's perspective on productive zakat.

Table 1. Positive and Negative Issues of Productive Zakat

Positive	Negative
Economic empowerment potential of the poor	Program effectiveness & professional fund management
Minimize income disparity between the rich and the poor	Potential misuse of funds
Improving social welfare	Sustainability challenges
Increased sustainability of zakat funds	

DISCUSSION

Based on the research results, at the beginning of 1991, the number of sentiments related to productive zakat was relatively low, but over time, there was a consistent increase. This trend peaked in 2020 with 9 sentiments, reflecting the peak interest and engagement of researchers in this topic in that year. The linear line running across the graph not only reflects the growth in the number of publications, but also indicates continuity

and consistency in the scholarly exploration of productive zakat. This significant increase can probably be attributed to developments in the understanding of the concept of productive zakat and its impact in various contexts, whether social, economic or financial.

The peak in 2020 can also be interpreted as a response to global events or certain paradigm shifts, especially related to the emergence of the Covid-19 pandemic which became a worldwide outbreak. During this pandemic, amil zakat institutions actively

campaigned for zakat collection, because zakat is considered a means to ease the burden on people affected by the Covid-19 pandemic. (Jureid, 2021), especially in the economic field (Kadir et al., 2020). During the Covid-19 pandemic, amil zakat institutions focused more on distributing zakat in a consumptive manner, such as providing food assistance to affected communities, providing disinfectants, setting up isolation rooms, and providing medical equipment (Amanda et al., 2021). (Amanda et al., 2021). Although the distribution of productive zakat is still carried out during the pandemic, it is on a smaller scale. (Mursal et al., 2023; Prasetio & Khotijah, 2021). This reason encourages a number of scientific literatures to propose an empowerment model using productive zakat as an alternative to overcome the problems that arise due to the pandemic. This model is expected to have a positive impact on efforts to restore the economy and welfare of affected communities.

Further findings from this study highlight the dominance of positive sentiments in the polarity of sentiments related to productive zakat. Productive zakat is considered as an effective tool in empowering the economy of the community, especially those who are underprivileged. This method involves business financing and skills training (Zaenal et al., 2018). Zakat that is specifically addressed to the 8 ashnaf groups is considered effective in empowering the economy of the lower class. Badan Amil Zakat Indonesia (BAZNAS), as a national zakat institution, runs ZIS (zakat, infaq, and shodaqoh) fund empowerment programs through various models. One of the models implemented is the traditional productive model that focuses on empowerment activities. This model provides productive goods to individuals who have certain skills, such as giving sewing machines to sewing experts and giving goats to animal husbandry experts. (Ridwan et al., 2019).

This approach aims to empower mustahiks through economic empowerment and skills enhancement, providing them with opportunities to transform their initial status as zakat recipients into zakat contributors at a later stage. The concept known as "metamorphosis" describes the process by which zakat recipients can become zakat givers through economic empowerment. This concept, as explained by Putri et al. (2019) shows that the distribution of zakat funds can have a direct impact in reducing poverty. This finding confirms that the economic empowerment approach through productive zakat has the potential to bring significant social change, creating a transformation from

dependency to economic independence among mustahik. In addition, the adoption of productive zakat is also considered to increase the sustainability of the zakat program, as the funds generated can be reused to help more people. The concept of sustainability in productive zakat management focuses on two aspects, namely organizational sustainability and financial sustainability. (Efendi, 2017). This approach not only creates direct economic benefits for mustahik but also promotes a sustainable cycle that can bring long-term positive impacts on the community receiving productive zakat. This reflects a holistic view towards zakat management, where aspects of economic empowerment and sustainability are intertwined to achieve the broader goal of addressing social and economic issues.

Productive zakat programs have great potential to make a significant contribution to the improvement of social welfare by providing greater access to individuals or groups in need. The goal of zakat in general is to realize social and individual welfare equally. Empirically, zakat is proven to be able to eliminate social disparities and, conversely, create asset redistribution and equitable development. (Hariyanto et al., 2020; Widiastuti et al., 2021).. As the results of the study Widiastuti et al. (2021) shows that productive zakat has a positive influence on mustahiq welfare. This indicates that the productive zakat fund empowerment program has succeeded in improving the welfare of mustahiq and their businesses. Similar findings were also found in other studies, such as Anis & Kassim (2016), Beik & Pratama (2017), and (Khasandy & Badrudin, 2019)(2016), Beik & Pratama (2017), and (Khasandy & Badrudin, 2019), which mentioned that zakat funds contribute to business growth and improvement of mustahiq welfare. In other words, effective zakat distribution has the potential to create socioeconomic resilience in the long run. (Ridlwan & Mawardi, 2019). This reflects the importance of productive zakat strategies in achieving social and economic goals, contributing positively to community development and encouraging improvements in the broader welfare of society.

Negative issues related to productive zakat have also been highlighted in this study. Some studies highlight criticism of the implementation of productive zakat, including evaluation of the effectiveness of the program and the management of zakat funds which are considered less transparent. (Hartatik, 2015). The level of transparency in programs, fund management, and reporting plays an important role in determining the performance of amil institutions and has an impact on muzaki trust in the implementation of zakat funds for

the community. Therefore, a more professional approach to the management of productive zakat funds is needed. (Ansori, 2018). In addition, it is necessary to improve training and certification for productive zakat amil. Some institutions often make mistakes in classification, such as considering zakat assets as one of the expenses in the income statement. (Mira et al., 2020). This kind of error shows the need for improvement in the standard practice of productive zakat management to ensure better accuracy, transparency, and sustainability.

Some skeptical views may doubt the sustainability of productive zakat and the extent to which the funds generated are sustainable in the long run. This skepticism may arise from questions regarding the effectiveness of the program and concerns that the funds provided are not always used in accordance with the intended productive purposes. One issue that may arise is the misuse of productive zakat funds, where there are concerns that the funds may be used for consumptive or health needs, rather than for business capital development, as was the case with BAZNAS Tala Makmur in the study of Amelia et al. (2020). The impact is that some businesses supported by productive zakat funds experience setbacks, do not develop, and even experience failure.

The results of this study provide deeper insights into the dynamics of sentiment growth in the context of productive zakat and form the basis for further understanding of future trends. This analysis highlights the importance of understanding the surrounding context and global events in interpreting changes in sentiment towards productive zakat. The skepticism associated with misuse of funds underscores the need for extra attention to the management and monitoring of productive zakat funds to ensure that the funds actually achieve their intended productive purposes.

CONCLUSION

This study aims to analyze public sentiment towards productive zakat using secondary data from the Scopus database in the period 1991 to 28 November 2023. The results show the dominance of positive sentiment at 42%, followed by neutral sentiment at 32%, and negative sentiment reaching 26%. Intertemporal analysis shows the highest sentiment peak in 2020 with a total of 9 sentiments. Positive sentiment reached its highest peak in 2020 and 2021, each with 4 sentiments, while neutral sentiment reached its highest peak in 2019 and 2020, each with 3 sentiments. The year 2021 recorded a high number of negative sentiments, reaching

3 sentiments in that year. Overall, this study reflects the variation in people's sentiments towards productive zakat. Positive issues involve the potential for economic empowerment of the poor, improvement of social welfare, and sustainability of zakat funds. On the other hand, negative issues include the lack of professionalism in the management of productive zakat funds, potential misuse of funds, and challenges to the sustainability of productive zakat programs. The findings provide an overview of the dynamics of public sentiment towards productive zakat during the research period, highlighting the changing trend of views reflected in scientific publications. The findings may provide insights for zakat institutions and policy makers to improve productive zakat programs that are more accepted and sustainable in the community. For future studies, sentiment analysis can come from Twitter sources as done by Maulida (2023), Riani & Rusydiana (2023), Maysyaroh & Rusydiana (2023), and also Zaidan et al., (2022).

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