

Reducing Public Poverty Through Optimization of Zakat Funding as an Effort to Achieve Sustainable Development Goals (SDGs) in Indonesia

Syamsuri¹⁾, Yaumi Sa'adah²⁾, Isma Aulia Roslan³⁾

^{1,2,3} Darussalam Gontor University Postgraduate Islamic Economics Law

*Correspondence email: syamsuri@unida.gontor.ac.id

Abstract

Optimization of zakat is an urgent thing to do to overcome the Muslim community in Indonesia from the poverty line. Poverty in Indonesia is an important problem to find a solution. For some time, the poverty rate in Indonesia is said to have not been stable. According to data from the Central Statistics Agency, the poverty rate in Indonesia as of March 2021 reached 27.54 million people, which amounted to 10.14 percent of the total national population. The use of zakat is one of the instruments to provide development solutions and equalize the economy. The government is also pursuing the same goal through sustainable development programs (SDGs). This research method is a qualitative research using a literature approach. What is used in this research is a literature study, which is a type of research whose data is obtained from books, books, magazines, newspapers, journals and other records that have relevance to the problems to be discussed. The results of this study are the role of zakat has been proven to provide an alternative for reducing poverty for the community, especially Muslims in Indonesia. Zakat can help the government to eradicate poverty. One of the efforts that can be made by the Amil Zakat Institution is the process of changing service recipients from mustahik to muzakki through an empowerment process. Thus zakat funds can change a person's life without dependence. The relationship between zakat management and the achievement of the SDGs, is an idea where an approach that is on the belief system/spirituality of the community will be accepted by the community with their values and beliefs. Actually Zakat can be a source of funding in empowerment programs, but it does not stop at that. In zakat itself, there are values that can be developed that can answer the process of achieving the SDGs targets.

Keywords: Zakat, Sustainable Development Goals (SDGs), Poverty.

Abstrak

Optimalisasi zakat menjadi hal yang urgensi dilakukan untuk penanggulangan umat muslim di di Indonesia dari garis kemiskinan. Kemiskinan di Indonesia merupakan permasalahan yang penting untuk dicari solusinya. Dalam beberapa waktu angka kemiskinan di Indonesia dikatakan belum stabil. Menurut data Badan Pusat Statistik angka kemiskinan di Indonesia per Maret 2021 mencapai 27,54 juta orang yang mana jumlah tersebut mencapai 10,14 persen dari total populasi nasional. Pendayadunaan zakat merupakan salah satu instrument untuk memberikan solusi pembangunan dan pemeratakan ekonomi. Tujuan yang sama juga dilakukan pemerintah melalui program pembangunan berkelanjutan (SDGs). Metode Penelitian ini adalah dengan penelitian kualitatif dengan menggunakan pendekatan literatur. Yang digunakan dalam penelitian ini adalah studi kepustakaan yaitu jenis penelitian yang data-datanya diperoleh dari buku, kitab, majalah, surat kabar, jurnal dan catatan lainnya yang memiliki relevansi dengan permasalahan yang akan dibahas. Hasil dari penelitian ini adalah Peran zakat telah terbukti menghasilkan memberikan alternatif pengurangan kemiskinan bagi masyarakat khususnya umat muslim di Indonesia. Zakat dapat membantu pemerintah mengentaskan kemiskinan. Salah satu upaya yang dapat dilakukan oleh Lembaga Amil Zakat adalah proses perubahan penerima layanan dari mustahik menjadi muzakki melalui proses pemberdayaan. Dengan demikian dana zakat dapat merubah hidup seseorang tanpa adanya ketergantungan. Keterkaitan antara pengelolaan zakat ini dengan pencapaian SDGs, merupakan suatu gagasan dimana pendekatan yang mengandalkan belief system/spirituality masyarakat akan diterima oleh masyarakat dengan adanya nilai dan kepercayaan. Sebenarnya Zakat kemudian dapat menjadi sumber pendanaan dalam program pemberdayaan, namun tidak berhenti pada hal demikian saja. Dalam zakat sendiri terdapat nilai-nilai yang dapat dikembangkan yang dapat menjawab proses pencapaian target SDGs tersebut.

Kata kunci: Zakat, Sustainable Development Goals (SDGs), Kemiskinan.

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1. INTRODUCTION

This socio-economic gap has become one of the most discussed problems of economic problems that have arisen in various countries. The factors of the very striking economic disparity are poverty and lack of job opportunities. If we look at the Indonesian economy in the third quarter of 2020 against the 2019 quarter, the growth decreased by 3.49%. Therefore, the Minister of Social Affairs stated that the poverty rate in Indonesia in the middle of 2020 was 4% and is expected to reach 13.22%. (Puskas BAZNAS 2021, 2) The problem of poverty is still a crucial issue discussed in Indonesia. (Sianturi, Syafii, and Tanjung 2021) Poverty is defined as an economic inability to meet basic food and non-food needs as measured from the expenditure side. (Anon nd) The term poverty arises when a person or group of people is not able to meet the level of economic prosperity that is considered a minimum need.

In addition to spreading the COVID-19 case in Indonesia, which continues to experience the spread of the COVID-19 virus, it has hampered economic activity and reduced household income, reduced micro-enterprise income, and many people have lost their jobs. This has led to an increase in the number and presence of the poor in the period March and September 2020. (Center for Strategic Studies of the National Amil Zakat Agency (Puskas Baznas) 2021:2) Global extreme poverty increased in 2020 for the first time in more than 20 years as the disruption of the COVID-19 pandemic added to the forces of conflict and climate change, which have slowed progress on poverty reduction. An additional 100 million people live in poverty as a result of the pandemic. (<https://www.worldbank.org/en/home> nd)

The Central Statistics Agency (BPS) reported the poverty rate in Indonesia in March 2021. As a result, there were 27.54 million people who were below the poverty line until the first quarter of 2021. Head of BPS Margo Yuwono said the percentage of the number of poor people in Indonesia was around 10,14 percent. That number decreased by 0.05 percent compared to September 2020 which was 10.19 percent. (Central Statistic Agency (BPS) nd:1)

According to BPS data (2021), the poverty rate on March 2021 is 27.54 million people. Compared to March 2020, the poverty rate is 1.12 million people. While, in September 2020, the percentage of poor people experienced a decline of 0.01%. According to residential areas, urban poverty rose by 0.01% from 7.88% to 7.89% by March 2021. However, the poverty rate in the countryside is declining by 0.10% from 13.20% to 13.10%. Although the percentage of the poor in the countryside is declining, the poverty rate is still higher than in the urban area. (Pusat Kajian Strategis Badan Amil Zakat Nasional (Puskas Baznas) 2021)



Source: Central Statistic Agency (BPS).

Poverty and social problems are caused by internal and external factors. In macro terms, poverty emerges as a result of inequalities in the ownership of resources resulting in the distribution of impact income, poor people have only limited resources and low quality. Poverty is also a fundamental social problem and it has a huge impact. Poverty can cause its moral and ethical weaknesses, violations of human rights and laws, harassment, anarchism, and easy entry of ideology other than Pancasila, diminish its love of land and defense of the country, and its fragility of the union and the unity of nations.

Internal factors further hint at society's inability to meet basic daily needs and the inability to cope with the social problems it faces. In addition, poor people tend to have low self-quality ranging from self-potential, education, less supportive environments that will result in low productivity and automatically get low wages. (Itang 2015, 11) Then the external factor is

public policy that is not yet on the poor side of society, there is no basic social service, gap, and injustice. Efforts to reduce imbalances must be undertaken jointly. A development that can not only be done by the local government, but also provide a broad space for inclusion, with all due regard, to cooperate.(Ameliya and Nanda 2021)

However, in line with the poverty problem faced by the country, many studies also offer various solutions to deal with poverty.(Irawan 2020, 105)The presence of Islam has a solution to eliminate poverty through zakat. In the history of the glory of Islam, zakat has been proven to play a major role in improving the welfare of the people. Zakat is not only an obligation, but more than that, zakat is a form of sharing mechanism, distribution of wealth, and appropriate and effective social justice to those who are entitled.(Aqbar and Iskandar 2019, 199)Zakat in its role is very important and strategic as a medium for alleviating poverty and also for the economic development of the people. Zakat does not have any good effect except the pleasure of the giver of Zakat, and the hope of spending zakat is rewarded by Allah SWT.(Hayatudin and Anshori 2021, 1)

From the past until now, the existence of zakat is believed to be an instrument that can reduce the level of poverty. However, it turns out that the problem of underdevelopment, poverty, poor health quality, malnutrition that occurs in some Muslims to this day has not been resolved with zakat despite the obligations and involvement of the state in managing and managing it.(Pangiuk 2020, 3)

Good Zakat management requires the support of indicators as a measuring tool. In 2016 Puskas Baznas created a data-based indicator and became a reference for the standard progress of Indonesia's zakat performance called the National Zakat Index (IZN). Over time, the dynamics and challenges of zakat management continue to change which causes changes to the IZN. Based on the results of calculations that have been carried out, the value of the National Zakat Literacy Index reaches 66.7, which means it is in the moderate category. In the context of dimensions, the basic knowledge dimension of zakat gets a score of 72.21 which is also included in the moderate category, while for the zakat advanced knowledge dimension it gets a value of 56.68 which is included in the low literacy category. So, it can be concluded that nationally the public already knows about the obligation to pay zakat, the objects of zakat,

and the types of zakat. However, public knowledge regarding the obligation to pay zakat through official institutions, zakat regulations, zakat institutions, and digital zakat is still low.(Puskas BAZNAS 2021)

Handling the problem of poverty must be understood and understood as a world problem, so it must be handled in a global context as well. Every poverty alleviation program must be understood thoroughly and interdependently with several other program activities.(Isharotno and Raharjo 2020) The world has understood this problem so as to make a program design agreed upon by all countries bound by the association of nations. The Sustainable Development Goals (SDGs) are the result of the declaration of the world agreement on the poverty burden of all countries on the Millennium Development Goals (MDGs) program. However, this declaration was concluded in 2015 The Sustainable Development Goals (SDGs) stated that sustainable development is development that maintains sustainable improvement in the economic welfare of the community, development that maintains the sustainability of community social life, development that maintains the quality of the environment and development that ensures justice and fairness. implementation of governance that is able to maintain the improvement of the quality of life from one generation to the next.

The TPB/SDGs are global and national commitments in an effort to improve the welfare of the community, including 17 goals, namely: (1) No Poverty; (2) No Hunger; (3) Healthy and Prosperous Life; (4) Quality Education; (5) Gender Equality; (6) Clean Water and Proper Sanitation; (7) Clean and Affordable Energy; (8) Decent Work and Economic Growth; (9) Industry, Innovation and Infrastructure; (10) Reducing Gaps; (11) Sustainable Cities and Settlements; (12) Responsible Consumption and Production; (13) Climate Change Management; (14) Ocean Ecosystems; (15) Mainland Ecosystems; (16) Peace, Justice and Strong Institutions; and (17) Partnerships to Achieve Goals. (<https://www.bappenas.go.id/id/> n.d.)

Efforts to reduce poverty continue to be carried out by the government effectively with various programs, including the SDGs. Islam also has a powerful instrument in providing solutions to reduce poverty, which is dominated by Muslims in Indonesia. The SDGs program launched by the government has close synergy with the distribution of zakat funds that

have existed since the prophetic era. In terms of the Islamic solution regarding zakat, it is in accordance with Indonesia's achievements in the Sustainable Development Goals (SDGs) program. Indonesia's achievements in the Sustainable Development Goals have not yet been realized, so that it becomes a challenge in achieving the Sustainable Development Goals in 2030, especially in eradicating poverty in one of the 17 SDGs goals.(Nugraha 2017, 2) Likewise zakat in Indonesia, zakat administration must be carried out effectively and to optimize the achievement of zakat collection and distribution in Indonesia. In this case, it is necessary to develop the capacity of all stakeholders who are responsible for the zakat program that has been implemented.(Syamsuri, Arif, and Roficoh 2020) Therefore, this article aims to see the relationship between the SDGs and the application of zakat and to find out the offer of optimizing the application of zakat to help achieve the SDGs program in Indonesia.

2. RESEARCH MRTHODS

This research approach is a qualitative approach with a literature approach. What is used in this research is a literature study, which is a type of research whose data is obtained from books, magazines, newspapers, journals and other records that have relevance to the problems to be discussed. In this study, data management is only shown in descriptive qualitative data analysis, where the material or materials will then be studied and analyzed, so that the level of synchronization, normal feasibility, and the submission of new ideas can be known.

3. RESULT AND DISCUSSION

The journey of Zakat, Wisdom and The Purpose of Zakat Implementation in The Economic Problems of the Ummah

Zakat is an obligation for Muslims which has been stipulated in the Qur'an. Sunnah of the Prophet, Ijma', the scholars. Zakat is one of the prayers.(Musa 2020, 1) Zakat is a very unique worship, besides containing elements of ta'abbudi (servitude) to Allah, it also has a social function. Zakat is very mandatory for Muslims in the second year after the hijriah.(Dr. H. Khoirul Abror 2019, 5) On the other hand, one of the development instruments used by Islamic economics is Zakat. Historical evidence speaks that zakat can be an important development instrument for the state.

Especially in its role in reducing the concentration of wealth, channeling funds from the excess to the needy.(Chapra 1992)

Zakat has 2 meanings, theological-individualist and social. The first meaning purifies property and soul. Purification of property and soul has individual theological meaning for someone who pays zakat for those who are entitled. If the meaning is guided, zakat worship is only individual, namely the vertical relationship between a person and his Lord. Meanwhile, the social dimension participates in alleviating poverty, poverty and economic injustice for the sake of social justice. By paying zakat, there is a circulation of wealth in society which is not only enjoyed by the rich, but also the poor. This is the core of the teachings of zakat in the social dimension of Islam.(Triantini 2015, 86) Apart from being an obligation for Muslims, through zakat, the Qur'an makes it a responsibility for Muslims to help each other. Therefore, the obligation of zakat contains moral, educational, social and economic elements (Rozalinda, 2014: 248)

In the moral field, zakat erodes the greed and greed of the rich, purifies the soul of the person who performs it from miserliness, purifies and develops his property. Education in the obligation of zakat can be learned from a sense of wanting to give, donate and give up part of his property as evidence of affection for fellow human beings. In the social field, with zakat, a group of poor people can play a role in their lives, carry out their obligations to Allah, for the help of zakat and sadaqah given by the able-bodied. With zakat too, people who are unable to feel that they are part of the community, are not people who are wasted and belittled.

In the economic field, zakat can play a role in preventing the accumulation of wealth in only a few people and obliging the rich to distribute their wealth to a group of poor and needy people. Zakat is one of the characteristics of the Islamic economic system, because zakat is one of the implementations of the principle of justice in the Islamic economic system.(Syamsuri and Ma'aldini 2018, 275) Thus, zakat also acts as a potential source of funds to alleviate poverty. Zakat can also function as working capital for the poor to be able to create jobs, so they can earn and meet their daily needs.(Rozalinda 2014, 248)

The Concept of Zakat Its Age of Khulafaur Rosyidin

A good zakat distribution system has actually been exemplified by the Prophet SAW a few centuries ago. Through his authority, the Prophet ordered several officers to collect zakat from muzakki who were outside Medina. This officer had a very big influence on the management of zakat at that time. How to manage zakat at the time of the Prophet. Umar bin Abdul Aziz followed and developed when he served as caliph. Umar founded the Baitul Mal as a state finance container collected from zakat, taxes and others. Umar even made an official zakat management committee to manage zakat from muzakki. This excellent zakat management has a positive impact on people's lives in a country. It is proven in the historical books that it was narrated that during the time of Umar bin Abdul Aziz the people lived in prosperity, safety and were spared from destitution/poverty. Even history states that during the time of Umar bin Abdul Aziz almost all of his people became muzakki and it was difficult to find people who were entitled to receive zakat (mustahik). (Andri 2020, 147–48)

The management of zakat during the time of Rasulullah SAW proved that zakat could affect the economy both micro and macro. At the time of the Prophet Muhammad, the goods that were subject to zakat were: a) goods made of gold and silver, b) livestock such as; camels, cows, sheep, and goats, c) merchandise, d) agricultural products, e) property left by the enemy, and f) found goods. (Nugroho et al. 2019, 171)

After the death of the Prophet, Arab tribes disobeyed the policy of paying zakat, especially in the Yemen area. Abu Bakr resolutely fought them. They were judged by Abu Bakr as apostates. Abu Bakr's unanimous determination is based on the hadith of the Prophet "I was sent to fight humans until he said the sentence *lailaha illallah*. Abu Bakr argued that zakat must be paid in wealth, zakat is equal to prayer. The state is given the power to forcibly collect zakat from the community which will be reused as state development funds (Rozalinda, 2014: 275). After many disobediences occurred during Abu Bakr's time, during the time of Umar bin Khattab the situation of the Arabian peninsula was relatively more stable and peaceful. All tribes welcome the call for zakat voluntarily. At the time, Caliph Umar appointed *amil-amil* to be tasked with collecting zakat from people and then distributing it to the poor and those who are

entitled to receive it. The remaining zakat is then transferred to the State treasury (*baitul maal*) (al Arif, 2010: 189). The zakat policy during the time of Umar Bin Khattab was divided into three: (Harfiah Ningrum and Firmansyah 2021, 96)

Umar Bin Khattab set a policy on the growing zakat treasures such as jewelry from gold and silver and herded livestock. Umar bin khattab also underlies the anointing of zakat with the principle of *Taisir* (ease) given to muzakki who want to issue zakat. This principle implies convenience, namely muzakki are allowed to issue zakat with substitute goods but must be equal to the zakat assets that must be issued, as mentioned in several narrations that Umar bin Khattab took merchandise as a substitute for silver zakat. Then the policy regarding the withdrawal of zakat, this policy is based on how to distribute it to *mustahik*. Upon the stipulation of the haul, Umar bin Khattab was quite flexible in withdrawing zakat, Umar adjusted to certain conditions and situations. If this year it is not possible to collect zakat from a Muslim, then Umar will postpone the collection until the next year of zakat, then he will calculate the zakat twice (the previous year's zakat and the current year's zakat). On the other hand, Umar allowed to advance the withdrawal of zakat before the haul period came. Policies regarding the distribution and empowerment of zakat. Umar bin Khattab willed that if in an area the muzakki are increasing and the number of *mustahik* is reduced or even their needs have been met from the zakat, then the collected zakat assets can be distributed to other areas or outside the zakat collection area who still need it. This aims to help Muslims in other areas who are still lacking so that zakat can be felt in various regions. Another policy of Umar bin Khattab was the policy of war soldiers who did not go to the battlefield. In the past, every soldier who will go to war will be given zakat as a provision for *jihad*, but with Umar's policy, if there are soldiers who are unable to go to war, the zakat must be handed over to *Baitul Mal*. (Harfiah Ningrum and Firmansyah 2021)

In the period of Uthman bin Affan, the management of zakat basically continued the policies that had been implemented by Umar bin Khattab.

During Uthman's time, Muslims were prosperous. Zakat assets at this time reached a record high compared to previous times. Uthman then appointed Zaid bin Thabit to manage zakat funds. Once Uthman ordered Zaid to distribute the wealth among those who were entitled to receive it, but there

was still a thousand dirhams left. Then Caliph Uthman ordered Zaid to spend the remaining funds for the construction and prosperity of the Prophet's mosque in Medina (al Arif, 2010: 191).

At Caliph Ali's time, the policy of distributing zakat followed the previous period. In the distribution of zakat, Ali is famous for being careful in managing and utilizing zakat proceeds. All assets contained in the Baitul Mal are always distributed for the benefit of Muslims. He never took the property for his personal and family interests. Caliph Ali carried out the policy as applied by the Prophet and Abu Bakr, namely distributing zakat assets directly to those who were entitled to it, and leaving the foreign exchange reserve system that had been developed during the time of Umar bin Khattab. Although there was a lot of political turmoil at that time, Ali still cared deeply for the poor and needy and had great empathy for them. (al Arif, 2010: 192)

The Urgency of Zakat and Optimizing the Distribution of Zakat Funds in Reducing Poverty Levels

The role of zakat has been proven to provide an alternative for reducing poverty for the community, especially Muslims in Indonesia. Zakat can help the government to eradicate poverty. This is in line with the objectives of zakat management and synergy in realizing the masterplane of Indonesian sharia architecture, namely supporting sharia finance to have a role in realizing the SDGs agenda, we believe the efforts that have been made will become a legacy to maintain financial market stability and sustainable economic growth in order to create prosperity in the economy. In the context of utilizing Islamic financial instruments, the strategic role of zakat in order to be able to play a major role in improving the welfare of the underprivileged must be encouraged and pursued. (Nurhasanah and Suryani 2018:190).

Along with the development of awareness of the problems of social inequality in Indonesia, zakat institutions have also emerged and their number cannot be said to be small. In addition to many of them are also scattered throughout Indonesia, of course with the consideration that this is a concrete step of one of the efforts to empower the economy in Indonesia. They also compete with each other, banners and billboards are scattered everywhere, not only that, they also use social media in their socialization steps. (Amarodin 2019, 5)

To explore this potential, it is necessary at least

the steps that must be carried out simultaneously, namely:

- a. First, socialization and education to the public related to the law and wisdom of zakat, zakat object assets as well as the calculation procedure, and the relationship between zakat and taxes. In relation to the wisdom and function of zakat, for example, that the willingness to pay zakat will build work ethic and ethics, develop and bless wealth, purify the mind and soul, assist and assist the poor in improving their welfare, as well as strengthen community economic activities because wealth is not only accumulated in the community. only the hands of a group of rich people, and there are many other functions and wisdom.
- b. Second, strengthening amil zakat so that they become amil who are trustworthy, reliable, and professional. To achieve this, zakat human resources are needed who have good morals, knowledge of zakat fiqh, and good management. Amil zakat is expected to have a database of mustahik and muzakki that is accurate and up to date so that the collection and distribution of zakat can be mapped properly. Thus, the biggest agenda of the national zakat world today is to encourage good governance by establishing a strong and credible zakat authority, which will have regulatory and supervisory authority in three main aspects, namely sharia compliance, financial transparency and accountability, as well as the economic effectiveness of utilization. zakat funds.
- c. Third, the distribution of zakat is right on target in accordance with sharia provisions and pays attention to transparent management aspects. For example, zakat is not only given consumptively to meet primary needs directly, it is also given to increase business activities and work of mustahik/productive zakat (al-hadith).
- d. Fourth, synergy and coordination or taawun both among fellow zakat collectors (regional, national, regional, and international levels) as well as with other components of the community such as the Indonesian Ulema Council (MUI), government institutions, Islamic organizations, Islamic educational institutions, universities, mass media, and others. It is hoped that the actualization of zakat potential is a massive joint movement that crosses ethnic, organizational, and territorial boundaries. (Nurhasanah And Suryani 2018)

e. The complexity of the problem of zakat and its enormous potential in economic development requires that it is time for zakat to be managed professionally. It is time for the recruitment system for zakat managers to lead to an open recruitment system and competitive in order to attract professional zakat managers in accordance with the fields needed in advancing zakat amil institutions. Increasing the professional aspect of zakat management has an impact on the zakat manager's salary system in accordance with work standards, because this will also determine organizational performance.(Norvadewi 2012, 72)

Poverty Reduction Efforts in Achieving Sustainable Development Goals (SDGs)

The history of the SDGs in a nutshell is the result of the succession of the MDGs. In a broader order, the world is also looking for common goals that all countries agree to fulfill. The search was initiated heroically in 2000, where the Millennium Development Goals (MDGs) were agreed upon by the countries of the world. The Millennium Goals were agreed to be achieved in 2015. The focus of these goals is more on eradicating extreme poverty in the world.(Pusat Kajian Strategis Badan Amil Zakat Nasional (Puskas Baznas) 2017)

However, the fact is that the MDGs have not been able to make a significant difference in taking the role of eradicating poverty. Many countries, especially on the African continent, are still very far behind and cannot achieve their targets (Clemens and Moss, na). Indonesia is also one of the countries that failed to realize the MDGs, especially in terms of reducing the Maternal Mortality Rate (MMR) and Newborn Mortality Rate (IMR). The research states that the main problems of the MDGs are irrational targets and resource mobilization that does not work well. This is exacerbated by not taking into account the issues and characteristics that differ from one country to another.(SEBUAH KAJIAN ZAKAT ON SDGS; Peran Zakat dalam Sustainable Development Goals untuk Pencapaian Maqashid Syariah 2017)

The birth of the SDGs is expected to realize the improvement of the "world for better living". Because the SDGs are proposed to offer major improvements to the achievement of the previous MDGs targets. The very large role of the government will increase the number of welfare numbers, but not for the resilience

of the community. Thus, there are several things that must be considered in order to achieve the SDGs targets, including community participation in the whole development process.(Resnawaty 2019:46)

Relationship between Zakat and Sustainable Development Goals (SDGs)

Zakat is a duty for the Muslims which is a solution to poverty alleviation. Zakat means to grow and increase, it can also be interpreted as "blessing, holy, clean, fertile". According to the term, zakat is the giving of assets with a certain level to those who are entitled. Zakat is a pillar of Islam that has the benefit of empowering helpless individuals to become empowered. Seeing the phenomenon in the country where the number of adherents of Islam is 87.2% (<https://indonesia.go.id/profil/agama> n.d., 1) provide information and opportunities that the potential of zakat in Indonesia is very large and can be used as well as possible to alleviate poverty and other social problems.

The Islamic economic perspective views that the realization of the SDGs in Indonesia can be achieved. Based on the discussion above, it can be strongly assumed that zakat and SDGs have significant relevance. This is because zakat is an instrument of Islamic economic development that places maqasid sharia as the goal of its implementation. On the other hand, almost all the points on the SDGs are on the same track as maqasid sharia. Due to its narrower scope compared to sharia maqasid, SDGs can be used as a reference for intermediate goals for zakat to fulfill the major development goals reflected in sharia maqasid.(Center for Strategic Studies of the National Amil Zakat Agency (Puskas Baznas) 2017)The SDGs and zakat programs meet in an objective to reduce poverty, including hunger that occurs in this world and its various derivatives. Several opinions and views emerged trying to relate one by one the SDGs points to the interpretation of the work of zakat, especially from the point of view of the beneficiaries and the allocation of zakat.(Amymie 2019)

There are some fairly clear similarities between SDGs and zakat. Many of the things listed in the SDGs reflect Islamic values. The SDGs are about reducing wealth and hunger and reducing inequality with wealth sharing. These goals are in line with the principles of zakat in Islam. In Islamic belief, there are five fundamental goals also known as Maqasid al Sharia. Such objectives include: protection of faith, life, heredity, reason and wealth.(Ishmael 2017)

However, there is a difference between zakat and SDGs, the main thing is that zakat is basically derived from Islamic teachings while SDGs have no link with religion. Nonetheless, the agreement at the World Zakat Forum held in Jakarta in February 2017 stated that there is considerable linkage and interest among zakat organizations to pursue the SDGs further. There are some clear similarities between the SDGs and zakat. Many things listed in the SDGs reflect Islamic values. The SDGs are about reducing poverty and hunger and reducing inequality by sharing wealth. These goals are in line with the principles of zakat in Islam. In the Islamic faith, there are five fundamental goals which are also known as Maqasid al Sharia. These goals include: protection of beliefs, (Noor and Pickup 2017, 5)

The potential of zakat in providing a strategic role in funding the achievement of the SDGs program is also supported by the existence of UU No 23 of 2011 concerning zakat management which states that zakat is one of the religious institutions that aims to provide welfare and justice for the community. From the article it can be interpreted that the slices of zakat and SDGs are indeed very close and are not only limited to poverty alleviation but can also be linked per point in the SDGs because all points have the goal of welfare and justice for humans.



Model of Reducing the Poverty of the Ummah through the Incorporation of the Zakat Concept in the SDGs Achievement Program

With the potential of large zakat funds, effective utilization is needed not only to meet the minimum income value of individual zakat recipients (mustahik) to meet incidental needs, but that professional management will allow zakat funds to be potential for the development process to improve the quality of human life. Turning a zakat recipient (mustahik) into a person who has the ability to issue zakat (muzakki), thus the process for the management of Zakat funds must be done professionally in order to benefit empowerment. (Resnawaty 2019, 49)

If this zakat potential is managed properly, it will become an enormous potential to support development. Zakat management is carried out more

optimally with the empowerment method, which can be done through the Amil Zakat Institution. One of the efforts that can be made by the Amil Zakat Institution is the process of changing service recipients from mustahik to muzakki through an empowerment process. Thus zakat funds can change a person's life without dependence.

The link between zakat management and the achievement of SDGs is an idea in which an approach that relies on the belief system/spirituality of the community will be accepted by the community with values and beliefs. Actually Zakat can then be a source of funding in empowerment programs, but it does not stop at that. In zakat itself there are values that can be developed that can answer the process of achieving the SDGs targets. (Resnawaty 2019, 50)

The framework for the utilization of Zakat is with 6 aspects: (Amil and Nasional 2020, 25)

First, legal aspect. The legal aspect includes the issuance of the Decree on the establishment of the institution and the Decree of the leadership elements of the Provincial BAZNAS and Regency/City BAZNAS. Meanwhile, all zakat management organizations get permission from the Government through the Ministry of Religion.

Second, aspects of accountability and sharia compliance. For BAZNAS, Provincial BAZNAS and Regency/City BAZNAS, this aspect includes periodic reports and accountability, annual RKAT approval, audit of reports by Public Accounting Firms (KAP) and sharia audits. Meanwhile, LAZ includes periodic reports and accountability, audits of financial statements by KAP and sharia audits. To provide guarantees that the management of national zakat can run in accordance with Islamic sharia and applicable laws and regulations, continuous guidance and supervision are needed both in terms of finance, programs and compliance with sharia.

Third, IT and systems aspects. Provincial BAZNAS, Regency/Municipal BAZNAS implement SiMBA well. And LAZ integrates well with SiMBA. So that reports to the President and national zakat stakeholders can be submitted regularly and on time. The presence of SiMBA is designed for the purposes of making reports, storing data and information owned by BAZNAS as an institution that is mandated to be the coordinator of zakat management nationally. Web-based, SiMBA is a centralized application so that it can be used by Provincial BAZNAS, Regency/City BAZNAS and LAZ without having to go through a

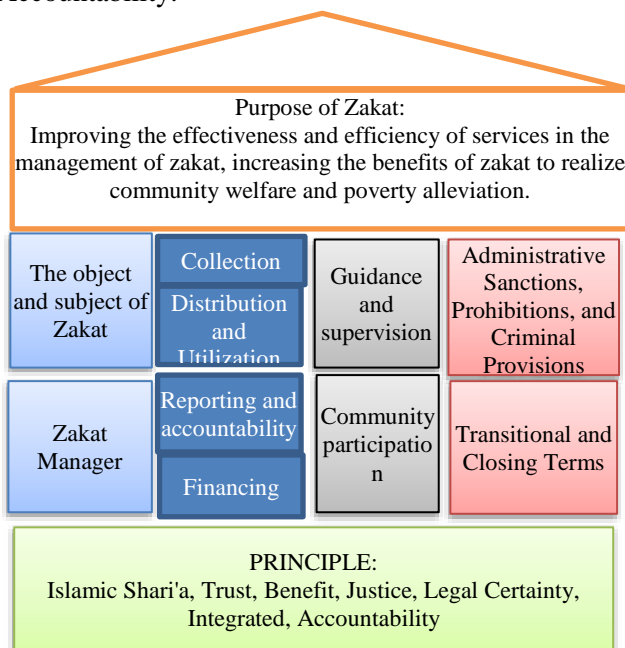
complicated installation process.

Fourth, distribution aspect. Based on the Zakat Core Principle everywhere to assess the performance of zakat distribution seen from the ratio of distribution to zakat collection. The higher the ratio of distribution to collection of zakat, the more effective the management of zakat. In addition, in the distribution of zakat, priority is given to alleviating the poor from the poverty line based on data and standards from the Central Statistics Agency (BPS).

Fifth, gathering aspect. In order to optimize zakat collection nationally, BAZNAS, Provincial BAZNAS, Regency/City BAZNAS and LAZ need to educate muzakki in the form of a zakat campaign that is carried out continuously. This is important so that muzaki understand that zakat is worship that has a very strategic position both from the religious, social, economic and community welfare aspects. For this reason, BAZNAS must be able to provide comfort and guarantee that the zakat that has been paid through BAZNAS reaches mustahik. It is hoped that this convenience will give birth to continued trust from muzaki to BAZNAS.

Sixth, aspect of amyl development. To improve and standardize the competence of amil nationally, it is necessary to carry out appropriate training and coaching and refer to national standards.(Amil and Nasional 2020, 26)

With the addition of seven principles in the use of zakat, namely: Islamic Shari'a, Amanah, Benefit, Justice, Legal Certainty, Integration, and Accountability.



Source: National Zakat Management System

The seven principles mean:

- a. **Islamic law**, such us: zakat is an obligation for every Muslim. The payment of zakat by muzakki and distribution of zakat to mustahik are carried out in accordance with the provisions of the Shari'a.
- b. **Trust** such us: zakat managers, both amil and their institutions, must be trusted.
- c. **Benefit**, such us: the management of zakat is carried out to provide the greatest benefit to mustahik.
- d. **Justice**, such us: the management of zakat in its distribution is carried out fairly.
- e. **Make sure the law**, namely: in the management of zakat there is legal certainty for mustahik and muzakki.
- f. **Integrated**, such us: the management of zakat is carried out hierarchically in an effort to improve the collection, distribution, and utilization of zakat.
- g. **Accountability**, such us: the management of zakat can be accounted for and accessed by the community.(Amil and Nasional 2020, 27)

In the development, especially in Indonesia, the parties see each other's potential resources including funding for the achievement of the SDGs from many sectors, including zakat. Judging from the types of programs carried out by zakat work, it is inevitable that there will be a clear wedge towards the goals of achieving the SDGs. For example, eradicating poverty and hunger, quality education, water and sanitation, and so on.

Therefore, zakat can be said as an instrument that has a strategic role and contribution to the achievement of the SDGs.(SEBUAH KAJIAN ZAKAT ON SDGS; Peran Zakat dalam Sustainable Development Goals untuk Pencapaian Maqashid Syariah 2017, 3)Increasing the amount of zakat disbursed through official channels could strengthen Indonesia's ability to reduce poverty and inequality, and support other SDGs. The Amil Zakat Institution has chosen to prioritize Goals 1, 2, 3, 4, 6, 8, and 11 on the distribution of zakat funds for all impossible. At the stage of Empowerment of productive and consumptive Zakat:. In empowering the consumption of zakat, it will go through the following process:

- a. Good rating
- b. Capacity building
- c. Distribution of zakat
- d. Accompaniment

If the stages increase, then the SDGs goals of reducing poverty and reducing inequality can be carried out properly. And in the empowerment of consumptive zakat, the distribution of zakat funds will reduce the level of poverty and especially the 8 asnaf who become mustahik in receiving zakat funds.

The urgency of the strategy in collecting zakat as well as optimizing the acquisition of zakat, then there are three important elements that greatly influence the success of the concept of zakat collection strategy to achieve the implementation of sustainable development program objectives:(Pangiuk 2020, 35)

a. Performance Strategy

Islam has given work ethic values that can encourage and succeed in institutions, namely: *ihsan* (individual efforts to really work without giving up with full dedication to optimization), *itqan* (careful and orderly), frugal, honesty, fairness, work hard, good and useful, *tanafus* and *ta'awun* (hard and optimal work) and pay attention to time. With the work ethic on duty, the management of zakat will run in accordance with the principles of zakat distribution. The work ethic will provide a good and measurable picture of service.

b. Zakat Collection Strategy

Apart from the performance strategy, there is an effective zakat collection strategy. The stages in the zakat collection strategy are:(Pangiuk 2020, 37)

- 1) Determination of segment and target muzakki
The determination of the segment and target of muzakki is intended to make it easier for the *amil* to carry out the task of collecting zakat. *Amil* is not directly involved in the zakat collection process without knowing the muzakki map clearly. Mapping the potential for zakat from the muzakki requires comprehensive data and information about Muslims from social, economic, educational, cultural and geographical aspects. These aspects are necessary because they help the process of socializing the understanding of zakat obligations and their impact on the socio-economic transformation process of the people.

- 2) Resource and operating system setup
The things that need to be considered in the preparation of human resources and operating systems are as follows:(Pangiuk 2020, 36–37)

- a) Develop and fix human resources that have the right morals and competencies.
- b) Selecting zakat organization administrators who have the commitment and competence to develop the zakat organization primarily in managing and disseminating the vision and mission of the zakat institution.
- c) Building good systems and procedures, this can support the fulfillment of operational standards, avoid deviations and make good documentation.
- d) Conducting training for the management of zakat institutions.
- e) Building a communication system
The development of a communication system must emphasize database development, that is, those who meet the criteria as the main muzakki will be the target of communication activities.

- 3) Build a permanent communication system that allows the public to know what zakat institutions are doing.

In this case there are several things that can be done by:

- a) Create or choose the right media to communicate effectively and efficiently, such as a more representative and complete institutional bulletin in order to contain more information.
- b) Using the communication process appropriately and regularly.
- c) Cooperating with mass media, both local and national newspapers and television.
- d) Develop and implement a service system while still referring to the main muzakki segments and targets, so that a more appropriate form of service can be arranged for them.(Pangiuk 2020, 38)

4) Marketing Strategy

Marketing in everything has always been an inseparable part in every flow and system. The application of marketing can be carried out in zakat institutions. Like a profit-oriented company, zakat institutions must also have a marketing team that is reliable, creative, innovative, powerful and able to make breakthroughs, so that it is in accordance with its function, namely carrying out the ZIS fundraising process. The marketing target is to get new muzakki for the sake of the

sustainability of the institution, but marketing should not only target muzakki material, but must provide useful services to muzakki and zakat institutions.

The target in this marketing strategy is to build communication and provide appropriate information to the public about the importance of zakat, give appreciation for organized zakat, invite the participation of all elements of society, foster public enthusiasm or a sense of pleasure and help in the implementation of zakat. obtained from the zakat marketing strategy.(Pangiuk 2020, 39–40)

Distribution of Zakat

The zakat distribution system that is carried out must be able to lift and improve the standard of living of Muslims, especially for people with social problems. For the utilization of zakat collection results are carried out in two patterns, namely consumptive patterns and productive patterns. The amilin zakat is expected to be able to do the distribution of portions of consumptive zakat collection and productive zakat.

The pattern of distributing productive zakat funds to mustahik lent by amil for the benefit of business activities. The pattern of productive distribution (empowerment) is the distribution of zakat or other funds that are accompanied by the target of changing the condition of the recipient (more devoted to mustahik / poor families) from the condition of the mustakik category to the muzakki category. This model was once developed by the Prophet, namely he once gave zakat to a fakir as much as two dirhams to eat and one dirham for the purchase of stalls as a tool for work, so that his life does not depend on others anymore. In the zakat management system in Indonesia is known to distribute zakat for productive fund assistance, which is intended for mustahik who have entrepreneurs.

Consumptive distribution of zakat collection programs can be carried out to meet the basic economic needs of mustahik through direct donations, as well as through institutions that manage the poor, orphanages, and places of worship that distribute zakat to the community. Meanwhile, the program for distributing the results of productive zakat collection can be carried out through a program for assistance from weak entrepreneurs (working capital), free education in the form of scholarships and free health services.(Pangiuk 2020, 41)

If Zakat Management in Indonesia is fulfilled properly, the goals for achieving the SDGs will include:(Maksum, Muhammad 2018, 22)

First, Without Poverty, poverty is a problem in many countries. One of the functions of Zakat is the elimination of poverty. The poor are among the groups that receive zakat. It is therefore clear that zakat has a strategic role in reducing and eradicating poverty. Poverty data is the main reference for zakat managers so that the main purpose of zakat can be implemented more precisely and effectively through cooperation between community groups.

Second, No Hunger. Zakat is managed to eliminate poverty and all forms that can lead to poverty, including hunger and malnutrition experienced by the poor. Many scholars state that zakat is given to the poor who are in need of food, shelter, and others. Food security and improved nutrition are also major concerns in zakat management.(Maksum, Muhammad 2018)

Third, Healthy and Prosperous Life. The biggest challenge in implementing the sustainable development agenda in Indonesia is the reformulation of the integrated development concept and the placement of health as one of a series of development management processes that include input, process, output, outcome and development impact as well as understanding together the substance of health development that must be carried out together in this era. decentralization and democracy today. Healthy and prosperous life is the main essence of zakat management. The poor who are entitled to receive zakat are expected to live healthier and more prosperous lives.

Fourth, Quality Education. Zakat is also managed for the advancement of inclusive and equitable education for all parties. Zakat management needs to ensure that all community groups get quality education opportunities. Therefore, zakat can be used as a scholarship for underprivileged students to have the same opportunities as others in pursuing education.(Maksum, Muhammad 2018:24)

Fifth, clean water and proper sanitation. Zakat is also distributed to ensure the availability of clean water and proper sanitation. These two aspects are basic public health needs which are an important part of the goals and targets of zakat.(Maksum, Muhammad 2018, 25)

Sixth, Decent Work and Economic Growth. Zakat is managed in a productive direction so that it can create decent jobs and contribute to economic growth. This

step has been carried out by zakat amil bodies in government institutions and community organizations in Indonesia, although it has only reached some areas. The synergy between them will bring benefits and stronger influence from zakat management to create decent jobs and in the long term positive for economic growth. (Maksum, Muhammad 2018, 26)

Seventh, Industry, Innovation and Infrastructure. Zakat is managed productively to create industrial innovation and strengthen infrastructure. Thus, zakat contributes to industrial growth and infrastructure development through technology which is continuously studied in educational and research institutions. (Maksum, Muhammad 2018, 27)

Eighth, reducing inequality, Zakat is an important tool in Islam to reduce economic inequality in society. Groups of people who are capable and have the obligation to issue zakat both from income, business, and assets. (Maksum, Muhammad 2018, 28)

Ninth, Sustainable Cities and Human Settlements. Management of zakat does not only provide food, drink and consumption needs which are the basic rights of the poor, but zakat is directed at alleviating poverty and making them more independent.

Tenth, Responsible Consumption and Production. Zakat distribution is carried out effectively, efficiently and reflects the spirit and sustainable life. (Maksum, Muhammad 2018, 30)

Zakat management will not run effectively without the cooperation and partnership of the government and community organizations. Cooperation between zakat management agencies will make the management power and influence wider and more effective for a better, just and sustainable life. With community participation in increasing zakat acquisition and more targeted distribution through collaboration between institutions, zakat management performance and policies are more efficient and provide multiple and long-term benefits. (Nurkhozin 2021, 49)

The SDGs themselves always emphasize partnership and collaboration in alleviating poverty problems. At this time several Amil Zakat institutions have carried out community empowerment with the scope of each region. If professional management with spiritual values is applied and carried out thoroughly on zakat funds which have the potential of 327.6 trillion rupiah. So the achievement of the SDGs target will not only be achieved by reducing the poverty rate, but in the system will be a very large wave of change,

which will have a positive impact on improving the welfare of all Indonesian people.

4. CONCLUSION

Zakat has an economic function in alleviating poverty and even Zakat has a major impact on the macro economy. But the fact is that the function of Zakat has not been maximized in alleviating poverty, because of unprofessional management. The role of the state is urgently needed to manage this effect, which can be achieved by repositioning the understanding and management of zakat so that zakat can be bestowed. In this case, dynamic collaboration is needed by the Government and the community to optimize the role of zakat in mitigating the Poverty outbreak in Indonesia.

The similarities are quite clear between the SDGs and zakat. Many things listed in the SDGs reflect Islamic values. The SDGs are about reducing poverty and hunger and reducing inequality by sharing wealth. These goals are in line with the principles of zakat in Islam. In the Islamic faith, there are five fundamental goals which are also known as Maqasid al Sharia. These goals include: protection of faith, life, progeny, reason and wealth. The importance of synergy between the government and zakat management agencies to optimize the management of zakat funds and their distribution in the form of the formation of appropriate policies and regulations that can be implemented by all persons in charge of zakat management in order to be in line with the objectives of achieving sustainable development goals (SDGs).

Management of zakat ensures the survival and sustainable terrestrial ecosystems. Awareness of giving zakat recipients in maintaining the quality of life on land is through forest management, efficient use of water in agriculture, and maintaining a healthy environment. Zakat is directed for a cleaner, healthier and more sustainable human future. In the utilization of zakat, there are seven things that must be fulfilled, namely: Islamic Shari'a, Amanah, Benefit, Justice, Legal Certainty, Integration, and Accountability.

The SDGs themselves always emphasize partnership and collaboration in alleviating poverty problems. At this time several Amil Zakat institutions have carried out community empowerment with the scope of each region, such as what was done by Dompot Dhuafa and by Rumah Zakat Islam. If professional management with spiritual values is applied and carried out thoroughly on zakat funds

which have the potential of 327.6 trillion rupiah. So the achievement of the SDGs target will not only be achieved by reducing the poverty rate, but in the system will be a very large wave of change, which will have a positive impact on improving the welfare of all Indonesian people.

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