

THE ROLE OF ZAKAT IN REALIZING SUSTAINABLE DEVELOPMENT GOALS (SDGs) TO INCREASE COMMUNITY ECONOMIC INCOME

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Abstract

This study confirms the role of Zakat, Infak and Alms in achieving sustainable development goals in Indonesia. The Goals of Sustainable Development are goals jointly agreed by the member states of the United Nations (UN) with the aim of bringing prosperity and a decent life to all citizens. Of course, this is consistent with the purpose of zakat in Islam as a means of distributing funds from those who have too much wealth to those who have little wealth. Therefore, the purpose of this study is to see how much role zakat, infoac and almsgiving play in helping Indonesia achieve its SDG goals. Based on the results of the analysis carried out, it is clear that Zakat, Infak and charities actively participate in the five pillars of the program to achieve its sustainability goals in Indonesia. Economy, Health, Education, Da'wah, Social Humanity. Zakat, Infaq and Alms play a key role in financing the eight goals of Zakat recipients. (1) fakir, (2) miskin, (3) amil, (4) muallaf, (5) hamba sahaya, (6) Gharimin, (7) fii sabilillah, (8) ibn sabil. Play the biggest role in achieving the Sustainable Development Goals: Poverty, hunger, good health and quality education.

Keywords: Zakat, Role, Sustainable Development Goals

JEL Classification: E71, G41, I31

Abstrak

Penelitian ini mengkaji tentang peran Zakat, Infak dan Sedekah dalam mencapai tujuan pembangunan berkelanjutan (*Sustainable Development Goals*) di Indonesia. *Sustainable Development Goals* (SDGs) adalah tujuan yang disepakati bersama oleh negara-negara anggota Perserikatan Bangsa-Bangsa (PBB) dengan tujuan mewujudkan kesejahteraan dan kehidupan yang layak bagi seluruh warga negara. Oleh karena itu, tujuan penelitian ini adalah untuk melihat seberapa besar peran zakat, infaq, dan sedekah dalam membantu Indonesia mencapai tujuan SDG. Berdasarkan hasil analisis yang dilakukan, terlihat jelas bahwa Zakat, Infak, dan amal berpartisipasi aktif dalam lima pilar program untuk mencapai tujuan keberlanjutannya di Indonesia. Ekonomi, Kesehatan, Pendidikan, Dakwah, Sosial Kemanusiaan. Zakat, Infaq dan Sedekah memainkan peran kunci dalam pembiayaan delapan tujuan penerima Zakat. (1) fakir, (2) miskin, (3) amil, (4) muallaf, (5) hamba sahaya, (6) Gharimin, (7) fii sabilillah, (8) ibn sabil. Zakat memiliki peran terbesar dalam mencapai SDGs yaitu kemiskinan, kelaparan, kesehatan yang baik dan pendidikan berkualitas.

Kata Kunci: Zakat, Role, Sustainable Development Goals

Klasifikasi JEL: E71, G41, I31

1. INTRODUCTION

Islam has the potential to contribute to the economy of the community because Islamic teachings have the concept of zakat for the rich and the poor. They will be freed from hunger and poverty. Zakat is an economically and socially connected act of worship that has great importance and strategic potential in determining both the content of human welfare development and its economic potential as part of achieving social justice (Firmansyah & Devi, 2017). Zakat has an important socio-economic function. Thus, the role of Zakat is to spread prosperity and happiness in the socio-economic sphere (Mursyidi, 2003). Zakat is an asset subject to certain conditions and Allah SWT requires the owner to submit to Mustahik. Asy Syaukani said zakat is giving a portion of property that has reached the nishab to the needy and so on (Widiastuti, 2015).

Zakat is an impersonal matter, its implementation is left only to individual consciousness, zakat is a right and a duty (Syahatah, 2004). Zakat acts as a source of funding to create a fair distribution of economic life and the development of Islamic society to get closer to Allah SWT. Islam considers zakat as important as prayer, and Islam considers zakat a pillar of the economy and an obligatory service (Pranoto, 2011). One of the Amir Zakat institutes developed in Serang City is the National Amir Zakat Institute (BAZNAS). It is an alternative Amir Zakat institution that aims to support capital and become a government partner to achieve sustainable development goals. One of them is to make communities more self-sufficient and increase their human development index (Firmansyah & Devi, 2017). In addition, a more comprehensive study, especially this study, shows how it understands the relationship between the two and directly evaluates the main goals of Zakat in its implementation to achieve the Sustainable Development Goals (SDGs). We also need to know if we can do it. Thus, Zakat can be reliably evaluated based on its effectiveness and ensure that it can play a role in achieving social welfare.

The National Amir Zakat Authority of Banten State (BAZNAS) is the official and sole agency established by the Banten Provincial Government in 2014 by Minister of Religious Affairs Decree No. 118 with the mandate and mission of paying Zakat., collection and distribution of information and alms (CIS) at national level. The adoption of the Zakat Administration Law No. 23 in 2011 strengthened the role of BAZNAS as the authority empowered to administer zakat at the national level. The law designates BAZNAS as an independent state agency responsible to the President through the Minister of Religious Affairs.

Therefore, BAZNAS, together with the government, is responsible for supervising the administration of Zakat based on: Islamic law, trust, profit, justice, legal certainty, immunity. The purpose of establishing the Serang City Bazna is: 1) to collect, collect and manage public funds. 2) distribution of public resources according to the provisions of Islamic law; 3) exercise professional and balanced management of Zakat according to Islamic His Shariah guidelines and applicable laws and regulations; The financial program implemented by Serang City Baznas is divided into five main areas: Humanitarian, Education, Health, Business, Dawaf and Advocacy. In the field of humanitarian aid, BAZNAS provides benefits to orphans, the poor, the elderly, social security, victims of natural disasters, vulnerable workers and others. In the field of education, BAZNAS distributes grants and guidance to scholarship holders and builds smart homes as study places for rural people. He did a lot in the field of health care, such as free vaccinations and cataract operations. In the field of dawah and advocacy, Baznath provided motivational assistance to Quran teachers and sailors and provided mosques and prayers. We make your room high quality. Meanwhile, Baznas Kota Serang introduces

his Z-Mart as Mustahiki as a merchant or Mustahiki support in the financial section. His Z-Mart which means "Z" is Zakat, also known as "Mart" or "Warung Zakat", his BAZNAS controlled Zakat shop whose total capital was obtained from Zakat funds from Muzak, Pai, who pays zakat to BAZNAS in Banten. The Z-Mart program and other community welfare programs, especially the Mustahiki (zakat payers), hope to one day become muzakkis (tithes) (Imanto, Panorama, & Sumantri, 2020). Z-Mart is an economic empowerment program through training and mentoring of selected SMEs to increase the availability and capacity of urban poverty alleviation kiosks to grow and thrive in the modern retail market is provided.

The purpose of this research is to find out how the implementation of zakat in realizing the Sustainable Development Goals (SDGs), and also to find out how the implementation of zakat in realizing the Sustainable Development Goals (SDGs) in increasing people's economic income.

2. LITERATURE REVIEW

2.1 The Concept of Zakat

Zakat is one of the pillars of Islam. Zakat is therefore normatively an absolute obligation to which every Muslim is entitled. Zakat is thus one of the pillars of the Islamic faith, and zakat can also be used as an indicator of the quality of Islam, which is a form of Islamic solidarity with other Muslims (Qardawi et al, 2006). Zakat, *ijtima'iyah*, which has the worship of *Imariya*, has a very important and strategic content and can be determined based on the content of the teaching and the development of the well-being of the community. According to *Malikiya*, the purpose of Zakat is to distribute a special part of the wealth achieved by *Nisab* to those who are entitled to receive it. *Islamic Fiqh* defines zakat as "the fulfillment of requirements for certain individuals who have obligations based on *transport* (time limits) and *nishab* (minimum limits) (Ridho, 2013). It means fertility, *Tahara* means purity, *Baraka* means blessing and *tazukiya* Tashir means purification. All wealthy Muslims. to achieve *Nisab* and decisions are *Farduain* for all free Muslims with some references I quote the opinion of *Sulaiman Rasjid* that the term zakat is a special value of property given to those who have the right of zakat (Hafidhuddin, 2019).

One of the basic laws of zakat in the Qur'an is: "And pray and pay zakat, and whatever you do for yourself, you will receive (a reward) from Allah." (QS. Al-Baqara: [2]:110). One of the legal bases of zakat in the Hadith is: "According to Ibn Umar *Rajirahuanhuma*, the Prophet *Salla Rahualaihi Wasalam*: ordered people to fight until they confessed that they are no gods other than Allah and that Muhammad is the Messenger of Allah, established prayer and paid zakat. Their blood and wealth are protected outside the laws of Islam and their account is left to Allah *Subanav Wattara*." 25 ; Muslim No. 22). "Indeed, zakat is only for the needy, the poor, a zakat, softened hearts (converts), to (liberate) slaves, to (free) people who are in debt, for being Allah and for the deep way, as obligation from Allah." (QS. At-Taubah: [9]: 60). The explanation for the eight *asnaf* is as follows (Beik & Ayuniyyah, 2018):



Gambar 1. Eight Ashnaf, the Recipient of Zakat

Islam teaches a policy of distribution that is closely related to wealth not accumulating in certain social groups (Firmansyah & Devi, 2017). Also, facilitating the creation of distributive justice so that governments do not have to favour any particular group or groups in the name of a fair distribution process (Ali, et al, 2020). This is ensured by the security of the economic, legal and social order, which ensures the wide distribution of wealth in society. Justice can be realized by giving everyone equal opportunities to acquire property and requiring the use of surplus property in exchange for the purification of wealth and the purification of others' rights through zakat. Creating a fair distribution is one way to achieve economic justice (Rusydia & Devi, 2017). Islam wants all people to be equal in acquiring wealth regardless of their caste or race.

In general, the conditions for obligatory zakat are as follows (Hafidhuddin & Beik, 2019):

1. Islam

It is based on the words of Abu Bakr al-Siddique Ra: "This is the obligation to give alms (zakat) imposed on Muslims by the Prophet Muhammad. This provision is classified as business and has become ijma among Muslims.

2. Freedom

Zakat is not obligatory on slaves, but slaves are Mudhabar, Muarak and Muqatab. The reason is that Muqatab has weaker property rights and other Mudhabar and Muarak have no property. . Oumar bin Khattab states: "Until my slave is freed, he has no zakat."

3. Perfect possession

This means that he owns and controls the property completely and can tax it without interfering with the rights of others. Zakat is not required on assets that are not fully owned. B. Funds from debts, loans or deposits.

4. Nisab

This means that the amount of property in excess of basic needs (houses, clothes, vehicles, used jewelry) exceeded the minimum obligatory zakat limit of 91,92 grams of 24 karat gold. Nisab is the name of a certain level of wealth, which must be the tenth. Therefore, property that does not reach Nizab does not need to be tithed.

5. Haul

Based on a hadith: "Theft that did not reach the harvest (one year) should not be a tenth." This hadith is weak, but it was confirmed by Azar and other companions of the four caliphs. Therefore, an item that has not yet fulfilled its purpose, even for a short time, does not have to be Zakat.

Overall, Zakat offers many lessons to humanity (Hakim, Arif, & Baisa, 2018):

- 1) As an expression of faith in God His SWT, thanking him for his blessings, cultivating a noble character through high humanity, eliminating greed and avarice, promoting peace of life and developing one's wealth.
- 2) To help, support and encourage the Dhuafas (Economically Vulnerable) and other Black Migrants to live a better and more prosperous life;
- 3) As a source of financing for the construction of facilities and infrastructure needed by the Muslim community.
- 4) To achieve balance in the possession and distribution of wealth to create a prosperous and loving society (marhamma) based on the principles of Uhuwa Islamiyah and Takar Itimai.
- 5) To promote and socialize good and correct business ethics.
- 6) Free yourself from the anger, envy and jealousy of those around you who live quite well, not to mention the rich and luxurious. Meanwhile they have nothing. There is no way he can be helped by the rich.
- 7) Purifies oneself from sin, purifies the soul (tazkiyatun nafs), develops a noble character, becomes generous, sensitive to humanity, and is able to overcome greed or avarice and avarice. In this way, freed from his SWT demands and the social duties of Allah, there is always an atmosphere of inner peace around the mind.
- 8) To be an important factor in achieving the balance of wealth distribution (social distribution) and personal responsibility in society. 2. Zakat is worship of Mary with socio-economic aspects and functions ie. Allah SWT, social solidarity, sense of humanity, proof of Muslim brotherhood, unity of nations. It is an embodiment. And land as an internal link between the rich and the poor, a bridge between the strong and the weak.
- 9) We will be able to realize a peaceful, harmonious and prosperous society, where human relations are harmonious, and finally create a physically and mentally safe and peaceful situation.
- 10) Support the realization of the Islamic social system on the following principles: Ummah wahidah (united ummah), musâwah (equal ummah), ukhuwah Islamiyah (Islamic brotherhood), takâful ijtima'i (response to common responsibility).

2.2 Zakat Institution Concept

Institution is an institution (organization) intended for business according to MUI Fatwa No. 8 of 2011, which means amil zakat itself. A person or group of persons appointed by the government to lead the zakat service. An individual or group of people constituted by the community and empowered by the government to supervise the worship of zakat. Amir Zakat Institute According to Law No. 23 of 2011, Section 1, Chapter 8, Zakat Management, Amir Zakat Institute (hereinafter abbreviated as LAZ) is a community established institution responsible for facilitating collection and distribution. said and the use of zakat. Therefore, Amir Zakat Institute is an institution, body or institution with a group of people approved by the government, formed by both the government and the community for the purpose of collection, distribution and utilization of Zakat an individual (Ridho, 2018; Riwayati, 2018).

2.3 Sustainable Development Goals (SDGs) Concept

Based on Bruntland's definition, sustainability can be interpreted as emphasizing the need to limit intergenerational inheritance and development (Suchi, 2020). The goal

of sustainable development is to improve people's well-being and respond to people's needs and desires. We need the SDG concept as a new development framework that takes into account all the changes that have occurred since its Millennium Development Goals in 2015. In particular, his post-2000 world problems related to resource deflation, environmental degradation and climate change, social security, food and energy security and development of the poor. Goals of sustainability include five basic principles that balance economic, social and environmental dimensions: 1) people (people), 2) planet (planet), 3) well-being (prosperity), peace (peace), 5) partnerships., including. (Cooperation). These five basic principles are called the 5Ps and contain 17 goals and 169 goals that cannot be separated, combined or combined to improve human life (Amymie, 2017; Khanifa, 2018).



Gambar 2. Sustainable Development Goals (SDGs)

The 17 goals included in the SDGs are as follows:

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|---|---|
| 1) No Poverty; | 10) Reducing Gaps; |
| 2) No Hunger; | 11) Sustainable Cities and Settlements; |
| 3) Healthy and Prosperous Life; | 12) Responsible Consumption and Production; |
| 4) Quality Education; | 13) Climate Change Handling; |
| 5) Gender Equality; | 14) Ocean Ecosystems; |
| 6) Clean Water and Adequate Sanitation; | 15) Mainland Ecosystems; |
| 7) Clean and Affordable Energy; | |
| 8) Decent Work and Economic Growth; | |
| 9) Industry, Innovation and Infrastructure; | |

3. METHODOLOGY

The authors use qualitative research in this study. This study is qualitative and the results of this study emphasize significance rather than generalization. The study was conducted to find information from research environments and disciplines about the role of zakat in achieving the Sustainable Development Goals (SDG) and increasing people's incomes. Library research collects information using various materials in the library. In library studies, we read materials from various literatures that are directly related to the topics discussed in this research, especially theories about zakat in achieving the goals of

sustainability and the role of zakat in increasing people's financial income, explore by exploring and saving.

As this research is descriptive in nature, ie. research whose purpose is to find existing solutions to problems based on the data, the researchers also present, analyse and interpret the data. Collect information from the field in the form of field interviews and research notes. In this method, the author aims to implement the role of Zakat in achieving sustainability goals to increase the income of Baznas institutions in Serang City.

Primary data is information obtained by researchers from primary sources. This information provides direct information such as information on collection, distribution of zakat funds, information on BAZNAS business capital grant recipients and live broadcasts with original information. Apart from primary data, the authors also use secondary data to support this study. In this study, the authors obtained information from libraries, literary works and existing institutional and institutional documents such as the history, structure, vision and mission, activities, goals and programs of the National Amil Zakat Agency (Badan Amil Zakat Nasional).

In this study, the researchers used several methods, including observation, interview and documentation. Observation is a method and technique of collecting data through systematic observation and recording of the research site, which in this case includes Serang City Baznas. An interview is a way of gathering information by directing questions and answers to the object of study. A method of documentation is the retrieval of information about an object or variable, such as notes, transcripts, books, newspapers, magazines, etc.

The authors use the qualitative method of collected, then processed and analysed data. Qualitative method refers to a research method that produces two descriptive words in the form of written or spoken language of the person being observed. It presents accurate information from the BAZNAS office in Serang City about the role of zakat in achieving the Sustainable Development Goals (SDG) to help people increase their income and understand the situation and evaluate its current role. is related to the main question of this research.

4. RESULTS AND DISCUSSION

The most important function of zakat is to improve the welfare of the people in the economic field not only at this time but since the time of the Prophet Muhammad SAW. Zakat is not only an obligation; zakat is the foundation of Islam and the pillars of Islam. The achievement of Zakat can have a major impact on the country's economic income. Zakat is a potential fund that is well managed by the government and can be useful and profitable if the right zakat is provided. Zakat can solve the problem of poverty from the zakat system for the rich which is distributed to the poor according to circumstances, but in fact there are still many rich people among Muslims still do not understand the importance of paying zakat to people who have wealth, even when the economy is stable.

The role of zakat, infaq and alms in achieving the Sustainable Development Goals (SDGs) in Indonesia can best be seen in how much zakat, infaq and alms money is channeled to promote human welfare under the five (5) pillars (Wahyuningsih, 2018). Application of the National Amil Zakat Agency (Economy, Fitness, Education, Social Humanity and Da'wah), but the role of zakat, infaq and almsgiving in realizing the dreams of sustainable development can also be seen from the amount that people receive from the distribution . of zakat, infaq. and alms in Indonesia.

The function of zakat, infaq and alms can be very great for sustainable development (SDG) in Indonesia, which is mostly based entirely on beneficiaries (mustahiq) (Helly, 2018). The number of Zakat beneficiaries has continuously increased year by year - those who can be helped through zakat, infaq and alms through the five (5) implementation pillars that are in line with Indonesia's sustainable development dreams (economy, fitness, social humanitarian education and so on). 'wah). It explains that zakat, infaq and alms play a fantastic and critical role in realizing the dreams of sustainable development such as: no poverty, no hunger, fair education, proper fitness and financial equality. However, the best reality is that zakat, infaq and almsgiving can reduce poverty in Indonesia if consistently and properly monitored.

The target or Sustainable Development Goals (SDGs) is to resolve and end the problem of poverty. The goal of Islam is zakat for those who do not pay zakat. Social class differences between rich and poor. The role of Zakat can influence this because one of the goals of the Sustainable Development Goals (SDGs) is very large in helping solve the problem of poverty (Firdaningsih, 2019). The first step is to increase the income of the population can be done in different ways. One of them is optimizing the zakat system through the productive use of zakat (Ishatono & Raharjo, 2016).

Zakat is also full of wisdom related to the relationship with Allah SWT and the communication of social relations between people including:

- 1) Helping, supporting, encouraging and building the weak Duafa Material benefits to meet their basic needs. in this state you They can fulfill their obligations to Allah SWT.
- 2) Cleansing wealth, purifying the human soul from greed and sin and love of the world, acting according to God's nature, developing inner wealth, achieving empathy and love.
- 3) As a key factor to achieve a balanced distribution of wealth (social distribution) and a balance of individual responsibilities in society.
- 4) We can support the realization of an Islamic social system according to the following principles: one ummah, equality and obligations, Islamic brotherhood and shared responsibility.
- 5) Purify (personal) stains of sin, purify the soul (grow noble character Generous, sensitive to humanity) and eliminate greed and free oneself from the guidance of SWT and God's social obligations always envelop the heart.
- 6) Zakat is worship to Mary with socio-economic aspects and functions or this is also an expression of social solidarity to share fairly the gifts of Allah SWT. the declaration of humanity and justice, the testimony of the Muslim Brotherhood, binds the unity of the nation-state as an internal relationship between the rich and the rich, the gap between the strong and the poor, the weak.
- 7) Realization of society with rich interpersonal relationships that others accept harmony, peace, harmony, which in the end can create a safe, healthy and peaceful situation.
- 8) As a tool to support all activities along the path of Allah SWT.

Based on some of the lessons above, we can conclude that zakat has many benefits and benefits. Both socio-economic goals and human goals. referring to this wisdom zakat helps, assists, encourages and feeds the weak. The same thing shows the division of the zakat system that is

beneficial to humans and efforts to eradicate poverty. Zakat is an important factor in achieving a balanced distribution of wealth and balanced personal responsibility for society.

The role and benefits of zakat will greatly influence if it is directed at productive zakat. For example, using zakat collected is used to empower creativity, innovation and production of the poor. So that people are able to create jobs for themselves and the business improves the economy and feels the benefits of zakat. According to the 2021 National Amil Zakat Agency (BAZNAS) Zakat Outlook Data, the total potential for Zakat in Indonesia is IDR 327.6 trillion. Therefore, zakat has the potential to help rebuild the country's economy and help those who are classified as poor. These opportunities are classified into various types, such as agricultural zakat of IDR 19.9 trillion, livestock zakat IDR 19.51 trillion, zakat IDR 58.78 trillion, zakat and services IDR 139.7 trillion, and zakat services IDR 1.5 trillion zakat. This number increases with the increase in GDP. Zakat potential in this country is mostly divided into three groups. The first may be household zakat throughout the country. Second, the possibility of zakat in medium and large industries nationally, potential State-Owned Enterprises (BUMN) in the two groups is company zakat, not just zakat for managers and employees (Yulianti, 2016).

Based on the various descriptions above, zakat has many goals, roles and benefits for poverty alleviation in the realization of the Sustainable Development Goals (SDGs). Zakat is also able to stabilize people's income, so there is no doubt that zakat can do that. One of its goals is to eradicate poverty. Therefore, the zakat system is very evenly distributed with professional management.

One of the goals of the Sustainable Development Goals (SDGs), one of which is eradicating poverty, is the same as the main goal of zakat, namely poverty alleviation and human welfare (Almizan, 2016). Thus, combining the Sustainable Development Goals (SDGs) and the goals of the zakat system will benefit when the role of zakat in the economy is optimized and managed for the benefit of all (Nunuk, 2020). Zakat can have a very good impact if it is managed with modernization which is manifested by productive zakat. Types of productive zakat can be distributed in various forms such as training, providing venture capital, home industries, free schools, etc.

5. CONCLUSION & RECOMMENDATION

Based on the analysis of the presented data, the following conclusions can be drawn as a result of this study. Zakat is one of its Islamic duties, which aims to achieve the well-being of people by distributing wealth from Muzak to Mustahik. It is in line with and linked to the Sustainable Development Goals, which were agreed upon by member states of the United Nations (UN) as common goals to be achieved in order to achieve national well-being. Regarding the Sustainable Development Goals (SDGs), the goals of Zakat and Makassid Shariah overlap. Zakat, Infaq and Alms directly or indirectly play a positive role in Indonesia's SDGs, especially several SDGs such as: Poverty, hunger, quality education, economic justice and good health. Zakat institutions with programs supported by Zakat, Infaq and charitable trusts have demonstrated their ability to realize the common good and achieve the goals of sustainability.

Zakat has many benefits and an important role for the people of the national economy both financially and socio-economically, for example zakat helps the national economy by strengthening brotherhood, purifying reason and prosperity, and reconciling one another. Zakat can also lead to productive zakat. This can be achieved through evidence of building free schools and creating more jobs for the people. Therefore, it can

be concluded that zakat is able to realize the goals of the Sustainable Development Goals (SDGs) with equal distribution of income and poverty alleviation.

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