

# Realizing the SDGs through Zakat: The Maqāsid al-Syari'ah Perspective at Zakat Institutions in Indonesia

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## Keywords

Realization,  
Zakat,  
SDGs,  
And Maqashid as-Shariah.

## Abstract

Zakat (alms) is one of the essential instruments in sustainable development, and its implementation is considered relevant to the concept of Maqāsid al-Shari'ah, which aims to achieve benefits for all. The purpose of this study is to analyze the realization of zakat on the achievement of Sustainable Development Goals (SDGs) from the perspective of Maqāsid al-Shari'ah, which includes hifz al-din, hifz al-nafs, hifz al-māl, hifz al-nasl and hifz al-aql. This research is descriptive quantitative research with horizontal analysis and comparative analysis. The sampling technique in this study is purposive sampling. The research samples are eight zakat bodies in Indonesia: BAZNAS, LAZ Rumah Zakat, LAZ Dompot Dhuafa, LAZ Inisiatif Zakat Indonesia, LAZ Yatim Mandiri, LAZ Yayasan Panti Yatim Indonesia, LAZ Baitulmal Muamalat, and LAZ Mizan Amanah. The data collected in this study were collected from the annual report and financial reports of the eight zakat institutions from 2016-2019. The results show that all zakat institutions have implemented zakat in the context of achieving the SDGs from the Maqāsid al-Shari'ah perspective. Overall, the realization of Zakat on SDGs from the perspective of Maqāsid al-Shari'ah is most significant in the hifz al-māl dimension. The hifz al-māl perspective on the SDGs is most influential at LAZ Rumah Zakat, while the standpoints of hifz al-nasl, hifz al-nafs, and hifz al-aql towards the SDGs are greatest at Laz Dompot Dhuafa. As for the realization of zakat on the hifz al-din dimension, it has the most significant influence at BAZNAS. This research implies that zakat institutions remain consistent in realizing their funds towards sustainable development goals from the perspective of Maqāsid al-Shari'ah and increasing their performance to make a significant contribution to welfare.

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## 1. Introduction

The United Nations (UN)'s Sustainable Development Goals (SDGs) Agendas is a joint agreement of the 193 UN member states. Each member state is committed to achieving these goals through implementing various policies and programs (Smith, 2014). The SDGs continue the Millennium Development Goals (MDGs) agenda, which was not been achieved by its end date of 2015 (Wahyuningsih, 2017).

In contrast to the strategic plan of the MDGs, the SDGs do not focus on sustainable development in developing countries only. Rather, they demand all states take action, as the goals aim to achieve an array of social, economic, and environmental goals (Meschde, 2018). As a global agenda for sustainable development with a target of 15 years (2015-2030), the SDGs are broad, with 17 goals and 169 achievement targets.

If we refer to the concept of SDGs, the key points are in line with Islamic values. Dariah et al. (2019) conclude that achieving the SDGs in Muslim countries requires a spiritual "injection" and a shift in the system that regulates development, leading to an Islamic economic system. The opportunity for this achievement is even great when the supporting institutional structure enables and strengthens the spiritual aspect.

Zakat (alms) can potentially be a major partner in realizing the SDGs. In Indonesia, there are 25 zakat institutions in operation, including the Amil Zakat Institution (LAZ) and the National Amil Zakat Agency (BAZNAS) as a national-scale zakat management organizations (BAZNAS, 2020). Based on the Zakat Potential Mapping Indicator (IPPZ), the potential for zakat funds in Indonesia in 2023 will reach IDR 327 trillion (BAZNAS, 2023).

There is significant overlap between zakat and the SDGs in programs implemented by the zakat institutions, which focus on five key goals: reducing poverty, ending hunger, creating a healthy and prosperous life, providing quality education, and providing clean water and sanitation (Amymie, 2017). Suprayitno *et al.* (2017) proves that there is a causal relationship between zakat and economic development, and that zakat also affects education to stimulate a better social life.

However, this is different from the research conducted by Anindita & Sidiq (2018), who explain that zakat has so far not been able to play a major role in overcoming poverty and improving welfare in Indonesia, even though the country has a Muslim-majority population. Therefore, although the potential of zakat is significant, especially for economic growth and reducing inequality, it remains a fundamental question as to whether or not zakat is contributing to the achievement of the priority aspects of the SDGs.

The study of zakat from Maqāsid al-Sharī'ah shows that the specific purpose of zakat law is *ighnaa al fuqara* (to meet the needs of the poor). Meanwhile, according to the general purpose of Maqāsid al-Sharī'ah, the enforcement of zakat, if carried

out according to the rules of Shari'a, will lead a society to realize its benefits: the preservation of religion (hifz al-dīn), the preservation of the soul (hifz al-nafs), the preservation of property (hifz al-māl), the preservation of offspring (hifz al-nasl), and the preservation of reason (hifz al-aql) (Fauziah *et al.*, 2018).

Maqāsid al-Sharī'ah is Islam's main goal and occupies an enviable position in contemporary discourse (Abubakar & Ringim, 2018). The doctrine of Maqāsid al-Sharī'ah is a set of religious laws and moral codes, considered the central bone of Islam and covering all aspects of life, including personal, social, economic, political, and intellectual. There are three basic goals of Maqāsid al-Sharī'ah: human development, maintaining justice, and ensuring welfare (Ullah & Kausar, 2017).

This concept is inherent in both socio-economic theory and practice. Socio-economic development and policy formulation in Islam requires a broad view of justice to achieve the goals of Maqāsid al-Sharī'ah. Thus, a comprehensive concept of how to regulate sustainable development should be achieved both at the micro and macro levels. With SDGs also being implemented by Muslim countries, including Indonesia, an in-depth study is required. The development goals that Muslim countries should pursue must be based on Islamic values and according to Maqāsid al-Sharī'ah. Therefore, it is necessary to understand how zakat is used by institutions in achieving the SDGs from the perspective of Maqāsid al-Sharī'ah.

This study is a new discourse in the study of zakat and Maqāsid al-Sharī'ah and its relationship with the SDGs. It explains priority aspects in achieving the SDGs, such as poverty, hunger, health, and education. The priority of the SDGs is also a priority for zakat institutions in Indonesia, so this study is useful for further research in the discourse on the dimensions of Maqāsid al-Sharī'ah.

## 2. Literature Review

This research is descriptive quantitative research with a detailed investigation of multiple zakat institutions. It analyzes the context and processes involved in the phenomenon under study (Kothari, 2014); in this case, zakat. The sampling technique in this research is purposive sampling, a sample selection model based on specific criteria. The sample of this study was obtained with several criteria as follows:

1. National-scale zakat institutions registered with the Ministry of Religion of the Republic of Indonesia.
2. Zakat institutions with annual reports or publications of activities that can be accessed online and covering the research period (2016-2019).
3. Zakat institutions with financial reports of zakat institutions that can be accessed online and covering the research period (2016-2019).

Based on these criteria, eight zakat institutions in Indonesia were chosen as samples.

Table 1. Zakat institutions for sample of research

No.	Zakat Institutions
1.	BAZNAS
2.	LAZ Rumah Zakat
3.	LAZ Dompot Dhuafa
4.	LAZ Inisiatif Zakat Indonesia
5.	LAZ Yatim Panti Indonesia Foundation
6.	LAZ Yatim Mandiri
7.	LAZ Baitulmal Muamalat
8.	LAZ Mizan Amanah

Data in this study is sourced from annual reports and financial reports of the eight zakat institutions, as well as through conducting searches through articles related to the research theme. This study uses horizontal data analysis. According to Kasmir (2014), horizontal analysis is an analysis carried out to compare financial statements for several periods. This study uses data for the 2016-2019 period. From the results of this analysis, the realization of zakat through the Maqāsīd al-Sharī'ah perspective in zakat institutions will be seen.

Comparative analysis between financial statements compares financial statements from two or more periods, enabling us to see any changes that occur. Changes that occur can be an increase or decrease in each analysis component. From these changes, we can see the progress or failure of each component. In general, the results of this analysis will show, among others:

1. Figures in Rupiah
2. Numbers in percentage
3. Increase or decrease in amount (Rupiah)
4. Increase or decrease both in amount (Rupiah) and percentage.

### 3. Zakat and Maqashid al-Shari'ah

Zakat is an obligation not only related to mahdhah worship but is a form of a social charity related to the broader community with two obligations: obligations to Allah and to fellow human beings (Qadir, 1998). Zakat in Islam is given to the poor in the name of Allah to obtain blessings, purify the soul, and develop virtues. Zakat is also a form of social security in Islam, as Islam does not want the existence

of an abandoned community without food, clothing, and homes for their families (Al-Qardawi, 2004).

Zakat funds need to be optimally managed from the perspective of Maqāsid al-Sharī'ah, especially if the distribution of zakat is to improve the welfare and prosperity of the community. To ensure the management of zakat follows the values of Islamic economics, Maqāsid al-Sharī'ah should be used as the basis for zakat institutions (Kasri, 2016). In addition, the application of zakat through the Maqāsid al-Sharī'ah approach is an applicative form in realizing benefit by paying attention to the five main aspects of Maqāsid al-Sharī'ah.

Maqāsid al-Sharī'ah is based on two sources of Islamic teachings: the Qur'an and Hadith. Legal aspects, especially in the field of mu'amalah, were developed by scholars, including al-Syatibi, who had tried to establish the main principles contained in the source of Islamic teachings by linking them with Maqāsid al-Sharī'ah. The Maqāsid al-Sharī'ah approach is more focused on looking at the values in the form of human benefits in every taklif revealed by Allah SWT (Al-Syatibi, n.d.). When examined further from al-Syatibi's statement, the content of Maqāsid al-Sharī'ah or the purpose of the law is a human benefit.

Zahrah (1958) emphasizes that, essentially, the purpose of Islamic law is a benefit. Allah prescribes no law in the Qur'an and as-Sunnah, but there is a benefit. Al-Zuhaili (1986) defines Maqāsid al-Sharī'ah as legal values and objectives, both implicit and explicit in law, with the matters contained in Allah's laws being the goals and secrets of shari'ah that God has determined as the One who made these laws. Wahab (2008) argues that Maqāsid al-Sharī'ah is the wisdom, meaning, and purpose desired by Allah as the maker of shari'ah.

The concept of zakat – that is, distributing funds to assist and empower people experiencing poverty – is very much needed. In other words, zakat does not run out immediately and is not intended to only meet the temporary needs of people with low incomes; it must be able to provide productive empowerment. The hope is that after receiving zakat, recipients (mustahik) will become muzakki. Thus, zakat distribution is a form of implementing Maqāsid al-Sharī'ah (Indra, 2018). Fundamentally, zakat does not only fulfil the legal and substance of shari'ah, but is also relatively easier way to promote social awareness and its alignment with the real sector. Zakat management carried out by zakat institutions is classified based on sectoral groupings: economic, social and humanitarian wellbeing, health, education, and da'wah. The relation with Maqāsid al-Sharī'ah is the grouping of the framework of the zakat institution according to the dimensions of Maqāsid al-Sharī'ah (hifz al-din, hifz al-nafs, hifz al-aql, hifz al-nasl and hifz al-māl), outlined in Table 2:

Table 2. Relevance of zakat management and Maqāsid al-Sharī'ah

Zakat Management	Maqāsid al-Sharī'ah
Religion	<i>hifz al-din</i>
Health	<i>hifz al-nafs</i>
Education	<i>hifz al-aql</i>
Social and Humanitarian Issues	<i>hifz al-nasl</i>
Economy	<i>hifz al-nasl</i>

With the SDGs as a development goal also implemented by Muslim countries, including Indonesia, an in-depth study is required (Chapra, 2008). The classical and modern views of Maqāsid al-Sharī'ah are multi-dimensional, with an extensive scope that aims for better social welfare, as standards of living impact adherence to religious teachings and rituals of faith-based activities (Ullah & Kausar, 2017).

Based on Tariq Ramadhan's thought, there are three prerequisite criteria in determining *maslahah*: (1) *haqiqiyah*, authentic and definitive, not speculative; (2) *kulliyah*, general in nature, in the sense that it does not only accommodate the interests of a particular person or group; and (3) does not conflict with the text that is *qat'I* (Ramadhan, 2008). If the 17 points of SDGs are understood in depth, then, using the theory of *maslahah* with its three prerequisites, the SDGs can be categorized as *maslahah* with global coverage.

When referring to the concept of Maqāsid al-Sharī'ah built by Ibn Qayyim, there is no doubt that the SDGs are part of Maqāsid al-Sharī'ah, as they do not conflict with Islamic law. Likewise with ash-Syatibi, as the SDGs include the interests of *daruriyah* and *hajiyat*, the SDGs are part of Maqāsid al-Sharī'ah. Additionally, based on research from BAZNAS' Center of Strategic Studies, there is relevance between Maqāsid al-Sharī'ah and SDGs: the SDGs are assessed as 53% related to *dharuriyah* aspects and 47% *hajiah* aspects. In general, all 17 SDGs align with the objectives of Maqāsid al-Sharī'ah (BAZNAS, 2017). Moreover, if examined further, the priority areas of the SDGs – poverty, hunger, health, and education – have a very significant relationship with the main aspects of Maqāsid al-Sharī'ah.

Nurturing the soul is reflected in the prohibition of killing in Islam and in maintaining the ongoing life. If this principle is simplified in one word most relevant to represent it, then health is the main thing that determines human survival (Hasibuan, 2019). Life protection is directed at the realization of good health and general well-being; good health is related to physical health while well-being is related to psychological health (Firdaus, 2018).

Yusuf Qardawy argues that maintaining the existence of reason in Islam can be performed in several ways, such as obliging someone to seek knowledge. The presence of guidance to seek wisdom from birth to death provides *fardhu kifayah*

law to continue to seek knowledge. Supporting the role of reason will give new knowledge so that it can bring confidence and reject prejudice, reject taqlid towards ancestors, great people, and ordinary people, and invite people to contemplate the creation of the heavens, the earth, and all things created by Allah (Qardhawi, 1997).

Heredity is an important aspect that needs to be maintained. In Islam, it is necessary for children to have a good life. One element is not to let children starve and become malnourished. The problem of hunger has become a shared responsibility of fellow Muslims, so it is inevitable that the goal of the SDGs to overcome hunger is part of the goal of Islam, namely in maintaining *hifz al-nasl*.

The obligation for everyone to work and undertake business is so that they are not poor and can meet their needs. On the other hand, every Muslim who has additional assets is obliged to help the poor and help others get out of poverty. These efforts are part of achieving prosperity (Indra, 2018).

Therefore, while no SDG priority points are described in the context of *hifz al-din*, essentially the four key points are also part of the maintenance of religion. Islam demands that everyone seeks knowledge so as not to be entangled in ignorance, pay attention to health so that they can worship perfectly, keep their families from starving, and work for the necessities of life to avoid poverty.

#### **4. Results and Discussion**

The SDGs are the result of multi-stakeholder agreements and are processes that are participatory, inclusive, and transparent to all stakeholders' voices over a long period. This is by one of its slogan – No Left One Behind – where at the implementation level, it is expected that all parties, including the government, the private sector, and the world community, can apply the SDGs to build a more inclusive, resilient, and sustainable future (Kotze, 2018).

The SDGs 2030 Agenda has 17 goals that mark a breakthrough towards sustainable development at the global, regional, national, and local levels. At the same time, this agenda fundamentally challenges society at all levels to redirect and innovatively steer development paths toward set goals (Wiesmann, 2019). In Indonesia, Presidential Regulation No. 59 of 2017 explains that the SDGs are the global goals and objectives for 2016 to 2030.

The goals are broad-based and interdependent and are divided into three dimensions: social, economic, and environmental. The SDGs have 17 goals, 169 targets, and 241 indicators globally. Each goal has a list of targets measured by related indicators. Implementation of objectives must be based on a careful framework that incorporates planning, budgeting, activities, monitoring, and evaluation (Filho, 2020). However, in Indonesia, the goals were adjusted under the Presidential Regulation, resulting in 17 goals with 94 targets and 319 indicators. Indonesia's SDGs indicators are divided into three categories. The first category is

an indicator following global indicators, the second category is a national indicator as a proxy for global indicators, and the third category is a global indicator that has not been defined and will be developed (Santoso, 2019).

The goals are summarized through the 17 goal groups: eliminating poverty, ending hunger, good health and prosperity, quality education, gender equality, access to clean water and sanitation, clean and affordable energy, decent work and economic growth, infrastructure, industry and innovation, reducing inequality, sustainable cities and communities, responsible consumption and production, addressing climate change, safeguarding marine ecosystems, safeguarding terrestrial ecosystems, peace, justice, and strong institutions, and partnerships to achieve goals (United Nations, n.d.).

There are several key partners in realizing the SDGs: governments and parliaments, philanthropy and the business world, civil society organizations, the media, and academics and experts (Santoso, 2019). Philanthropy can be a valuable source of funding to support SDGs. Although philanthropy only contributes about 5% of official development assistance, it impacts critical sectors. Philanthropy can also spur innovation in service delivery and help build nations with other partners (Gaspar et al., 2019).

### 5. Zakat and Poverty Reduction through the Hifz al-Māl Perspective

The achievement of the first goal of SDGs, the eliminating poverty, can be assisted by zakat institution’s programs that support the allocation of zakat funds for economic empowerment. Table 3 shows the allocation of zakat funds based on Maqāsid al-Sharī’ah (hifz al-māl) and the SDGs in Indonesia.

Table 3. Allocation of zakat from *hifz al-māl* on SDGs 1: Eliminating poverty

Zakat Institution	Year	Allocation of Zakat	Percentage of Total Zakat from All Zakat Institutions
BAZNAS	2016	15,521,186,587	15%
	2017	17,388,808,714	17%
	2018	38,115,051,568	37%
	2019	32,136,420,860	31%
		103,161,467,729	12%
LAZ Rumah Zakat	2016	71,037,813,457	17%
	2017	93,597,407,924	22%
	2018	97,789,040,725	22%
	2019	162,217,316,328	38%
		424,641,578,434	47%



LAZ Dompot Dhuafa	2016	49,382,032,149	22%
	2017	59,415,673,154	27%
	2018	56,567,196,410	26%
	2019	56,310,086,007	25%
		221,674,987,720	25%
LAZ Inisiatif Zakat Indonesia	2016	11,879,219,992	9%
	2017	30,556,162,548	22%
	2018	42,678,820,381	31%
	2019	52,533,072,915	38%
		137,647,275,836	16%
LAZ Yatim Mandiri	2016	8,561,224,170	30%
	2017	9,532,157,378	34%
	2018	5,961,988,009	21%
	2019	4,352,631,373	15%
		28,408,000,930	4%
LAZ Yatim Panti Indonesia	2016	1,860,956,000	12%
	2017	3,799,560,000	25%
	2018	4,846,044,082	32%
	2019	4,626,523,699	31%
		15,133,083,781	2%
LAZ Baitulmal Muamalat	2016	16,082,591,039	19%
	2017	22,390,779,216	27%
	2018	23,021,332,995	27%
	2019	22,621,220,898	27%
		84,115,929,148	9%
LAZ Mizan Amanah	2016	4,290,431,700	16%
	2017	4,187,418,430	16%
	2018	7,966,308,000	30%
	2019	10,021,886,250	38%
		26,466,044,380	3%
<b>TOTAL</b>		<b>1,041,248,362,958</b>	<b>100 %</b>

Source: Zakat institution annual report 2016-2019 (data processed)

The data above shows that the realization of zakat in all zakat institutions has allocated funds from a *hifz al-māl* perspective. This proves that zakat aims to achieve the SDG of eliminating poverty.

The realization of zakat for reducing poverty at BAZNAS has fluctuated. From 2016 to 2018, the allocation of funds for *hifz al-māl* increased from 15% of the overall allocation to 37% in 2018. However, it decreased in 2019 to 31%. LAZ Dompot Dhuafa is also volatile in allocating its funds for *hifz al-māl*. In 2016 the allocation of funds for *hifz al-māl* was 22% of the total allocation; this increased to 27% in 2017, decreased in 2017 to 26%, and increased again in 2018 to 31%.

The same fluctuation happened at LAZ Yatim Mandiri whose allocation rose and fell every year. In 2016, the allocation reached 30% of the total and increased to 34% in 2017, but the following year, it fell to 21% before falling to 15% in 2019. LAZ Yayasan Panti Yatim Indonesia has the same experience. In 2016, its allocation

was just 12%; it increased and became 32% in 2018 then fell to 31% the following year.

This is in contrast to the case of LAZ Rumah Zakat, which experienced an increase in the allocation of funds for *hifz al-māl*, from 15% in 2016 to 22% in 2017 and 39% in 2018, respectively. Likewise, LAZ Mizan Amanah allocated 16% in 2016 , 20% in 2017 and 38% in 2019. LAZ Inisiatif Zakat Indonesia has been the most consistent zakat institution, experiencing an increase yearly. In 2016 its allocation was 9%, then 22% in 2017, 31% in 2018, and finally 38% in 2019. Meanwhile, LAZ Baitulmaal Muamalat is a zakat institution that does not experience much change in the allocation of funds because from 2017 to 2019, the allocation was the same, around 27%. However, this is an increase from 2016, when the allocation was 19%.

Zakat institutions implement economic programs to reduce poverty, focusing especially on small and micro-economic empowerment for underprivileged communities. For example, empowerment of MSMEs in the form of gifts or facilities to support business activities, such as supporting productive agriculture through the assistance of production facilities, agricultural machinery, superior seeds, and other services. Furthermore, there are village community collaboration programs to empower the people's economy based on appropriate technology that is affordable and applicable.

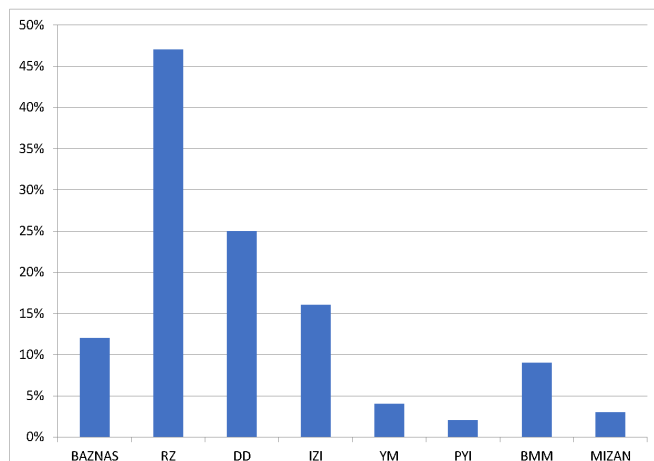


Figure 1. Comparison of the realization of zakat from *hifz al-māl* Perspective on SDGs 1: Eliminating poverty

Source: Data processed, 2022

Figure 1 shows that LAZ Rumah Zakat is the zakat institution with the highest allocation of funds for the benefit of *hifz al-māl*, whose proportion reaches 47% of the total. The second most significant proportion is LAZ Dompot Dhuafa, with 25% of the total funds. The third largest proportion is LAZ Inisiatif Zakat Indonesia its at

16% and lastly BAZNAS with 12%.

The maqasidiyyun scholars agree that 'maintaining property' in last position of Maqāsid al-Sharī'ah. This does not mean that maintaining property is not important because, without this aspect, it will be challenging to realize the other four factors, but the implicit understanding is that property and life are automatically maintained if individual piety is established through religious continuity, protection of children, and educational development (Sanuri, 2016).

In line with the above spirit, Islamic economics is an appropriate alternative for solving poverty in Indonesia. Islamic economics is an economic system supported by the values of faith, namely a belief that property belongs to God. Humans are given full authority to manage for the benefit of living in this world and the hereafter. In addition, as Islamic economics is also based on shari'ah, actors are required to manage property according to shari'ah (Haneef, 1995).

In the context of achieving the SDGs in Pakistan, faith-based charitable organizations have significantly contributed to alleviating poverty and providing necessities for people in need. The distribution of zakat funds has the potential to reduce poverty, help students, and reduce unemployment through giving initial money to individuals (Yasir, Mansor, Waqar, & Abdullah, 2020).

In India, Intezar & Zia (2021) found that zakat is more than a practical tool for alleviating poverty among Muslims. Over the years, zakat has successfully met the financial needs of development activities in non-Muslim communities as well. As achieving the SDGs requires enormous financial support, zakat offers a viable solution that India's central government has previously underutilized.

## 6. Zakat and Reducing Hunger through the Hifz al-Nasl Perspective

The achievement of SDG 2 on reducing hunger can be seen from the programs of zakat institutions that support these goals and the allocation of zakat funds for social and humanitarian programs. The following is the realization of zakat based on Maqāsid al-Sharī'ah (hifz al-nasl) in achieving the SDGs goal of reducing hunger in Indonesia.

Table 4. Allocation of zakat from *hifz al-nasl* perspective on the achievement of SDGs 2: Reducing hunger

Zakat Institution	Year	Allocation of Zakat	Percentage of Total Zakat from All Zakat Institutions
BAZNAS	2016	21,046,487,110	11%
	2017	29,207,389,051	15%
	2018	58,691,558,055	31%
	2019	82,558,628,764	43%
		191,504,062,980	36%

LAZ Rumah Zakat	2016	1,459,427,648	22%
	2017	2,464,364,731	37%
	2018	2,659,276,051	40%
	2019	53,030,430	1%
		6,636,098,860	2%
LAZ Dompot Dhuafa	2016	52,932,350,601	27%
	2017	43,429,001,844	22%
	2018	43,478,009,435	22%
	2019	59,580,540,635	30%
		199,419,902,515	38%
LAZ Inisiatif Zakat Indonesia	2016	5,008,447,411	20%
	2017	4,836,530,740	19%
	2018	5,782,284,465	23%
	2019	9,776,842,155	38%
		25,404,104,771	3%
LAZ Yatim Mandiri	2016	0	0%
	2017	0	0%
	2018	4,788,815,278	52%
	2019	4,345,667,888	48%
		9,134,483,166	8%
LAZ Yatim Panti Indonesia	2016	9,362,208,156	22%
	2017	10,516,671,014	25%
	2018	11,216,190,806	27%
	2019	10,881,450,326	26%
		41,976,520,302	6%
LAZ Baitulmal Muamalat	2016	831,999,800	3%
	2017	949,545,370	3%
	2018	12,081,167,227	37%
	2019	18,411,017,311	57%
		32,273,729,708	6%
LAZ Mizan Amanah	2016	3,820,623,200	81%
	2017	697,700,000	15%
	2018	2.000,000	1%
	2019	135,000,000	3%
		4,655,323,200	1%
<b>Total</b>		<b>511,004,225.502</b>	<b>100 %</b>

Source: Zakat institution annual report 2016-2019 (Data processed)

The realization of zakat from the perspective of Maqāsid al-Sharī'ah through *hifz al-nasl* at BAZNAS to achieve the SDGs shows a consistent increase. In 2016, the allocation of funds for *hifz al-nasl* was 11%, increasing to 15% in 2017, 31% in 2018, and 43% in 2019. The same thing happened with LAZ Baitulmaal Muamalat, which also increased its allocation every year, from 3% in 2016, then drastically to 37% in 2017 and 81% in 2019.

LAZ Mizan Amanah shows a different result, as its allocation of funds for *hifz al-nasl* has decreased yearly. In 2016, it reached 81%, then decreased to 15% in the following year, then even further to just 1% and 3% in 2018 and 2019, respectively.

Several other zakat institutions indicated that their share of *hifz al-nasl* funds fluctuated, such as LAZ Rumah Zakat, which allocated 22% to the area in 2016, 40% in 2018, then just 1% in 2019. LAZ Inisiatif Zakat Indonesia also fluctuates, from 20% in 2016 to 19% in 2017 then increasing to 23% in 2018 and 38% in 2019.

Meanwhile, LAZ Dompot Dhuafa in 2016 reached 22%, decreased in 2017 and 2018 to 22%, but increased again in 2019 to 30%. Meanwhile, LAZ Yayasan Yatim Panti Indonesia rose from 2016 to 2018, reaching 22% to 27%, but decreased in 2019 to 26%. The only zakat institution that did not allocate funds for *hifz al-nasl* in 2016 and 2017 was LAZ Yatim Mandiri, but this changed in 2018 and 2019, with 52% and 48% of funds allocated to this issue in 2018 and 2019, respectively.

Social and humanitarian programs for *hifz al-nasl* institutions in the context of continuing a decent life to maintain the necessities of life of the community, namely providing access to clean water and toilet facilities, public sanitation programs, and disaster relief starting from evacuation, distribution of food aid, health services, construction of residential clusters, repair of public facilities, water supply, psychological services to various post-disaster recovery as well as domestic and international humanitarian, social actions.

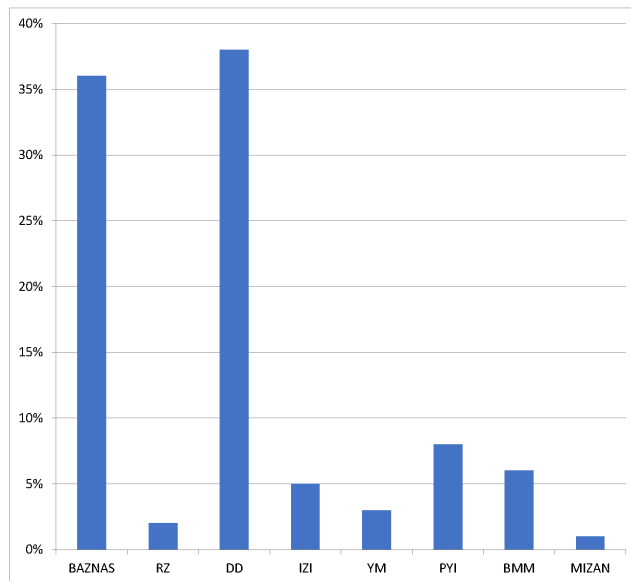


Figure 2. Comparison of the allocation of zakat from *hifz al-nasl* perspective on SDGs 2: Reducing hunger  
 Source: Data processed, 2022

The graph above shows that LAZ Dompot Dhuafa is the zakat institution with the highest allocation of funds from a *hifz al-nasl* perspective, at 38%. The second largest proportion is BAZNAS, at 36% of the total funds.

Manap (2019) examines the impact of zakat funds on long-term food security

in fourteen Malaysian states. According to the findings, the zakat funds have had a significant positive effect on food security for all zakat recipients. When the zakat allocation is increased by 1%, food security increases by 12.95%. Therefore, the government and zakat institutions should introduce new agro-based production models through the zakat funds. This new model can assist Malaysia in achieving food self-sufficiency and reducing its reliance on food imports.

### 7. Zakat and Achieving Healthy and Prosperous Life from the Hifz al-Nafs Perspective

The achievement of SDGs 3 on healthy and prosperous life can be seen from the zakat institution programs that support this goal and the allocation of funds for health. The following is the allocation of zakat based on Maqāsid al-Sharī'ah (hifz al-nafs) in achieving the SDG of healthy and prosperous life.

Table 5. Realization of zakat allocation from hifz al-nafs perspective on the achievement of SDGs 3: Healthy and prosperous life

Zakat Institution	Year	Allocation of Zakat	Percentage of Total Zakat from All Zakat Institutions (%)
BAZNAS	2016	14,352,705,575	16%
	2017	22,007,723,255	24%
	2018	30,424,663,845	33%
	2019	24,608,936,619	27%
		91,394,029,294	32%
LAZ Rumah Zakat	2016	7,407,981,026	35%
	2017	6,738,591,774	32%
	2018	6,685,790,849	31%
	2019	231,495,790	2%
		21,063,859,439	7%
LAZ Dompot Dhuafa	2016	45,797,802,107	28%
	2017	34,342,691,630	21%
	2018	39,843,865,176	25%
	2019	42,357,986,147	26%
		162,342,345,060	55%
LAZ Inisiatif Zakat Indonesia	2016	1,132,559,459	21%
	2017	1,135,118,085	21%
	2018	1,826,714,782	34%
	2019	1,223,932,099	23%
		5,318,324,425	2%
LAZ Yatim Mandiri	2016	1,156,272,445	18%
	2017	3,408,884,933	52%
	2018	903,897,030	14%
	2019	1,102,835,845	17%
		6,571,890,253	3%

LAZ Yatim Panti Indonesia	2016	50,089,000	22%
	2017	41,096,500	18%
	2018	61,012,750	27%
	2019	75,584,741	33%
		227,782,991	0,5%
LAZ Baitulmal Muamalat	2016	10,915,000	1%
	2017	587,740,360	36%
	2018	79,799,200	5%
	2019	945,780,326	58%
		1,624,234,886	1,5%
LAZ Mizan Amanah	2016	448,098,570	49%
	2017	224,439,316	24%
	2018	99,377,800	11%
	2019	147,969,200	16%
		919,884,886	1%
<b>Total</b>		<b>289,462,351,234</b>	<b>100%</b>

Source: Zakat institution annual report 2016-2019 (Data processed)

The allocation of zakat from the perspective of Maqāsid al-Sharī'ah (hifz al-nafs) for realizing a healthy and prosperous life at BAZNAS has fluctuated from 2016 to 2018, with the allocation of funds for hifz al-nafs increasing from 16% in 2016, increasing to 24% in 2017 and again to 33% in 2018, but decreasing in 2019 to 27%. Meanwhile, LAZ Dompot Dhuafa's allocation decreased from 28% in 2016 to 21% in 2017 but increased again in 2019 to 26%. The same condition was noted at LAZ Yayasan Yatim Panti Indonesia, where the allocation decreased from 22% in 2016 to 18% in 2017 but increased in 2019 to 33%.

As for LAZ Inisiatif Zakat Indonesia, the allocation of funds decreased from 22% in 2016 to 21% in 2017 but increased the following year to 34% and then decreased again in 2019 to 23%. Different conditions were found at LAZ Yatim Mandiri: in 2016, the allocation of funds was just 18% and increased dramatically to 52% in 2017 before decreasing the following year to 14% then increasing again in 2019 to 17%. The same trend was shown at LAZ Baitulmaal Muamalat, where just 1% of funds were allocated in 2016, compared to 36% in 2017, then 5% in 2018 and 58% in 2019. LAZ Mizan Amanah also fluctuated in the allocation of funds for hifz al-nafs, from 11% in 2016 to 49% in 2018 by 49% then 16% in 2019.

LAZ Rumah Zakat is the only zakat institution that does not fluctuate. However, trends consistently moved downwards, from 35% in 2016, to 32% in 2017, 31% in 2018, and finally just 2% in 2019.

Programs to improve the quality of public health zakat institutions based on individual, community, and non-governmental organizations. The realization of this program is in the form of mass circumcisions, free ambulances, health alerts, health assistance, nutrition improvement, and free clinics. This health program is also active in collaborating with various agencies to work together to help the poor who cannot afford medical treatment at high cost and access to quality services,

especially in areas with limited health facilities.

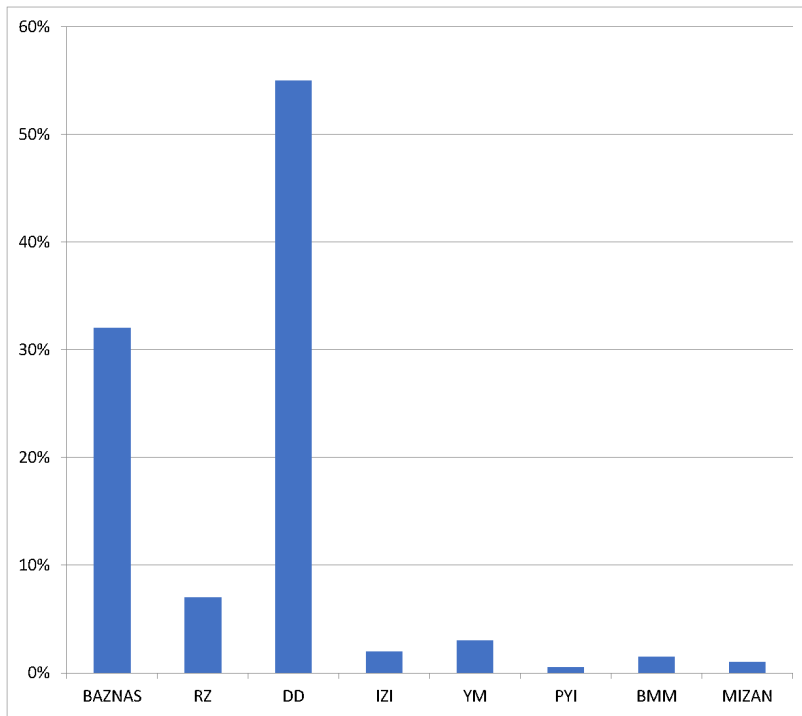


Figure 3. Comparison of the realization of zakat from the perspective of *hifz al-nafs* to SDGs 3: Health life and prosperity  
Source: Data processed, 2022

The graph above shows that LAZ Dompot Dhuafa is the zakat institution with the highest allocation of funds from a *hifz al-nafs* perspective, at 55% of the total allocation. The second largest proportion is BAZNAS, with 32% of the total funds. The third largest proportion is LAZ Rumah Zakat which reaches 7%.

Social support programs must be implemented as a social protection network system to ensure that marginalized communities are not burdened with social problems. For this reason, the zakat management agency in Malaysia carries out various activities to help the community, such as building or repairing houses and providing assistance with access to hospitals and health services. For example, there is a mobile clinic at the Penang zakat institution. Meanwhile, in Selangor, there is an orphanage (Bait al Hasanah Safe House) and a disability house (Bait al-Mawaddah Safe House) (Meerangani, 2019). Meanwhile, during the COVID-19 pandemic, the Islamic Religious Council & Malay Custom helped with assistance programs in the form of medical supplies and equipment to the state, as well as direct assistance to *asnaf* infected with COVID-19 (Hasbulah, Mohammed Noor, Abu Bakar, Hassan, & Mohd Isa, 2022).



## 8. Zakat and Quality Education from the Hifz al-Aql Perspective

The achievement of SDG 4 on quality education can be seen from the programs of zakat institutions that support these goals and the allocation of zakat institutions' funds to improve quality education. The following is the realization of zakat based on Maqāsid al-Sharī'ah (hifz al-aql) in achieving the SDGs goal of quality education in zakat institutions in Indonesia.

Table 6. Allocation of zakat from *hifz al-aql* perspective on SDGs 4: Quality education

Zakat Institution	Year	Allocation of Zakat	Percentage of Total Zakat from All Zakat Institutions (%)
BAZNAS	2016	8,070,388,736	7%
	2017	25,518,460,752	21%
	2018	45,064,208,738	38%
	2019	40,061,303,439	34%
		118,714,361,665	21%
LAZ Rumah Zakat	2016	29,182,065,919	36%
	2017	29,178,135,441	36%
	2018	22,793,981,153	28%
	2019	0	0%
		81,154,182,513	15%
LAZ Dompot Dhuafa	2016	51,431,770,803	26%
	2017	57,992,997,063	30%
	2018	42,475,087,771	22%
	2019	42,357,986,147	22%
		194,257,841,784	34%
LAZ Inisiatif Zakat Indonesia	2016	806,770,709	21%
	2017	35,363,050	1%
	2018	2,192,064,974	56%
	2019	862,678,100	22%
		3,896,876,833	1,5%
LAZ Yatim Mandiri	2016	22,545,210,782	19%
	2017	23,739,165,437	20%
	2018	26,632,649,209	23%
	2019	44,833,681,679	38%
		117,750,707,107	20%
LAZ Yatim Panti Indonesia	2016	3,567,312,400	21%
	2017	4,969,502,189	29%
	2018	2,627,384,550	16%
	2019	5,781,484,575	34%
		16,945,683,714	3%
LAZ Baitulmal Muamalat	2016	4,513,512,250	14%
	2017	6,172,226,016	19%
	2018	7,743,080,750	23%
	2019	14,579,914,003	44%
		33,008,733,019	5%

LAZ Mizan Amanah	2016	381,716,250	27%
	2017	311,491,000	22%
	2018	345,680,000	24%
	2019	377,230,000	27%
		1,416,117,250	0,5%
<b>Total</b>		<b>567,144,503,885</b>	<b>100%</b>

Source: Zakat institution annual report 2016-2019 (Data processed)

BAZNAS allocates a large proportion of funds, albeit fluctuating, from a *hifz al-aql* perspective. In 2016, the allocation was 7%, which increased until 2018, when it reached 38%, before decreasing in 2019 to 34%. Similarly, LAZ Dompot Dhuafa, which in 2016 allocated 26%, increased its allocation the following year to 30%, but decreased it again in 2018 and 2019 to 22%. LAZ Inisiatif Zakat Indonesia decreased its allocation of 21% in 2016 to just 1% in 2017, then increased the allocation to 56% in 2018 but decreased it again to 22% in 2019.

LAZ Yatim Panti Indonesia also fluctuates with its allocations. In 2016, it allocated 21%, 29% in 2017, 16% in 2018, and 34% in 2019. The same trend was found at LAZ Mizan Amanah which allocated 27% of its funds in 2016, 22% in 2017, 24% in 2018, and 26% in 2019.

The allocation of LAZ Rumah Zakat funds for *hifz al-aql* has decreased yearly. This is evidenced by the distribution of funds in 2016 and 2017 at 36%, then 28% in 2018 and no allocation for *hifz al-aql* at all in 2019. This is in contrast to LAZ Yayasan Yatim Mandiri and LAZ Baitulmaal Muamalat, which consistently increased from year to year. LAZ Yayasan Yatim Mandiri increased its allocation from 19% in 2016 to 20% in 2017, 23% in 2018, and 38% in 2019, while LAZ Baitulmaal Muamalat's allocation grew from 14% in 2016 to 22% in 2017, 24% in 2018, and 44% in 2019.

The Zakat institution's educational program in improving the quality of education is the provision of scholarships accompanied by periodic coaching activities for elementary, junior high, high school, and university students. The assistance program for schools in rural areas is in the form of sports equipment, educational reading books, practicum equipment, and school renovations. Programs for assisting rural teachers in the form of increasing competency/knowledge, assistance with teacher facilities and infrastructure in carrying out teaching activities, as well as economic assistance.

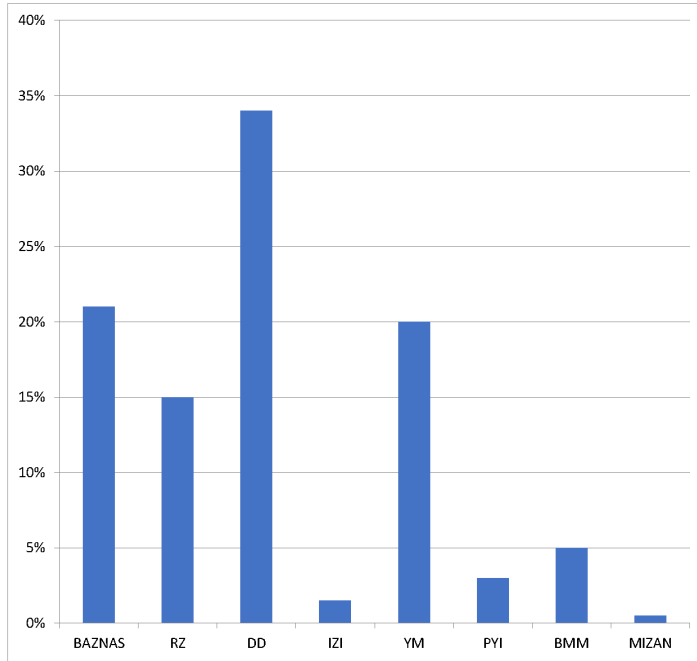


Figure 4. Comparison of the realization of zakat from the *hifz al-aql* perspective on SDGs 4: Quality education  
Source: Data processed, 2022

Figure 4 shows that LAZ Dompot Dhuafa is the zakat institution with the highest allocation of funds from a *hifz al-aql* perspective, at 34% of the total. The second largest allocation comes from BAZNAS, at 21% of the total funds. The third largest proportion is LAZ Yayasan Yatim Mandiri, which reaches 20%.

Education and training is one of essential social investments because it will bring long-term benefits to a country. The roles of education and training are: to produce a knowledgeable, trained and skilled workforce; to form disciplined, diligent, and motivated individuals; to provide innovative and knowledgeable individuals in technology, management, and related skills, especially for the industrial sector in Malaysia (Yusoff, 2011). Meanwhile, the manager of an Islamic social charity fund in Kano, Nigeria, focuses on the development of education both at the school level and at the university level, for people in the Kano area, Nigeria (Gwadabe & Rahman, 2021).

### 9. Zakat and Supporting Religious Activities for SDG Achievement from the Perspective of *Hifz al-Din*

The achievement of the SDGs is important to be realized in Indonesia, especially based on strengthening religion, because Indonesia has the world's

largest Muslim population. In principle, all the priority components of the SDGs, namely poverty alleviation, reducing hunger, quality education and healthy, are the main parts considered in the Islamic religion. The following is the allocation of zakat based on Maqāsid al-Sharī'ah (hifz al-din), which supports religious activities to strengthen the framework of SDGs objectives.

Table 7. Allocation of zakat from *hifz al-din* perspective on the achievement of SDGs in Supporting religious activities

Zakat Institution	Year	Allocation of Zakat	Percentage of Total Zakat from All Zakat Institutions (%)
BAZNAS	2016	3,421,034,921	3%
	2017	15,848,342,900	14%
	2018	35,972,669,077	32%
	2019	56,568,777,947	51%
		111,810,824,845	42%
LAZ Rumah Zakat	2016	1,654,084,625	31%
	2017	1,889,863,710	35%
	2018	1728076896	33%
	2019	8,300,000	1%
		5,280,325,231	4%
LAZ Dompot Dhuafa	2016	7,000,437,800	14%
	2017	6,336,338,658	13%
	2018	13,902,149,220	28%
	2019	21,793,699,555	44%
		49,032,625,233	21%
LAZ Inisiatif Zakat Indonesia	2016	238,923,000	5%
	2017	753,030,015	15%
	2018	1,524,516,066	30%
	2019	2,506,749,671	50%
		5,023,218,752	3%
LAZ Yatim Mandiri	2016	5,849,088,904	23%
	2017	5,753,268,032	22%
	2018	5,736,766,137	21%
	2019	10,624,802,792	35%
		27,963,925,865	12%
LAZ Yatim Panti Indonesia	2016	612,450,000	20%
	2017	409,950,000	14%
	2018	601,021,000	20%
	2019	1,395,464,329	46%
		3,018,885,329	2%
LAZ Baitulmal Muamalat	2016	12,718,500	1%
	2017	78,874,160	9%
	2018	418,295,355	48%
	2019	365,268,917	42%
		875,156,932	1%

LAZ Mizan Amanah	2016	8,940,868,720	27%
	2017	5,421,048,746	16%
	2018	8,413,365,800	25%
	2019	10,682,085,450	35%
		33,457,368,716	14%
<b>Total</b>		<b>236,462,330,903</b>	<b>100%</b>

Source: Zakat institution annual report 2016-2019 (Data processed)

At BAZNAS, allocation for *hifz al-din* has consistently increased, from just 3% in 2016 to 14% in 2017, 32% in 2018, and 51% in 2019. LAZ Inisiatif Zakat Indonesia followed the same trend, from just 5% in 2016, to 15% in 2017, 30% in 2018, and 50% in 2019.

Other zakat institutions experienced fluctuations in their allocation of funds to *hifz al-din*. LAZ Rumah Zakat allocated 31% to *hifz al-din* in 2016 and 35% in the following year, but this decreased in 2018 to 33% and significantly decreased in 2019, falling to just 1%. LAZ Dompot Dhuafa declined at first (from 14% in 2016 to 13% in 2017), then increased in 2018 to 28% and in 2019 to 44%. The same thing applies to the allocation of funds to *hifz al-din* by LAZ Mizan Amanah, which decreased from 27% in 2016 to 16% in 2017, then increased in 2018 to 25% and 35% in 2019.

LAZ Panti Yatim Indonesia's allocation decreased from 20% in 2016 to 14% in 2017, then increased to 20% in 2018 and 46% in 2019. At LAZ Yatim Mandiri, the allocation fell from 23% in 2016 to 21% in 2018 before increasing in 2019 to 35%. LAZ Baitulmaal Muamalat also fluctuated from year to year, from a low point of 1% in 2016 to a high point of 48% in 2018, before decreasing again to 42% in 2019.

The zakat institution's religious programs includes the distribution of iftar packages and assistance to the poor during Eid. There is also the Muallaf Islamic Boarding School Sharing program, which coaches muallaf through a program to strengthen religious knowledge as well as provide skills education. Institutions also provided assistance with mosque renovations and facilities by assisting mosques that lack funds.

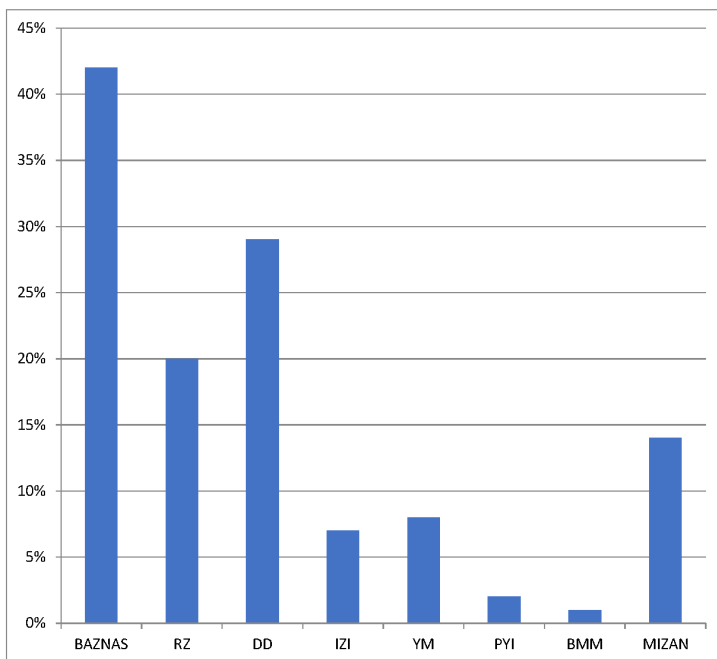


Figure 5. Comparison of *hifz al-din* perspective on zakat allocation for SDGs  
 Source: Data processed, 2022

The graph above shows that BAZNAS is the zakat institution with the highest allocation of funds for the benefit of *hifz al-din*, at 42% of the total. The second most significant proportion is LAZ Dompot Dhuafa, representing 21% of total funds. The third largest proportion is LAZ Mizan Amanah, at 20%.

Attention to religious aspects is an obligation for Islamic-based institutions such as zakat institutions. Religion requires people to pay zakat, so religious strengthening can have implications for the performance of collecting zakat institutions. Religious programs will inform the community that zakat is important in realizing social welfare.

In achieving *hifz al-din* in Malaysia, the Islamic social-religious institution Amanah Ikhtiar Malaysia (AIM) advocates for three aspects: individual, social, and spiritual religious development. This is manifested in giving courses on funeral management and tahlil to the general public. Promoting zakat, waqf, and sadaqah are some of the recommended programs for social development. Furthermore, AIM offers several religious programs for individual growth, such as Al-Quran reading courses and intensive prayer courses (Thaidi, Rahman, Rahman, Salleh, & Salleh, 2021). They also providing microcredit for poor converts to strengthen the economy and solidarity among Muslims (Johari, Ridhwan, Aziz, Fahme, & Ali, 2014).

## 10. Conclusion

This study emphasizes that the goal of sustainable development through zakat is relevant to the perspective of Maqāsid al-Sharī'ah (hifz al-māl, hifz al-nasl, hifz al-nafs, hifz al-aql and hifz al-dīn). Efforts towards protection of life through reducing poverty and hunger and the development of education and access to health services that zakat institutions in Indonesia carry out are in line with the Maqāsid al-Sharī'ah framework.

The data presented in this paper show that zakat institutions in Indonesia have allocated zakat to the achievement of SDGs from a Maqāsid al-Sharī'ah perspective, including hifz al-dīn, hifz al-nafs, hifz al-māl, hifz al-nasl, and hifz al-aql. Overall, the realization of zakat on the SDGs from the perspective of Maqāsid al-Sharī'ah is most significant in the hifz al-māl dimension. LAZ Rumah Zakat was the zakat institution which most supports the SDGs from the hifz al-māl perspective. Meanwhile, the allocation of zakat from the perspective of hifz al-nasl, hifz al-nafs, and hifz al-aql towards the SDGs is most prominent in LAZ Dompot Dhuafa. As for the realization of zakat on the hifz al-din dimension, the largest contributor is BAZNAS, meaning that BAZNAS' allocation are more focused on SDG 1, ending poverty. Overall, this research shows that zakat institutions remain consistent in allocating their funds towards sustainable development goals from the perspective of Maqāsid al-Sharī'ah and increasing their performance to make a significant contribution to community welfare.

This research makes an important contribution in helping to formulate a strategy for achieving the SDGs in Indonesia through maximizing zakat instruments. The research results directly contribute to describing the contribution of zakat to the development of the SDGs as well as the parts that still need improvement. That is, by looking at the weaknesses and strengths of zakat as an Islamic economic instrument, researchers, government institutions, and the public can reformulate their strategy and role in realizing SDGs through Islamic financial instruments, especially zakat based on the Maqāsid al-Sharī'ah concept.

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