JRSSEM 2026, Vol. 5, No. 12, July
E-ISSN: 2807 - 6311
P-ISSN: 2807 - 6494

Integrating Productive Zakat Management for Sustainable Development: Strengthening Collaboration Between Baznas and Laz to Improve Mustahik Welfare

Andy Putra Wijaya[1*], Dwi Santosa Pambudi[2], Iwan Setiawan[3]
Universitas Ahmad Dahlan, Indonesia[1,2]
Universitas ‘Aisyiyah Yogyakarta, Indonesia[3]
Email: andy.wijaya@uad.ac.id[1*], dwi.pambudi@uad.ac.id[2], iwan@unisayogya.ac.id[3]

Keywords:
productive zakat; islamic social finance; sustainable development goals (sdgs); poverty alleviation; economic empowerment.

Abstract

The Sustainable Development Goals (SDGs) have established a comprehensive global framework for addressing multidimensional challenges related to poverty, inequality, and sustainable economic development. In Indonesia, productive zakat has increasingly been recognized as a strategic instrument of Islamic social finance capable of supporting the achievement of these goals through sustainable socioeconomic empowerment. This study examined the role of productive zakat management in advancing the SDGs by emphasizing institutional integration, effective governance, and collaborative partnerships among zakat management organizations and other development stakeholders. Using a qualitative approach based on a comprehensive review of relevant literature, policy documents, and empirical studies, the research explores the alignment between productive zakat programs and the objectives of sustainable development. The findings indicate that productive zakat contributes significantly to poverty alleviation, income generation, employment creation, human capital development, and the reduction of socioeconomic inequalities, particularly in relation to SDG 1 (No Poverty), SDG 3 (Good Health and Well-being), SDG 4 (Quality Education), SDG 8 (Decent Work and Economic Growth), and SDG 10 (Reduced Inequalities). The study further demonstrates that the effectiveness of productive zakat depends on the integration of transparent and accountable governance, data-driven management, digital transformation, continuous beneficiary assistance, and institutional collaboration involving the National Zakat Agency (BAZNAS), Zakat Collecting Organizations (LAZ), government agencies, the private sector, and local communities.

INTRODUCTION

Zakat is one of the fundamental pillars of Islam and plays a strategic role in promoting social justice, reducing economic inequality, and improving societal welfare (Ridwan et al., 2019; Herianingrum et al., 2022). As a key instrument of Islamic social finance, zakat functions not only as a religious obligation but also as a mechanism for wealth redistribution aimed at alleviating poverty and fostering inclusive economic development (Hassan et al., 2023). Through its redistributive function, zakat contributes to narrowing income disparities and enhancing the quality of life of economically disadvantaged populations (Widiastuti et al., 2021).

Traditionally, zakat has been distributed primarily to meet the immediate and basic needs of mustahik (eligible zakat recipients), including food, clothing, and other essential necessities. While this consumptive approach provides short-term relief, it often has limited capacity to generate sustainable improvements in beneficiaries' socioeconomic conditions (Makhrus, 2021). Consequently, over the past few decades, the concept of productive zakat has attracted increasing scholarly and policy attention as a more sustainable approach to poverty alleviation (Mawardi et al., 2023; Mawardi et al., 2022). Unlike consumptive zakat, productive zakat emphasizes the empowerment of mustahik through income-generating activities, entrepreneurship development, vocational training, and the provision of productive assets, thereby enabling beneficiaries to achieve greater economic independence and long-term self-sufficiency (Utsman et al., 2022).

Productive zakat refers to an approach in which zakat funds are allocated as business capital or productive assets to eligible beneficiaries, enabling them to generate sustainable sources of income and improve their socioeconomic conditions independently. Rather than serving solely as a mechanism for wealth redistribution, productive zakat is increasingly recognized as a strategic instrument for fostering economic empowerment, enhancing financial resilience, and promoting long-term self-reliance among *mustahik*. By supporting income-generating activities and entrepreneurial initiatives, productive zakat seeks to transform beneficiaries from passive recipients of assistance into economically productive members of society.

Within the broader framework of sustainable development, productive zakat represents a complementary instrument for advancing the Sustainable Development Goals (SDGs). Its objectives align closely with several SDGs, particularly those related to poverty eradication (SDG 1), decent work and economic growth (SDG 8), and the reduction of inequalities (SDG 10). Through the provision of productive capital and capacity-building support, productive zakat contributes not only to improving individual welfare but also to fostering inclusive economic growth and strengthening community resilience over the long term (Fitriani et al., 2025; Karimah et al., 2025; Minarni et al., 2025; Mustamin et al., 2025; Wibowo, 2023).

Sustainable development is a development paradigm that emphasizes a balanced integration of economic growth, environmental protection, and social well-being. Its primary objective is to ensure that available resources are utilized efficiently and responsibly to meet the needs of the present generation without compromising the ability of future generations to enjoy the same opportunities and level of well-being. Within this framework, well-designed productive zakat programs can make a meaningful contribution to more inclusive and sustainable development by expanding access to productive capital, entrepreneurial training, and continuous business mentoring for economically disadvantaged communities. Such interventions strengthen beneficiaries' capacity to establish sustainable livelihoods, promote economic self-reliance, and reduce long-term dependence on social assistance.

The integration of productive zakat into the broader sustainable development agenda is essential for fostering an inclusive and resilient economic system. When managed with high standards of transparency, accountability, and institutional effectiveness, productive zakat can serve as a strategic instrument for promoting equitable economic growth and advancing social justice. In this context, zakat institutions play a pivotal role in ensuring that zakat funds are allocated strategically to maximize their socioeconomic impact. Through targeted and well-governed distribution mechanisms, these institutions can contribute substantially to poverty reduction, enhance community welfare, and strengthen the long-term economic resilience of vulnerable populations.

Despite its considerable potential, the implementation of productive zakat continues to face a number of significant challenges. These include limited public awareness of the long-term benefits of productive zakat, inadequacies in developing accurate and comprehensive databases of *mustahik* (eligible zakat beneficiaries), and persistent constraints in the management, monitoring, and evaluation of zakat funds to ensure their optimal utilization. Furthermore, strengthening collaboration among government agencies, zakat institutions, and the private sector is imperative for establishing a more integrated, sustainable, and effective productive zakat ecosystem. Such cross-sectoral coordination is essential to enhance institutional capacity, improve governance, and maximize the developmental impact of productive zakat initiatives.

The novelty of this research lies in several aspects. First, this study provides a comprehensive analysis of the integration of productive zakat management with the SDG framework, examining how BAZNAS and LAZ can collaborate to maximize developmental impact. Second, the research identifies specific mechanisms for institutional integration, including governance strengthening, digital transformation, and multi-stakeholder partnerships. Third, the study explores the alignment between productive zakat programs and specific SDG targets, providing evidence of how Islamic social finance can contribute to poverty alleviation, economic empowerment, and sustainable development. Fourth, the research contributes to the limited literature on the role of zakat in achieving the SDGs in the Indonesian context. The findings are expected to provide evidence-based recommendations for policymakers, zakat institutions, and other stakeholders to strengthen the effectiveness and sustainability of productive zakat management. This research contributes to the broader discourse on Islamic social finance as a mechanism for achieving sustainable development, highlighting the importance of institutional integration and cross-sectoral collaboration in advancing inclusive and equitable development in Indonesia.

Accordingly, this study aims to examine the role of productive zakat in advancing sustainable development and to identify strategic approaches for enhancing its effectiveness across diverse sectors of the economy. By exploring the relationship between productive zakat and sustainable development, the study seeks to generate evidence-based and policy-relevant recommendations for governments, zakat institutions, and other economic stakeholders to strengthen the design and implementation of more effective and sustainable zakat programs. Ultimately, these recommendations are expected to support the development of economically self-reliant and socially prosperous communities while contributing to the broader achievement of the Sustainable Development Goals (SDGs).

METHOD

This study adopted a qualitative approach employing a case study design to examine the role of productive zakat in promoting sustainable development. The analysis is informed by both primary and secondary data sources. Using a descriptive qualitative framework, the study seeks to describe, analyze, and interpret the implementation of productive zakat and its contribution to sustainable development. Primary data were collected through in-depth interviews with administrators of zakat institutions, including the National Board of Zakat

(BAZNAS) and authorized Zakat Collection Agencies (LAZ), productive zakat beneficiaries (*mustahik*), as well as relevant stakeholders, including academics and practitioners in the field of Islamic economics. Secondary data were obtained from scholarly literature, reports published by zakat institutions, relevant government policy documents, and other authoritative publications pertinent to the research objectives.

Data were collected through multiple qualitative techniques to enhance the depth and credibility of the findings. In-depth interviews were conducted with key informants possessing substantial experience in the management and utilization of productive zakat programs. In addition, field observations were undertaken to directly examine the implementation of productive zakat initiatives across selected regions and to assess their socioeconomic impact on beneficiaries. Documentary analysis was also employed by reviewing annual reports, regulatory documents, and relevant scholarly publications to provide contextual support and strengthen the overall research analysis.

The collected data were analyzed using thematic analysis to identify recurring patterns and key themes related to the effectiveness of productive zakat in advancing sustainable development. To ensure the trustworthiness and credibility of the findings, data validity was established through source triangulation by systematically comparing evidence obtained from interviews, field observations, and documentary sources. Through this methodological approach, the study is expected to provide a comprehensive understanding of the role of productive zakat in promoting sustainable development and to offer evidence-based recommendations for policymakers, zakat institutions, and other relevant stakeholders to enhance the effectiveness and sustainability of productive zakat management in the future.

Productive Zakat

From a linguistic perspective, the term *productive* is derived from the English word *productive*, which refers to the capacity to generate substantial outputs, produce valuable goods or outcomes, or yield favorable results. The related term *productivity*, in contrast, denotes the capacity or efficiency of production, reflecting the extent to which resources are effectively utilized to generate outputs (Hawkins, 1996). In the term *productive zakat*, the word *productive* functions as an adjective whose meaning is understood in relation to the noun it modifies, namely *zakat*. Accordingly, *productive zakat* may be broadly defined as a form of zakat distribution that is oriented toward productive rather than consumptive purposes. More specifically, it refers to the productive utilization of zakat funds through distribution mechanisms designed to empower beneficiaries in a manner consistent with the objectives (*maqāṣid*) and underlying spirit of Islamic law (*Sharīʿah*). Rather than merely addressing recipients' immediate consumption needs, productive zakat seeks to create sustainable income-generating opportunities by enabling beneficiaries to utilize zakat resources for ongoing economic activities. In this sense, productive zakat is intended to transform zakat recipients into economically self-reliant individuals capable of generating continuous and sustainable livelihoods from the assets or capital provided through zakat.

According to Abdurrahman Qadir (1998), productive zakat refers to the allocation of zakat funds to *mustahik* (eligible zakat beneficiaries) in the form of productive capital to support income-generating economic activities. Such an approach aims not only to improve the economic conditions of beneficiaries but also to enhance their productivity and long-term economic capacity, thereby contributing to sustainable socioeconomic empowerment. The objective of zakat extends beyond providing short-term consumptive assistance to individuals living in poverty. Rather, its broader and more enduring purpose is to alleviate poverty through sustainable socioeconomic empowerment, enabling beneficiaries to achieve long-term economic self-reliance rather than continued dependence on charitable support (Qadir, 1998).

The productive utilization of zakat is implemented by allocating zakat funds as productive capital to support the economic empowerment of beneficiaries. This approach is intended to enable impoverished households to sustain their livelihoods by meeting essential needs, including food, housing, clothing, education, healthcare, and employment. Through access to productive zakat financing, beneficiaries are expected to generate stable sources of income, strengthen and expand their economic activities, and gradually build financial resilience through savings accumulation. Consequently, productive zakat serves not only as a mechanism for immediate poverty relief but also as a long-term instrument for promoting economic inclusion, self-reliance, and sustainable livelihood development.

The management of zakat funds for productive purposes is likely to achieve greater effectiveness when administered by authorized Zakat Collection Agencies (LAZ), given their institutional role and credibility in the collection and distribution of zakat. Rather than merely disbursing financial assistance, these institutions typically adopt a comprehensive empowerment approach by providing continuous mentoring, business guidance, and entrepreneurial training to beneficiaries. Such interventions are designed to ensure that zakat funds are utilized as productive capital capable of supporting sustainable income-generating activities. Through this integrated model of assistance, beneficiaries are expected to attain stable livelihoods, improve their economic capacity, and ultimately achieve long-term financial independence (Sartika, 2008).

Badan Amil Zakat (BAZ) and Lembaga Amil Zakat (LAZ)

Badan Amil Zakat Nasional (BAZNAS)

The National Board of Zakat (BAZNAS) was established by the Government of Indonesia to administer and coordinate zakat management at the national level. As an independent non-ministerial government institution, BAZNAS is accountable to the President through the Minister of Religious Affairs. In carrying out its statutory mandate, BAZNAS is responsible for the planning, implementation, supervision, and reporting of zakat collection, distribution, and utilization. In addition, BAZNAS is authorized to collaborate with relevant public and private stakeholders in accordance with the prevailing laws and regulations to enhance the effectiveness and governance of the national zakat system.

The governing board of BAZNAS comprises eleven members, consisting of eight representatives from the community and three representatives from the government. All members are appointed and dismissed by the President of the Republic of Indonesia upon the recommendation of the Minister of Religious Affairs. The community representatives are drawn from among Islamic scholars (*ulama*), professionals, and prominent figures within the Muslim community. Appointments of community representatives are made by the President based on the Minister's recommendation following consultation with the House of Representatives of the Republic of Indonesia (*Dewan Perwakilan Rakyat Republik Indonesia*), in accordance with the statutory provisions governing zakat administration.

BAZNAS is headed by a Chairperson and a Vice Chairperson, both of whom are elected by and from among the members of the governing board. Members of BAZNAS serve a five-year term and are eligible for reappointment for one additional term. In carrying out its institutional responsibilities, BAZNAS is supported by a permanent secretariat that provides administrative and operational assistance. Pursuant to Article 10 of the relevant legislation, individuals appointed as members of BAZNAS must satisfy, at a minimum, the following eligibility requirements :(Kementerian Agama Republik Indonesia, 2017).

1) Indonesian citizens
2) Muslim
3) Pious to Allah SWT
4) Noble morals
5) At least 40 (forty) years old
6) Physically and mentally healthy
7) Not a member of a political party
8) Competent in zakat management
9) Never been convicted of a crime punishable by imprisonment for at least 5 (five) years.

BAZNAS members are dismissed if:

1) die
2) term of office expires
3) resign
4) unable to carry out duties for 3 (three) months continuously
5) no longer qualify as a member.

a. National Alms Collection Agency (BAZNAS) Province and Regency/City

To facilitate zakat administration at the subnational level, Provincial BAZNAS and Regency/Municipal BAZNAS are established to carry out zakat management within their respective jurisdictions. Provincial BAZNAS is established by the Minister of Religious Affairs upon the recommendation of the Governor, following consultation with BAZNAS. Similarly, Regency/Municipal BAZNAS is established by the Minister, or an authorized official acting on the Minister's behalf, upon the recommendation of the Regent or Mayor and after obtaining consideration from BAZNAS.

In cases where the Governor or the Regent/Mayor does not propose the establishment of a Provincial or Regency/Municipal BAZNAS, the Minister or an authorized official may establish the respective BAZNAS upon consultation with BAZNAS. Provincial and Regency/Municipal BAZNAS perform the statutory duties and functions of BAZNAS within their respective administrative jurisdictions, including the collection, distribution, utilization, and oversight of zakat in accordance with the national zakat governance framework.

Zakat Collection Unit (UPZ)

In carrying out their statutory duties and functions, BAZNAS, Provincial BAZNAS, and Regency/Municipal BAZNAS are authorized to establish Zakat Collection Units (Unit Pengumpul Zakat UPZ) within government institutions, state-owned enterprises, regionally owned enterprises, private companies, and Indonesian diplomatic missions abroad. They may also establish UPZs at the subdistrict (*kecamatan*), urban village (*kelurahan*) or equivalent administrative levels, as well as in other locations deemed appropriate to facilitate zakat collection and administration.

To support the implementation of their institutional responsibilities, BAZNAS operations are financed through multiple funding sources, including the State Budget (*Anggaran Pendapatan dan Belanja Negara* APBN), Regional Budgets (*Anggaran Pendapatan dan Belanja Daerah* APBD), and the *amil* allocation (*ḥaqq al-ʿāmil*), namely the proportion of zakat funds designated under Islamic law to cover the operational costs of zakat administration.

A Zakat Collection Unit (*Unit Pengumpul Zakat* UPZ) is an institutional entity established by an authorized zakat management organization, such as the National Board of Zakat (BAZNAS) or an authorized Zakat Collection Agency (LAZ), to facilitate the collection and administration of zakat, *infaq* (voluntary charitable contributions), and *sadaqah* (voluntary alms) at the local or institutional level. UPZs operate within various settings, including community organizations, private companies, government institutions, and other public or private entities, serving as decentralized operational units that extend the institutional reach of zakat management organizations. Their primary function is to facilitate the collection of charitable funds from *muzakki* (zakat payers) while improving the accessibility, efficiency, and accountability of zakat administration within their respective jurisdictions.

The establishment and operation of UPZs are governed by Law No. 23 of 2011 on Zakat Management and other implementing regulations issued by the relevant zakat authorities, particularly BAZNAS. UPZs are formally appointed by, and remain institutionally accountable to, the zakat management organizations that authorize their establishment, operating under delegated authority to support the effective implementation of the national zakat governance system.

Among the principal responsibilities of Zakat Collection Units (*Unit Pengumpul Zakat* UPZ) are the collection of *zakat al-fiṭr*, *zakat al-māl*, *infaq* (voluntary charitable contributions), and *sadaqah* (voluntary alms) from *muzakki* (zakat payers). UPZs also facilitate zakat compliance by providing accessible payment channels through both conventional (offline) and digital (online) platforms, thereby enhancing the efficiency and convenience of zakat collection.

In addition to their collection function, UPZs play an important educational role by raising public awareness of the religious and socioeconomic significance of zakat, promoting understanding of zakat obligations, and encouraging individuals and institutions to fulfill their zakat obligations through officially authorized zakat management organizations. This educational function contributes to strengthening public trust and improving participation in the formal zakat system.

From an administrative perspective, UPZs are responsible for maintaining transparent records of zakat receipts and periodically reporting collection outcomes to the parent zakat management institution, namely BAZNAS or the authorized Zakat Collection Agency (LAZ) under whose authority they operate. They also maintain databases of *muzakki* and *mustahik* (eligible zakat beneficiaries) to support more effective planning and implementation of zakat distribution programs.

Although UPZs serve as frontline institutions in zakat collection, they do not necessarily distribute zakat funds directly to *mustahik*. In practice, the majority of the funds collected are transferred to their parent zakat management organization for allocation and distribution in accordance with established institutional policies and officially approved zakat programs.

UPZs established within private companies or government institutions are designed to facilitate employees in fulfilling their zakat obligations, typically through payroll deduction or other income-based contribution mechanisms. In contrast, community-based UPZs are established at the local level, such as in villages, mosques, or community organizations, to enhance the accessibility and efficiency of zakat collection from individual contributors. In addition, specialized UPZs may be established to administer specific categories of zakat, including agricultural zakat (*zakat al-zurūʿ*), professional income zakat (*zakat al-mihnah*), or other sector-specific forms of zakat.

The establishment of a UPZ begins with the submission of a formal application by the proposing organization or community group to the relevant BAZNAS or authorized Zakat Collection Agency (LAZ). Following an institutional assessment, BAZNAS or LAZ formally authorizes the establishment of the UPZ through an official decree. Newly established UPZs are subsequently provided with technical training covering zakat administration, financial reporting procedures, and strategies for effective fundraising and zakat collection. This capacity-building process is intended to ensure that UPZs operate in accordance with applicable regulatory standards and principles of transparency, accountability, and good governance.

The establishment of Zakat Collection Units (*Unit Pengumpul Zakat* UPZ) enhances the effectiveness of zakat collection by extending institutional coverage across diverse geographical areas and socioeconomic sectors. As UPZs are typically established at the community level, they maintain closer engagement with both *muzakki* (zakat payers) and *mustahik* (eligible zakat beneficiaries), thereby strengthening public trust and improving the accessibility of formal zakat management services.

Furthermore, UPZs contribute to improving the operational efficiency of zakat management organizations by reducing the logistical and administrative burden associated with collecting zakat in areas that are geographically distant from regional or central offices. Nevertheless, to ensure institutional credibility, UPZs are required to manage zakat funds in accordance with the principles of *amanah* (trustworthiness), transparency, and accountability. Achieving these standards requires continuous capacity development, as UPZ administrators often need specialized training in zakat administration, financial management, and institutional governance.

Effective coordination between UPZs and their parent zakat management organizations is equally essential to prevent duplication of functions, minimize inefficiencies in zakat collection and distribution, and ensure that zakat management is implemented in an integrated, accountable, and sustainable manner.

Zakat Collection Units (*Unit Pengumpul Zakat* UPZ) play a strategic role in expanding the reach and effectiveness of zakat collection by enabling a greater number of *muzakki* (zakat payers) to fulfill their religious obligations through accessible and well-organized collection mechanisms. Through professional and accountable management, UPZs contribute not only to improving public awareness and understanding of zakat but also to strengthening institutional trust in the formal zakat management system.

Moreover, by supporting the effective mobilization and administration of zakat funds, UPZs facilitate the sustainable socioeconomic empowerment of *mustahik* (eligible zakat beneficiaries). This contribution aligns with the broader objectives of Islamic law (*maqāṣid al-*

Sharīʿah), particularly the promotion of social justice, poverty alleviation, and community solidarity, thereby reinforcing the role of zakat as an instrument of inclusive and sustainable socioeconomic development.

Zakat Collection Institution (LAZ)

An Authorized Zakat Collection Agency (*Lembaga Amil Zakat* LAZ) is a formally established institution responsible for the collection, management, and distribution of zakat, *infaq* (voluntary charitable contributions), *sadaqah* (voluntary alms), and other forms of Islamic social funds in accordance with the principles of Islamic law. Within Indonesia's national zakat governance framework, LAZs function as strategic partners of the National Board of Zakat (BAZNAS), complementing its role in optimizing the mobilization, administration, and distribution of ZIS funds to promote social welfare and community development.

The legal basis for the establishment and operation of LAZs is primarily provided by Law No. 23 of 2011 on Zakat Management, which formally recognizes LAZs as partner institutions of BAZNAS in the administration of zakat. Under this legal framework, every LAZ is required to obtain an operational license from the Government of Indonesia through the Ministry of Religious Affairs before commencing its activities. In addition, the institutional establishment and operational requirements of LAZs are further regulated under Minister of Religious Affairs Regulation No. 52 of 2014 on the Requirements and Procedures for the Establishment of Zakat Collection Agencies**,** which specifies the legal procedures, eligibility criteria, and operational scope governing the establishment and administration of LAZs.

The permit to establish a LAZ must meet at least the following requirements :(Kementerian Agama Republik Indonesia, 2017).

1) Registered as an Islamic community organization that manages education, da'wah, and social affairs.
2) Has a legal entity.
3) Receives a recommendation from BAZNAS.
4) Has a sharia supervisor.
5) Has the technical, administrative, and financial capabilities to carry out its activities.
6) Is non-profit.
7) Has a program to utilize zakat for the welfare of the community.
8) Willing to undergo periodic sharia audits and financial audits.

Authorized Zakat Collection Agencies (LAZs) are required to submit periodic reports to the National Board of Zakat (BAZNAS) on their audited activities related to the collection, distribution, and utilization of zakat funds. This reporting obligation serves as an important accountability mechanism to ensure transparency, regulatory compliance, and effective institutional oversight within Indonesia's national zakat governance system. A nationally authorized LAZ may establish one representative office in each province, subject to prior approval from the Head of the Provincial Office of the Ministry of Religious Affairs. To obtain such authorization, the LAZ must submit a written application to the Head of the relevant Provincial Office of the Ministry of Religious Affairs, accompanied by the following supporting documents :(Kementerian Agama Republik Indonesia, 2017).

1) Permission to establish a LAZ from the Minister of Religious Affairs.
2) Recommendation from the Provincial BAZNAS.

3) Data on mudzaki and mustahik.
4) Program for the use of zakat for the welfare of the community.

After LAZ was formed, the tasks and functions of LAZ were as follows:

1) Fundraising. LAZ collects zakat, infaq, sadaqah, and other religious social funds from individuals, organizations, or companies.
2) Fund distribution. Zakat is distributed to the eight asnaf (groups) of mustahik (recipients) in accordance with Islamic law. The collected funds are often distributed in the form of consumptive zakat (for basic needs) and productive zakat (for economic empowerment).
3) Program management and development. LAZ manages funds professionally to ensure the effectiveness and sustainability of its programs. Programs can include assistance in education, health, economic empowerment, or natural disasters.
4) Education and outreach. LAZ has the task and function of educating the public about the importance of zakat as a religious obligation and its benefits for the community.

In carrying out their responsibilities for the management of zakat, *infaq* (voluntary charitable contributions), and *sadaqah* (voluntary alms), Authorized Zakat Collection Agencies (LAZs) are required to operate in full compliance with both the principles of Islamic law (*Sharīʿah*) and the applicable statutory and regulatory framework. Adherence to these normative and legal standards is essential to ensure the legitimacy, accountability, and integrity of zakat management practices.

Accordingly, LAZs are expected to uphold a set of institutional guiding principles that serve as the ethical and operational foundation for the performance of *amil* (zakat administrators). These principles provide the normative framework that guides decision-making, organizational governance, and service delivery, ensuring that all institutional activities are conducted in a professional, transparent, and accountable manner while remaining consistent with the objectives and values of Islamic social finance.

Sustainable Development

The Sustainable Development Goals (SDGs) comprise a set of 17 interconnected global goals adopted by all Member States of the United Nations (UN) in 2015 as part of the 2030 Agenda for Sustainable Development**.** The SDGs provide a comprehensive framework for addressing the world's most pressing challenges, including poverty, inequality, climate change, environmental degradation, peace, and justice. Each goal is accompanied by specific targets and indicators designed to facilitate measurable progress and promote coordinated action in responding to these complex global issues.

The SDGs are intended to be achieved by 2030 through a shared commitment to sustainable, inclusive, and equitable development. As the central framework of the 2030 Agenda, they emphasize the importance of international cooperation, multi-stakeholder partnerships, and collective responsibility in advancing economic prosperity, social well-being, and environmental sustainability. Ultimately, the SDGs seek to improve the quality of life for present and future generations while ensuring that no one is left behind.

The Sustainable Development Goals (SDGs) emerged as the successor to the Millennium Development Goals (MDGs), which primarily focused on poverty reduction and improvements in human well-being. The MDGs comprised eight development goals targeted for achievement by 2015. Building on the progress and lessons learned from the MDGs, the United Nations

(UN) convened the United Nations Conference on Sustainable Development (Rio+20) in Rio de Janeiro in 2012, initiating a global process to formulate the SDGs.

The development of the SDGs involved extensive consultations with a broad range of stakeholders, including governments, civil society organizations, the private sector, academia, and international institutions. Compared with the MDGs, the SDGs were intentionally designed to be more comprehensive, inclusive, and universally applicable, placing greater emphasis on the integration of environmental sustainability, social inclusion, and economic development within a single global framework.

As part of the formulation process, the United Nations conducted one of the largest global consultation initiatives in its history, engaging millions of individuals across diverse regions and socioeconomic contexts. This participatory approach was intended to ensure that the priorities, perspectives, and development needs of people around the world were adequately reflected in the final agenda. Consequently, the SDGs represent not only the collective commitment of UN Member States but also the shared aspirations of the global community for a more sustainable, equitable, and prosperous future.

SDGs have goals to be achieved by 2030. The following are the 17 SDGs goals and their explanations:

1) No Poverty: End poverty in all its forms everywhere.
2) No Hunger: End hunger, achieve food security and improved nutrition, and promote sustainable agriculture.
3) Health and Well-Being: Ensure healthy lives and promote well-being for all at all ages.
4) Quality Education: Ensure inclusive, equitable, and quality education and promote lifelong learning opportunities for all.
5) Gender Equality: Achieve gender equality and empower all women and girls.
6) Clean Water and Sanitation: Ensure access to clean water and sanitation for all and manage water resources sustainably.
7) Affordable and Clean Energy: Ensure access to affordable, reliable, sustainable, and modern energy for all.
8) Decent Work and Economic Growth: Promote sustained, inclusive, and sustainable economic growth and promote full and productive employment.
9) Innovation and Infrastructure: Building resilient infrastructure, promoting inclusive and sustainable industrialization, and fostering innovation.
10) Reducing Inequalities: Reducing inequalities within and between countries.
11) Sustainable Cities and Human Settlements: Making cities and human settlements inclusive, safe, resilient, and sustainable.
12) Responsible Consumption and Production: Ensuring sustainable consumption and production patterns.
13) Addressing Climate Change: Taking urgent action to combat climate change and its impacts.
14) Life Below Water: Conserve and sustainably use oceans, wetlands, and marine resources for sustainable development.
15) Life on Land: Protect, restore, and promote the sustainable use of terrestrial ecosystems, and sustainably manage forests.

16) Peace, Justice, and Strong Institutions: Promote peaceful and inclusive societies for sustainable development, provide access to justice for all, and build effective, accountable, and inclusive institutions.
17) Partnerships for the Goals: Strengthen global working for sustainable development through strong partnerships.

The effective implementation of the Sustainable Development Goals (SDGs) requires close collaboration among multiple stakeholders, including governments, the private sector, civil society organizations, and individuals. While the SDGs provide a universal framework for sustainable development, each country is expected to contextualize their implementation in accordance with its unique social, economic, and environmental conditions. Accordingly, the development of context-specific strategies and action plans is essential to ensure that the goals are implemented effectively and that national priorities remain aligned with the broader objectives of the 2030 Agenda for Sustainable Development.

Equally important is the establishment of robust monitoring and evaluation mechanisms to systematically assess implementation progress and measure development outcomes. Such processes extend beyond routine data collection, encompassing rigorous analysis to identify implementation challenges, evaluate policy effectiveness, and determine areas requiring further intervention. Through an integrated, evidence-based, and participatory approach, the implementation of the SDGs is expected to generate meaningful and sustainable benefits for society while promoting environmental stewardship, inclusive economic development, and long-term social well-being.

RESULTS AND DISCUSSION

Productive Zakat and Sustainable Development for the Welfare of *Mustahik*

Zakat constitutes one of the fundamental pillars of Islam and serves as a key instrument for promoting social and economic justice. Beyond its religious obligation, zakat functions as a redistributive mechanism designed to foster equitable wealth distribution and enhance social welfare. As a mandatory contribution for financially eligible Muslims, zakat facilitates the transfer of resources from those with surplus wealth to *mustahik* (eligible beneficiaries), thereby reducing income disparities and strengthening social solidarity. Through an effective system of collection and distribution, productive zakat not only addresses the immediate needs of disadvantaged groups but also supports their long-term economic empowerment. Consequently, zakat contributes to inclusive economic growth by expanding access to productive opportunities, reducing poverty, and promoting sustainable improvements in the welfare of *mustahik*.

Within the framework of the Sustainable Development Goals (SDGs), zakat plays a strategic role in advancing several key development objectives, particularly poverty eradication (Goal 1), zero hunger (Goal 2), and the promotion of sustained, inclusive, and sustainable economic growth, full and productive employment, and decent work for all (Goal 8). When managed effectively, zakat funds can be allocated to a wide range of productive initiatives, including vocational skills development, microenterprise financing, and the provision of essential infrastructure for underserved communities. Such interventions not only address immediate socioeconomic needs but also strengthen the productive capacity and self-reliance of beneficiaries. Consequently, the effective utilization of zakat has the potential to accelerate progress toward the achievement of the SDGs by fostering inclusive development, reducing structural inequalities, and enhancing long-term socioeconomic resilience across multiple sectors.

Optimizing zakat management through officially recognized institutions is essential to maximizing its socioeconomic impact and ensuring that its outcomes are both measurable and sustainable. Strengthening collaboration among governments, zakat management organizations, and the private sector is crucial for improving the effectiveness and accuracy of zakat distribution, ensuring that financial assistance reaches economically disadvantaged and vulnerable populations in accordance with their actual needs. Such multi-stakeholder collaboration enables the substantial potential of zakat funds to be harnessed more effectively, positioning zakat not only as a mechanism for enhancing socioeconomic welfare but also as a strategic instrument for accelerating the achievement of the Sustainable Development Goals (SDGs) in Indonesia and across the broader Muslim world.

One of Indonesia’s key strategies for advancing the Sustainable Development Goals (SDGs) has been the integration of Islamic philanthropy, particularly zakat, into its sustainable development agenda. Achieving the SDGs requires close collaboration between the government and relevant stakeholders to ensure the effective implementation of development programs. In this regard, the Indonesian government has partnered with the National Zakat Agency (BAZNAS) to strengthen the contribution of zakat to sustainable development. As the country's official zakat management institution, BAZNAS plays a strategic role in mobilizing and distributing zakat resources to support the achievement of the SDGs through targeted and impactful social and economic empowerment programs.

Indonesia's substantial zakat potential represents a strategic resource for advancing the Sustainable Development Goals (SDGs). According to the National Zakat Agency (BAZNAS), the country's zakat potential was estimated at IDR 327.6 trillion in 2020, highlighting the significant capacity of Islamic philanthropy to contribute to national development. Harnessing this considerable financial potential through effective and accountable zakat management could substantially accelerate the achievement of the SDGs in Indonesia. Aligning zakat management with the SDG framework is expected to enhance the effectiveness of development interventions and generate broader socioeconomic benefits. This alignment is particularly evident in relation to SDG 1 (No Poverty) and SDG 10 (Reduced Inequalities), as zakat functions as an Islamic redistributive mechanism that promotes income redistribution, empowers disadvantaged communities, and contributes to poverty alleviation.

Empirical evidence further supports the strategic role of zakat in sustainable development. A study conducted by Suchi Fitri Yani, entitled *The Role of Zakat in Achieving the Sustainable Development Goals (SDGs) to Improve Community Economic Income*, found that zakat plays a significant role in supporting the attainment of the SDGs while simultaneously improving the economic well-being and income of *mustahik* (eligible zakat beneficiaries). Similar findings were reported by Rizky Putra Utama in the study *The Role of Zakat, Infaq, and Sadaqah in Achieving the Sustainable Development Goals in Indonesia*, which concluded that zakat, *infaq*, and *sadaqah* make meaningful contributions to the realization of the SDGs in Indonesia. Collectively, these studies underscore the importance of integrating Islamic social finance into national sustainable development strategies as a complementary mechanism for promoting inclusive economic growth and social welfare (Muharromah & Mustofa, 2021).

Zakat plays a pivotal role in advancing the Sustainable Development Goals (SDGs), particularly by contributing to poverty alleviation, reducing social and economic inequalities, improving access to quality education and healthcare, and fostering inclusive economic growth. Through the strategic allocation of zakat funds and the implementation of well-designed community empowerment programs, zakat serves as an effective instrument for promoting sustainable socioeconomic development. When managed in a transparent, accountable, and targeted manner, zakat has the potential to generate substantial and lasting benefits for society, particularly by enhancing the resilience and welfare of vulnerable and economically disadvantaged populations.

One of the primary contributions of zakat lies in its role in poverty alleviation, which directly aligns with Sustainable Development Goal 1 (No Poverty). Zakat is specifically allocated to eligible beneficiaries (*mustahik*), particularly low-income and disadvantaged populations, to help meet their basic needs and improve their standard of living. Beyond providing direct financial assistance, zakat is increasingly utilized to finance productive initiatives, including microenterprise capital, vocational training, and other livelihood enhancement programs designed to promote long-term economic self-sufficiency. Consequently, zakat functions not merely as a short-term social safety net but also as a sustainable instrument for poverty reduction, empowering beneficiaries to achieve greater economic independence and break the cycle of poverty.

Beyond its contribution to poverty alleviation, zakat also plays a significant role in reducing social and economic inequalities, thereby supporting the achievement of Sustainable Development Goal 10 (Reduced Inequalities). As an Islamic redistributive mechanism, zakat facilitates the transfer of wealth from financially capable individuals to eligible beneficiaries (*mustahik*), promoting a more equitable distribution of economic resources. This redistributive function helps narrow socioeconomic disparities and fosters greater social cohesion by expanding opportunities for disadvantaged communities to participate in economic and social development.

Furthermore, zakat contributes to improving access to quality healthcare and education, which are central to Sustainable Development Goals 3 (Good Health and Well-being) and 4 (Quality Education). A proportion of zakat funds is allocated to educational scholarships for students from low-income households, as well as financial assistance for healthcare services provided to economically vulnerable families. These initiatives strengthen access to essential public services, enabling disadvantaged populations to pursue quality education and obtain adequate healthcare. Consequently, zakat not only addresses immediate socioeconomic needs but also promotes long-term human capital development, which is fundamental to achieving inclusive and sustainable development.

In addition, zakat promotes inclusive economic growth through a wide range of economic empowerment initiatives, including entrepreneurship training, vocational capacity-building, and financing for micro, small, and medium-sized enterprises (MSMEs). These programs contribute to job creation, strengthen productive livelihoods, and foster greater economic self-reliance among beneficiaries. Accordingly, zakat should not be viewed solely as a form of charitable assistance but also as a strategic instrument for enhancing community resilience and supporting sustainable socioeconomic development.

Overall, the evidence suggests that zakat has considerable potential to advance social welfare while contributing meaningfully to the achievement of the Sustainable Development Goals (SDGs). To maximize this potential, it is essential to develop an integrated zakat management framework, particularly for productive zakat, that strengthens institutional coordination between the National Zakat Agency (BAZNAS) and Zakat Collecting Organizations (LAZ). Such an integrated approach would improve the effectiveness, efficiency, and accountability of zakat management, thereby enhancing its capacity to generate sustainable socioeconomic outcomes and support the broader national development agenda.

Integration of Productive Zakat Management Programs

In the context of sustainable development, zakat is increasingly recognized not only as a religious obligation but also as a strategic instrument of wealth redistribution with significant potential to contribute to the achievement of the Sustainable Development Goals (SDGs). Consequently, integrating zakat management particularly productive zakat into the broader national development framework has become an important policy priority. Productive zakat, which emphasizes long-term economic empowerment rather than short-term consumption support, aligns closely with sustainable development principles by enhancing beneficiaries' productive capacities and promoting socioeconomic resilience.

The SDGs comprise 17 interconnected global goals designed to address critical challenges related to poverty, inequality, environmental sustainability, and inclusive economic development. Several of these goals are intrinsically aligned with the objectives of zakat, particularly those concerning poverty alleviation, improved social welfare, and the economic empowerment of vulnerable communities. From both theological and developmental perspectives, zakat is not merely compatible with the SDG agenda; rather, it constitutes a highly relevant and complementary mechanism for advancing sustainable development. Its ethical foundations and redistributive function provide a robust framework for promoting inclusive growth and social justice while reinforcing national and global commitments to sustainable development.

Productive zakat refers to the strategic utilization of zakat funds to support income-generating activities, including the provision of business capital, vocational training, entrepreneurial development, and capacity-building programs that enable *mustahik* (eligible zakat beneficiaries) to achieve long-term economic self-reliance. Unlike consumptive zakat, which primarily addresses immediate needs, productive zakat emphasizes sustainable livelihood development and the enhancement of beneficiaries' productive capabilities. Owing to its greater potential to generate lasting socioeconomic impacts, this approach has been widely adopted by contemporary zakat institutions as an effective model for promoting poverty alleviation, economic empowerment, and inclusive development (Muhammad, 2018).

Zakat management institutions play a pivotal role in ensuring the effective integration of zakat with the Sustainable Development Goals (SDGs) from an institutional and governance perspective. To maximize the socioeconomic impact of productive zakat programs, these institutions must adopt modern, data-driven management systems supported by sound governance practices, transparency, accountability, and rigorous impact assessment. Such an approach enhances the efficiency of zakat distribution while ensuring that its benefits are sustainable and responsive to the actual needs of *mustahik* (eligible zakat beneficiaries) and the broader community.

Despite its considerable potential, the implementation of productive zakat continues to face several challenges, one of the most significant being the limited financial literacy and entrepreneurial capacity of many beneficiaries. Without adequate mentoring, business development support, and continuous monitoring, the productive capital provided through zakat may fail to generate sustainable economic returns. Consequently, strategies aimed at integrating productive zakat with the SDGs should extend beyond financial assistance by incorporating comprehensive capacity-building initiatives, including entrepreneurship training, financial education, technical assistance, and ongoing mentoring. Such an integrated approach is essential for strengthening beneficiaries' economic resilience, enhancing the long-term effectiveness of productive zakat programs, and ensuring their meaningful contribution to sustainable development.

Looking ahead, zakat should be positioned as a strategic and systemic instrument for advancing national development. Realizing this potential requires greater policy harmonization, continuous program innovation, and the strengthening of institutional capacities among zakat management organizations. Equally important is the establishment of effective cross-sector collaboration involving government agencies, zakat institutions, the private sector, civil society, and other relevant stakeholders to enhance the coordination, efficiency, and overall impact of zakat initiatives.

In this context, integrating productive zakat management into the implementation of the Sustainable Development Goals (SDGs) is not merely an option but a strategic imperative. When supported by sound governance, effective institutional collaboration, and well-designed empowerment programs, productive zakat can serve as a powerful catalyst for inclusive development, poverty reduction, and sustainable economic empowerment. Beyond its contribution to socioeconomic progress, such an integrated approach reflects the broader objectives of Islamic social finance by promoting social justice, equitable wealth distribution, and public welfare (*maslahah*), thereby reinforcing Islam's vision as a faith that advances the well-being of humanity as a whole.

The integration of productive zakat management into the implementation of the Sustainable Development Goals (SDGs) represents a strategic approach that aligns Islamic philanthropic principles with the global sustainable development agenda through the long-term economic empowerment of *mustahik* (eligible zakat beneficiaries). Evidence suggests that the productive utilization of zakat funds can make a substantial contribution to poverty alleviation, income enhancement, and the creation of sustainable livelihood opportunities, thereby directly supporting the achievement of SDG 1 (No Poverty), SDG 8 (Decent Work and Economic Growth), and SDG 10 (Reduced Inequalities). By shifting the focus from short-term assistance to sustainable economic empowerment, productive zakat has the potential to generate lasting socioeconomic benefits for both beneficiaries and society at large.

The effectiveness of this approach depends largely on the adoption of professional, transparent, accountable, and data-driven governance practices by zakat management institutions. Such governance not only enhances the long-term impact of productive zakat programs but also strengthens public trust and institutional credibility. At the same time, successful integration requires strong collaboration among government agencies, zakat management organizations, the private sector, civil society, and local communities to ensure that empowerment initiatives are implemented in a coordinated, systematic, and evidence-based manner.

Furthermore, community-based approaches and digital transformation have emerged as critical enablers for improving program effectiveness, expanding outreach, and enhancing the efficiency of zakat management. Nevertheless, the success of productive zakat initiatives should not be measured solely by the provision of financial capital. Equally important are continuous mentoring, entrepreneurship development, skills training, financial literacy, and capacity-building programs that enable beneficiaries to achieve sustainable economic independence. Accordingly, productive zakat has the potential to evolve into a key pillar of national development policy, serving as an effective instrument for promoting inclusive prosperity, social equity, and sustainable development in accordance with the overarching vision of the Sustainable Development Goals.

CONCLUSION

Productive zakat has emerged as a strategic instrument of Islamic social finance with considerable potential to support the achievement of the Sustainable Development Goals (SDGs). By shifting the focus of zakat distribution from short-term consumptive assistance to sustainable economic empowerment, productive zakat contributes not only to poverty alleviation but also to income generation, employment creation, and the enhancement of human capital. These contributions demonstrate a strong alignment between the objectives of zakat and several SDGs, particularly SDG 1 (No Poverty), SDG 3 (Good Health and Well-being), SDG 4 (Quality Education), SDG 8 (Decent Work and Economic Growth), and SDG 10 (Reduced Inequalities). The findings further indicate that optimizing the contribution of productive zakat requires an integrated and collaborative management framework involving the National Zakat Agency (BAZNAS), Zakat Collecting Organizations (LAZ), government institutions, the private sector, and local communities. Effective institutional coordination, supported by transparent governance, data-driven decision-making, digital transformation, and rigorous impact evaluation, is essential for improving the efficiency, accountability, and sustainability of zakat programs. Furthermore, productive zakat initiatives should extend beyond financial assistance by incorporating entrepreneurship development, financial literacy, technical training, and continuous mentoring to ensure that beneficiaries achieve long-term economic independence. In conclusion, the integration of productive zakat management into the national sustainable development agenda represents a promising and sustainable approach to addressing multidimensional poverty and socioeconomic inequality. Beyond fulfilling its religious function, zakat serves as an effective policy instrument for fostering inclusive economic growth, strengthening social resilience, and promoting equitable wealth distribution. Strengthening institutional integration and cross-sector collaboration will therefore be crucial to maximizing the developmental impact of productive zakat and reinforcing its role as a complementary mechanism for achieving sustainable and inclusive development in Indonesia.

REFERENCE

Fitriani, F., Wahab, A., & Herianingrum, S. (2025). Does Zakat as an Islamic Social Finance Instrument, Maintain Public Purchasing Power. *Airlangga International Journal of*

Islamic Economics and Finance, *8*(02), 100–122.

Fitriani, F., Wahab, A., & Herianingrum, S. (2025). Does zakat as an Islamic social finance instrument maintain public purchasing power. *Airlangga International Journal of Islamic Economics and Finance, 8*(2), 100–122.

Hassan, M. K., Rana, M. S., Alam, M. R., & Banna, H. (2023). Revitalizing the role of Islamic social finance in achieving the SDGs: A comprehensive review. *Al Qasimia University Journal of Islamic Economics, 3*(2), 1–24. https://doi.org/10.52747/aqujie.3.2.227

Hawkins, J. (1996). *Oxford dictionary*.

Herianingrum, S., Supriani, I., Sukmana, R., Effendie, E., Widiastuti, T., Fauzi, Q., & Shofawati, A. (2022). Zakat as an instrument of poverty reduction in Indonesia. *Journal of Islamic Accounting and Business Research, 13*(5), 792–806. https://doi.org/10.1108/JIABR-11-2021-0307

Karimah, H., Ahmad, A. A., & Akbar, M. A. A. (2025). Empowering the informal economy through Islamic social finance: Insights from Islamic economic principles for inclusive development. *At-Taradhi: Jurnal Studi Ekonomi, 16*(1), 14–33.

Kementerian Agama Republik Indonesia. (2017). *Peraturan Menteri Agama tentang persyaratan dan tata cara pembentukan Badan Amil Zakat Nasional dan Lembaga Amil Zakat*. Kementerian Agama Republik Indonesia.

Makhrus. (2021). Pengelolaan zakat produktif dalam upaya pengentasan kemiskinan di Indonesia. *Journal of Halal Economy and Syariah, 2*(1), 37–50. https://doi.org/10.30595/jhes.v2i1.4458

Mawardi, I., Widiastuti, T., Al Mustofa, M. U., & Hakimi, F. (2023). Analyzing the impact of productive zakat on the welfare of zakat recipients. *Journal of Islamic Accounting and Business Research, 14*(1), 118–140. https://doi.org/10.1108/JIABR-05-2021-0145

Mawardi, M., Trianto, B., & Masrizal, M. (2022). Analysis of mustahiq empowerment program in Indonesia: The case of non-state zakat organization. *International Journal of Islamic Economics and Finance (IJIEF), 5*(1), 107–128. https://doi.org/10.18196/ijief.v5i1.12900

Minarni, M., Slamet, S., & Munir, M. (2025). A qualitative case study on productive zakat and pentahelix-based empowerment: Insights from BAZNAS Malang Regency. *Journal of Islamic Economics Lariba, 11*(1).

Muharromah, G. L., & Mustofa. (2021). Paradigma SDGs dalam manajemen zakat di Indonesia. *MALIA: Jurnal Ekonomi Islam, 13*(1), 1–16. https://doi.org/10.35891/ml.v13i1.2788

Mustamin, S. W., Mansyur, F., Ridwan, M., Amri, U., & Fitrayani, F. (2025). The role of zakat in Islamic macroeconomics: A fiscal instrument for stability during global economic crises. *Journal of Islamic Economics Lariba, 11*(1).

Qadir, A. (1998). *Zakat dalam dimensi mahdah dan sosial*. PT RajaGrafindo Persada.

Ridwan, M., Asnawi, N., & Sutikno, S. (2019). Zakat collection and distribution system and its impact on the economy of Indonesia. *Uncertain Supply Chain Management, 7*(3), 589–598. https://doi.org/10.5267/j.uscm.2019.6.001

Sartika, M. (2008). Pengaruh pendayagunaan zakat produktif terhadap pemberdayaan mustahiq pada LAZ Yayasan Solo Peduli Surakarta. *Jurnal Ekonomi Islam La Riba, 2*(1), 75–89.

Utama, R. P. (2021). *Peran zakat, infak, sedekah dalam mewujudkan Sustainable Development*

Goals di Indonesia.

Utsman, T. Y., Ma'arif, S., & Labibi, S. (2022). Pengaruh pendayagunaan zakat produktif terhadap pemberdayaan mustahiq. *Tasharruf: Journal of Islamic Economics and Business, 3*(2). https://doi.org/10.55757/tasharruf.v3i2.185

Wibowo, A. (2023). Enhancing economic growth for the achievement of Sustainable Development Goals through digital era fundraising schemes for sustainable community development: A policy analysis from the Islamic economic perspective. *Proceeding of International Conference on Islamic Philanthropy, 1*, 26–37.

Widiastuti, T., Auwalin, I., Rani, L. N., & Al Mustofa, M. U. (2021). A mediating effect of business growth on zakat empowerment program and mustahiq's welfare. *Cogent Business & Management, 8*(1), Article 1882039. https://doi.org/10.1080/23311975.2021.1882039

Yani, S. F. (2020). *Peran zakat dalam mewujudkan Sustainable Development Goals (SDGs) untuk meningkatkan pendapatan ekonomi masyarakat (Studi empiris pada BAZNAS Kota Bandar Lampung)* (Skripsi sarjana). UIN Raden Intan Lampung.