

Transforming Society Through Zakat: Economic Empowerment, Poverty Alleviation, and SDGs Achievement in Indonesia –a Case Study of Baitul Maal Hidayatullah (BMH)

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Article History:

Received: 28 Januari 2025

Revised: 08 Maret 2025

Accepted: 15 Maret 2025

Keywords: Zakat, SDGs, Baitul Maal Hidayatullah, Poverty Alleviation, Economic Empowerment

Abstract: *This study examines the impact of zakat programs managed by the National Amil Zakat Institution Baitul Maal Hidayatullah (BMH) on achieving the Sustainable Development Goals (SDGs) in Indonesia. Using a qualitative approach involving in-depth interviews, participatory observation, and document analysis, the research found that BMH's zakat programs significantly contribute to poverty alleviation (SDG 1), enhancing access to quality education (SDG 4), empowering community economies (SDG 8), and reducing social and economic inequalities (SDG 10). Zakat funds are utilized to meet basic needs, provide educational scholarships, and support micro-enterprises, collectively improving the welfare and self-reliance of zakat recipients. These findings reinforce the theory that zakat can serve as a social safety net and economic development catalyst, highlighting the importance of transparency and accountability in zakat management. However, this study is limited by a small sample size and subjective data from interviews. Future research should adopt a broader sample, integrate quantitative and qualitative methods, and explore other zakat programs. These findings have profound practical and policy implications, supporting zakat programs as strategic tools in national development and achieving the SDGs in Indonesia.*

INTRODUCTION

Zakat, as one of the five pillars of Islam, plays a crucial role in shaping the social and economic welfare of the Muslim community. Allah SWT mentions in the Qur'an, "Take, [O Muhammad], from their wealth a charity by which you purify them and cause them to increase..." (QS. At-Taubah [9]: 103). The concept of zakat in Islam is not only a religious obligation but also serves as a social justice instrument to reduce economic disparities (Gueydi, 2021). In this context, zakat holds significant potential for economic empowerment, particularly for the empowered.

Zakat not only provides direct financial assistance to those in need but can also support sustainable empowerment programs (Al-Bawwab, 2023).

Research indicates that zakat has significantly contributed to poverty reduction in various countries. Zakat plays a pivotal role in poverty alleviation efforts in Indonesia, the world's largest Muslim population. Data from the National Amil Zakat Agency (BAZNAS) reveals that zakat collection and distribution have helped millions rise above the poverty line each year (Dewi Ghitsatul Hisan et al., 2022). *The Role of Zakat in Poverty Alleviation: A Case Study of Indonesia. Journal of Islamic Finance*, 9(2), 65-80). However, despite the enormous potential of zakat in Indonesia, challenges in its effective management and distribution remain a primary concern.

In the global framework, the Sustainable Development Goals (SDGs) initiated by the United Nations provide a comprehensive guide for achieving economic welfare and poverty alleviation. The SDGs, particularly the first goal (no poverty) and the eighth goal (decent work and economic growth), align with the objectives of zakat in Islam. Integrating zakat with the achievement of the SDGs can offer a more holistic and effective approach to economic empowerment and poverty reduction, both nationally and globally (SAID, 2023). *Effect of Zakat Potential Management on Achieving SDGs: Case of the Indonesian National Amil Zakat Agency*. This research aims to analyze the role of zakat in economic empowerment and poverty alleviation in Indonesia and link it to the achievement of the SDGs to provide new insights and better policy recommendations.

Indonesia faces numerous challenges in efforts to economically empower the poor. One of the main issues is the high economic inequality, where a significant portion of the nation's wealth is concentrated in a small segment of the population, while the majority live in poverty (Masrom et al., 2023). According to the Central Bureau of Statistics (BPS) report in 2021, the poverty rate in Indonesia reached 10.14% of the total population, with more than 27 million people living below the poverty line. This indicates that existing economic empowerment efforts are insufficient to lift the poor out of the poverty cycle (Erda et al., 2023).

One potential instrument to address this issue is zakat. However, the current zakat management system in Indonesia faces various shortcomings that hinder its effectiveness. Studies by Beik and Arsyianti (2016) indicate that zakat collection in Indonesia is far from its potential, with only about 1% of the national zakat potential being collected annually. Additionally, zakat distribution is often uneven and misdirected, causing zakat aid not to reach those truly in need (Muhari, 2023).

The gap between the potential and the realization of zakat is a critical issue that needs to be addressed. The potential of zakat in Indonesia is estimated to reach trillions of rupiah annually, yet the actual collection and distribution remain very limited. This is due to several factors, including a lack of public awareness about the importance of zakat, weaknesses in zakat management systems, and a lack of transparency and accountability in zakat management institutions. Research by Obaidullah and Shirazi (2015) highlights that to improve zakat effectiveness, reforms in the management system are necessary, including enhancing the capacity of zakat institutions and using technology to improve zakat collection and distribution processes (Gusti Oka Widana & Arief Rahman Hakim, 2023).

Therefore, this research focuses on analyzing the challenges in economic empowerment through zakat in Indonesia, identifying deficiencies in the current zakat management system, and exploring the gap between zakat potential and realization. The objective of this research is to provide policy recommendations to enhance the effectiveness of zakat in poverty alleviation and economic empowerment of the poor in Indonesia.

Research on zakat has shown various significant results regarding its impact on economic empowerment and poverty alleviation. A study by (Syahputra et al., 2023) revealed that zakat can improve the welfare of zakat recipients through increasing income and access to basic services such as education and health. In addition, research by (Car et al., 2023) shows that zakat can play an important role in reducing economic inequality in society by distributing wealth from the rich to the poor. These studies reinforce the importance of zakat as an instrument of social and economic justice in Muslim societies.

However, previous research still has several shortcomings that need to be considered. First, many studies focus more on descriptive analysis than providing robust empirical data. For example, a study by (Gallien et al., 2023) provides a general overview of the potential of zakat without exploring in depth how zakat affects the lives of recipients in the long term. Second, most research has not explored in depth the long-term impacts of zakat. Longitudinal studies that can track changes in the lives of zakat recipients over time are still very limited.

In addition, there is a lack of research that explicitly links zakat to Sustainable Development Goals (SDGs). The SDGs, adopted by the United Nations in 2015, provide a global framework for achieving sustainable development and eradicating poverty by 2030. Although zakat has great potential to contribute to several SDG goals, such as eradicating poverty (Goal 1) and reducing inequality (Objective 10), existing research has not explored this link much. A study by (SAID, 2023) highlights that integrating zakat with the achievement of the SDGs can provide a more holistic and effective approach in addressing social and economic problems, but empirical research supporting this argument is still lacking.

Thus, this research aims to fill the gap in the existing literature by providing a strong empirical analysis of the impact of zakat on economic empowerment and poverty alleviation, and linking it to the achievement of the SDGs. This research is expected to provide a significant contribution to academic literature and offers new insights for more effective and sustainable zakat management policies.

This research aims to analyze and evaluate the impact of zakat on economic empowerment and poverty alleviation in Indonesia, by linking these results to the achievement of Sustainable Development Goals (SDGs). There are three main objectives that are the focus of this research.

First, this research aims to measure the impact of zakat on economic empowerment. This research will analyze how zakat can increase the economic capacity of individuals and communities. Zakat functions as a wealth redistribution mechanism that can increase poor people's access to economic resources. A study by (Sutrisno & Haron, 2022) shows that zakat can help increase income and create new job opportunities for zakat recipients. By measuring economic indicators such as income, expenditure, and access to financial services, this research will provide an empirical picture of the effectiveness of zakat in empowering the economy of poor communities.

Second, this research aims to assess the effectiveness of zakat in alleviating poverty. This evaluation will include an analysis of how zakat can reduce poverty levels and improve the welfare of zakat recipients. According to a study by (Mutmainah, 2023), zakat has great potential to reduce economic inequality and improve social welfare. This research will use empirical data to evaluate the extent to which zakat has succeeded in reducing poverty levels in Indonesia. In addition, this research will assess aspects that influence the effectiveness of zakat, such as transparency and accountability of zakat management institutions and community participation in zakat programs.

Third, this research aims to link the impact of zakat with the achievement of the SDGs, especially the first goal (no poverty) and the eighth goal (decent work and economic growth). The SDGs provide a comprehensive global framework for achieving sustainable development and

eradicating poverty. According to research by (Isman et al., 2023), the integration of zakat with the SDGs can increase the effectiveness of the zakat program in achieving development goals. This research will explore how zakat can contribute to achieving the SDGs through increasing economic prosperity, reducing poverty, and creating decent jobs.

By achieving these objectives, this research is expected to make a significant contribution to academic literature and offer better policy recommendations to increase the effectiveness of zakat in economic empowerment and poverty alleviation in Indonesia.

This research offers a significant new contribution in the field of economic empowerment and poverty alleviation through zakat, especially in the Indonesian context. One of the main contributions of this research is the use of more comprehensive analytical methods to measure the impact of zakat. This research will utilize quantitative and qualitative approaches, including statistical analysis and in-depth interviews, to gain a more holistic understanding of how zakat contributes to improving economic prosperity. In addition, this research will explicitly link the impact of zakat with the achievement of Sustainable Development Goals (SDGs), which is a new perspective and has not been widely explored in existing literature (Rizal et al., 2023).

The importance of this research for theory and practice cannot be overstated. In terms of theoretically, this research enriches the academic literature by providing a strong empirical analysis of the effectiveness of zakat in economic empowerment and poverty alleviation. This research also adds to understanding of the relationship between zakat and SDGs, providing new insights that can be used to develop new theories in this field. From a practical perspective, the results of this research will provide concrete recommendations for zakat management policies in Indonesia. By identifying deficiencies in the existing zakat system and providing data-based solutions, this research can help zakat institutions improve their effectiveness and efficiency in collecting and distributing zakat (Ashfahany & Nur Ishlahudin, 2023).

The potential impact of these research findings is enormous. The findings of this research can be used by policy makers to design more effective strategies in managing zakat, which can ultimately increase economic empowerment and reduce poverty in Indonesia. By providing empirical evidence about how zakat can contribute to achieving the SDGs, this research can also encourage the integration of zakat into the national and international development agenda. This will not only increase the effectiveness of zakat in helping the poor but will also strengthen zakat's position as an important instrument in global efforts to eradicate poverty and achieve sustainable development (Mutmainah, 2023).

LITERATURE REVIEW

Zakat Concept

Zakat, one of the five pillars of Islam, has a broader meaning than just a religious obligation. The word “zakat” comes from the Arabic “zaka,” which means to purify or cleanse. Theologically, zakat is seen as a way to purify a Muslim's property and improve their spiritual status (Gallien et al., 2023). Beyond its religious dimension, zakat functions as a form of social solidarity, connecting individuals with their communities and creating stronger social networks through giving to those in need. Thus, zakat reflects significant moral and social values in Islam.

The basic principles of zakat include nishab (the minimum amount of assets that must be given zakat), haul (for one year), and mustahiq (entitled zakat recipients). These principles ensure that zakat is only imposed on those who have excess assets. The Qur'an details the categories of mustahiq in Surah At-Taubah (9:60), which includes eight groups: fakir, poor, amil, converts, riqab, gharim, fi sabilillah, and ibn sabil. These principles emphasize that zakat functions not only

as a redistribution of wealth but also as a social protection mechanism in society.

Practically, the application of zakat varies in Muslim-majority countries. For example, Malaysia has developed a well-organized zakat system through official institutions such as the Zakat Center. In this context, zakat functions not only as a religious obligation but also as a public policy instrument that contributes to social welfare (Gueydi, 2021).

The principles of nishab and haul ensure that zakat is only obligatory for those with significant wealth, so as not to burden those struggling to meet basic needs. The mustahiq category reflects Islamic social concern for various groups in need, from the poor to the travelers. As a result, zakat functions as a comprehensive social safety net and wealth redistribution mechanism (Al-Salih, 2020).

Zakat in an Economic Perspective

From an economic perspective, zakat has the potential to reduce income inequality and increase economic stability. Islamic economic theory positions zakat as an instrument of wealth redistribution that can increase the purchasing power of low-income populations, thereby promoting more inclusive economic growth. According to (Mutmainah, 2023), zakat plays an important role in improving income distribution, increasing domestic consumption, and systematically reducing poverty. Thus, zakat functions not only as a religious obligation but also as a significant economic tool.

Empirical studies show the positive impact of zakat on the economy. As an example, (Gueydi, 2021) found that zakat can improve economic welfare by reducing inequality and poverty. This study shows that zakat can act as an economic stabilizer, especially during an economic crisis. Additionally, it is important to consider the role of zakat in supporting the informal sector, which is often overlooked in conventional economic policy. The informal sector, including small and micro businesses, can greatly benefit from zakat distribution, ultimately strengthening the foundation of the national economy.

Table 1. Impact of Zakat on Economic Indicators

No	Economic Indicators	Impact of Zakat	Source
1	Distribution Income	Reducing income inequality	(Mutmainah, 2023)
2	Domestic Consumption	Increasing purchasing power	(Gueydi, 2021)
3	Economic Stability	Increase economic stability	(Gueydi, 2021)
4	Poverty	Reduce poverty in a way systematic	(Mutmainah, 2023)

Source: Compiled from various scientific sources, 2024 (Processed)

Zakat's ability to distribute wealth more evenly helps reduce income inequality, ensuring wider access to economic resources. Increased domestic consumption results from zakat recipients spending their funds on basic needs, stimulating demand in the economy. In times of economic downturn, zakat provides a safety net for the most vulnerable, stabilizing the economy. By reducing poverty through the redistribution of wealth, zakat contributes to a more stable and sustainable economic environment.

Zakat and Poverty Alleviation

Historically and empirically, zakat is recognized as one of the most effective tools for poverty alleviation. By targeting those most in need, zakat provides direct assistance and empowers individuals to escape poverty. Case studies in various Muslim-majority countries show that zakat significantly reduces poverty in a sustainable manner. For example, (Ismail et al., 2023) found that

efficient distribution of zakat in Malaysia improved the welfare of recipients and reduced their dependence on government assistance.

Other studies, such as those conducted in Pakistan, show that zakat can function as a social safety net, protecting communities from economic fluctuations. This is supported by evidence showing that zakat recipients tend to experience increased income and welfare compared to non-recipients (Ahmad, 2019). In Saudi Arabia, zakat managed by the Department of Zakat and Taxes has proven effective in reducing poverty by providing financial assistance and social services to the needy (Teknology, 1998). In the UK, institutions such as the National Zakat Foundation play an important role in supporting local Muslim communities and reducing poverty (Bulent, 2015).

Table 2. Impact of Zakat on Poverty Alleviation in Various Countries

No	Country	The impact of Zakat on Poverty	Institution Zakat Manager	Source
1	Malaysia	Reduce dependence on government assistance	Zakat Center Malaysia	(Ismail et al., 2023)
2	Pakistan	Increase income and welfare	Baitul Mal	(Ahmad, 2019)
3	Arab Saudi	Financial assistance and social services	Zakat Department and Tax	(Teknology, 1998)
4	English	Support local muslim communities	National Zakat Foundation	(Bulent, 2015)
5	Indonesia	Reducing the national poverty level	Baznas	(Alamri et al., 2023)

Source: Compiled from various scientific sources, 2024 (Processed)

In every country, management institutions play an important role in ensuring effective and efficient distribution of zakat. Professional and transparent management of zakat funds maximizes the positive impact on poverty alleviation. Studies show that well-managed zakat has great potential to reduce poverty and improve community welfare.

Zakat and Sustainable Development Goals (SDGs)

Zakat has significant potential to support the achievement of the United Nations Sustainable Development Goals (SDGs). One of the main goals of the SDGs is the elimination of poverty (SDG 1), which is in line with the goal of zakat in Islam. By facilitating the fair distribution of wealth, zakat can directly help reduce the number of people living below the poverty line. Apart from that, zakat can support other goals such as reducing inequality (SDG 10), promote inclusive economic growth (SDG 8) and quality education (SDG 4).

A study by UNDP (2018) shows that zakat can play an important role in supporting the SDGs in Muslim-majority countries (Haustein & Tomalin, 2021). For example, the Malaysian Zakat Center's direct assistance program for the poor is aligned with SDG 1, while the National Zakat Foundation's skills training initiative supports SDG 8. Baznas' efforts to reduce social and economic inequality through fair and transparent distribution are aligned with SDG 10. This integration shows potential zakat to contribute to broader global development goals.

Zakat, as a mechanism for fair distribution of wealth, contributes to poverty reduction, promotion of decent work, and reduction of inequality. Well-designed zakat programs can directly support the achievement of the SDGs, showing the great potential of zakat in supporting sustainable development.

Zakat Management in the Digital Era

In the digital era, zakat management is undergoing a significant transformation to increase

its effectiveness and reach. Technological advances, especially in information and communication technology, have facilitated new methods for the collection and distribution of zakat. Online zakat payment platforms, mobile applications and digital banking services make it easier for Muslims to fulfill their zakat obligations, increasing the accessibility and efficiency of zakat management.

According to research by (Rizal et al., 2023), digital platforms increase the efficiency of zakat collection and distribution, reduce transaction costs, and increase transparency. For example, Baznas in Indonesia has developed a comprehensive digital platform for zakat management, including a mobile application, online payment gateway and digital reporting system. This platform has significantly improved zakat collection and facilitated transparent and efficient distribution.

Research by (Renaldy & Mas'udi, 2023) highlights the role of digital zakat platforms in increasing transparency and accountability. The digital platform enables real-time tracking of zakat funds, providing donors with detailed reports on the use of funds. This transparency increases public trust in zakat institutions, encouraging more Muslims to fulfill their zakat obligations through these platforms.

Digital platforms have revolutionized zakat management, making it more accessible, efficient and transparent. These advances increase public trust in zakat institutions, promoting higher zakat compliance among Muslims. The integration of technology in zakat management is a significant step towards modernizing Islamic financial practices and increasing its impact on poverty alleviation and economic development.

RESEARCH METHODS

This research adopts a qualitative research methodology to explore factors that influence public trust in the zakat payment system digital managed by Baznas in Indonesia. A qualitative approach is suitable for understanding complex and context-specific phenomena that may not be fully covered by quantitative methods (Kasri & Sosianti, 2023). This research design allows for an in-depth examination of the subjective experiences and perceptions of zakat payers and zakat recipients, providing rich insight into the factors that influence their trust in the digital zakat system.

The main data collection methods include in-depth interviews, participant observation, and document analysis. In-depth interviews with zakat payers and zakat recipients provide personal narratives and detailed perspectives on their experiences with digital zakat platforms. Participatory observation involves researchers in the process of zakat collection and distribution, gaining direct insight into the functioning of the system. Document analysis includes a review of relevant reports, policy documents, and digital platform records to understand the operational aspects of the zakat system managed by BMH.

The data collection process involved selecting participants through purposive sampling, ensuring diverse representation of zakat payers and zakat recipients across various demographics and regions in Indonesia. This sampling method allows researchers to collect comprehensive and varied perspectives on digital zakat payment systems.

Deep Interview:

1. Participants: Zakat payers, zakat recipients, BMH Zakat Amil, and digital platform developers.
2. Method: Semi-structured interviews conducted face-to-face or via an online platform.
3. Focus Area: Participants' experiences with digital zakat platforms, perceptions of trust and transparency, challenges faced, and suggestions for improvement.

Participant Observation

1. Setting: BMH Central Office, BMH zakat service center (Representative Office and nearest BMH Outlet), and community events.

2. Activities: Observe the zakat collection and distribution process, interact with stakeholders, and document operational dynamics.

Document Analysis

1. Source: BMH annual report(Annual Report 2023), policy documents, digital platform notes, and academic literature.
2. Focus: Operational procedures, financial records, transparency measures, and performance evaluation of digital zakat platforms.

RESULTS AND DISCUSSION

Profile of the Baitul Maal Hidayatullah (BMH) National Amil Zakat Institute

The Baitul Maal Hidayatullah (BMH) National Zakat Amil Institute was established with the main aim of managing and distributing zakat, infaq, alms, endowments, grants, as well as company Corporate Social Responsibility (CSR) funds effectively. BMH committed to being an intermediary of goodness who makes it easier for the community to fulfill their ZISWAF (Zakat, Infaq, Alms, Waqf) obligations towards a more dignified Indonesia. BMH's vision is to become a trusted institution in managing zakat and economic and social empowerment programs in Indonesia.

According to BMH (www.bmh.or.id) their dedication is proven by the extensive support from the community in the distribution of zakat and social funds. BMH service offices are spread across 34 provinces with 97 zakat, infaq and alms collection units (UPP) throughout Indonesia. This allows BMH to respond to the social and economic needs of the community more directly and efficiently. BMH has excellence in the various programs and activities they manage, including:

1. Education Sector with the "**Senyum Anak Indonesia**" Program Pillar, namely a program oriented towards building the intellectual and spiritual strength of Indonesian children with an educational approach, to create a superior and blessed future generation. The derivative programs include: *Sekolah Tapal Batas*, *Wahana Pendidikan* and *Beasiswa Sekolah Pemimpin*.
2. The field of Da'wah with the Pillar Program "**Da'i Tangguh**" which is divided into various program variants, including: *Wahana Dakwah*, *Kafalah Da'i*, *Umroh Da'i*, *Da'i Berdaya*, and *Rumah Qur'an*.
3. Economic Sector with the "**Mandiri Terdepan (MAPAN)**" Program Pillar, namely the small and micro economic community empowerment program for underprivileged communities and the optimization of local resources for better and more advanced community groups/Islamic boarding schools. The derivative programs include: *Sekolah Ibu Hebat*, *Warung Berkah*, *Cluster Pemberdayaan*, and *Pesantren Berdaya*.
4. Social and Humanitarian Sector with the "**Sahabat Peduli**" Program Pillar, namely the Humanitarian Program which provides alternative solutions and mitigation to the reality of social and humanitarian problems that occur at home or abroad, whether caused by incapacity or due to disaster. The derivative programs include: *Senyum Yatim dan Dhuafa*, *Sehat Peduli Gizi*, *Layanan Kesehatan Masyarakat*, and *Khitan Berkah Nusantara*.

BMH has been officially recognized as a National Amil Zakat Institution (LAZNAS) by the Ministry of Religion of the Republic of Indonesia based on Decree No. 179 of 2021 (SK. 3rd extension since it was established in 2001). This acknowledgment confirms that BMH meets all the requirements in the Zakat Law no. 23/2011 and is committed to managing zakat funds with high transparency and accountability. This study involved 25 respondents consisting of various groups who play an important role in the zakat ecosystem managed by the Baitul Maal Hidayatullah (BMH) National Zakat Amil Institute. Respondents were divided into four main groups: zakat

payers, zakat recipients, Amil BMH, and digital platform developers. Each of these groups provides a unique perspective regarding the collection, management and use of zakat in the context of economic and social empowerment.

Payment and receipt of zakat are two important sides of BMH's activities in managing zakat funds to support social and economic programs in society. The demographic data of these respondents provides a comprehensive picture of their social characteristics, education and age, which directly influence how zakat is understood, managed and distributed by BMH. This information provides a strong foundation for understanding how zakat can play a role in improving social and economic welfare, in line with the principles of sustainable development.

Table 3. Demographic Profile of BMH Case Study Respondent

Type of Respondent	Amount	Gender	Age Average	Education
Zakat Payer	10	Man: 6, Woman: 4	35 years old	The Majority are S1
Zakat Recipient	10	Man: 5, Woman: 5	40 years old	The majority are high school
BMH Management	3	Man: 3, Woman: -	40 years old	The Majority are S1
Developer Digital Platforms	2	Man: 2, Woman: -	30 years old	Bachelors's degree in Information Technology

Source: Interview Results with Respondents, 2024 (Processed)

The Impact of Zakat on Economic Empowerment

This research found that zakat managed by Baitul Maal Hidayatullah (BMH) has a significant impact on the economic empowerment of zakat recipients. The following are the main findings from interviews with zakat recipients organized by BMH.

Increasing Micro Enterprises

One of the most significant impacts of zakat is the increase in micro businesses. Many zakat recipients use zakat funds to start or expand their micro businesses. With this additional capital, zakat recipients can increase their income and achieve economic independence. This is supported by the results of interviews with several zakat recipients.

1. Respondent A1 revealed that the zakat assistance received was used to open a small business in the culinary sector, which was ultimately able to increase his family's income.
2. Respondent A2 stated that zakat funds were used to expand his grocery store, which previously only had a small stock, so as to attract more customers.
3. Respondent A3 reported that the zakat received was used to purchase agricultural equipment, which increased his crop yields and had a positive impact on the family's economy.

Skills Training

Apart from business capital, zakat is also used to provide skills training for zakat recipients. This training is designed to suit the needs of the job market, so that zakat recipients have a greater opportunity to find work.

1. Respondent B1 stated that the sewing training funded by zakat had given him new skills, which enabled him to open a sewing business from home.
2. Respondent B2 said that the computer training provided was very helpful in getting a job as an administrative assistant.

- Respondent B3 felt that the cooking skills training he received opened up opportunities to work in local restaurants, increasing his family's income.

Recipient Satisfaction

The level of satisfaction of zakat recipients with the economic empowerment program run by BMH is very high. Zakat recipients feel that this program really helps them achieve economic independence and improves their quality of life.

- Respondent C1 expressed his gratitude to BMH because the skills training program he received was very helpful in finding a better job.
- Respondent C2 stated that this program gave new hope to his family, especially in the economic aspect.
- Respondent C3 assessed that the economic empowerment program from BMH was very effective and had a real positive impact on their daily lives.

The following is a table that summarizes the results of the interview:

Table 4. Interview Results regarding the Impact of Zakat towards Economic Empowerment

Aspect	Key Findings	Source
Enhancement Micro business	Many zakat recipients use the funds to start/expend micro-businesses, increase income and economic independence.	Interview with recipients (Respondents A1, A2, A3)
Training Skills	Zakat recipients receive skills training relevant to the job market, increasing employment opportunities.	Interview with recipients (Respondents B1, B2, B3)
Satisfaction Recipient	The level of satisfaction of zakat recipients with the economic empowerment program run by BMH is very high	Interview with recipients (Respondents C1, C2, C3)

Source: Interview Results with Respondents, 2024 (Processed)

Explanation of Findings:

The interview results show that the zakat managed by BMH is successful in increasing micro-enterprises, providing relevant skills training, and achieving a high level of satisfaction among zakat recipients. The increase in micro-enterprises shows that zakat funds can serve as effective capital for starting or expanding small businesses, contributing to increased income and economic independence of zakat recipients. Skills training helps zakat recipients to acquire new skills that suit the needs of the job market, which significantly increases their employment opportunities. In addition, the high level of satisfaction of zakat recipients shows that the economic empowerment program run by BMH is effective and has a positive impact on the lives of zakat recipients.

Table 5. Criteria for Successful Zakat Management

Kriteria	Deskripsi	Sumber
Transparency	Management of zakat transparent increase trust society towards zakat amil institution.	Study by (Ashfahany et al., 2023)
Efficiency	Management of zakat efficient ensure zakat funds are right on target and used appropriately effective.	Study by (Adinda Pramesti Indah Cahyani & Taufiqur Rahman, 2023)
Accountability	Financial report accountable show use of zakat funds clearly and measurable.	Study by (Rastgar et al., 2023)
Program Sustainable	Empowerment program sustainable ensure impact long term for zakat recipient.	Study by (Sutrisno & Haron, 2022)

Source: Compiled from various scientific sources, 2024 (Processed)

Explanation of Findings:

Criteria for success in zakat management carried out by BMH include transparency, efficiency, accountability and sustainable programs. Transparency in zakat management increases public trust in BMH, while efficiency ensures zakat funds are right on target and used effectively. Accountability through financial reports that clearly show measurable use of zakat funds. In addition, sustainable empowerment programs ensure long-term impacts for zakat recipients, all of which support the successful management of zakat by BMH.

The Impact of Zakat on Poverty Alleviation

Zakat has an important role in alleviating poverty in Indonesia, especially when managed by an effective institution such as the National Amil Zakat Institute Baitul Maal Hidayatullah (BMH). This study shows that zakat managed by BMH makes a significant contribution to poverty alleviation through various programs that they run. The following is an analysis of the impact of zakat on poverty alleviation based on relevant data and information.

Provision of Basic Needs

One of the main ways zakat helps alleviate poverty is by providing basic needs for zakat recipients. Zakat funds are used to meet basic needs such as food, clothing, and shelter, which directly improves the quality of life of zakat recipients. Study by (Vegirawati et al., 2023) It shows that the provision of basic necessities through zakat can help reduce the financial burden of poor families, so that they can allocate their resources for other purposes that are also important.

1. Access to Education

Zakat funds are also used to support the education of children from poor families. Through educational scholarships provided by BMH, children from families receiving zakat can access better education. A good education opens up opportunities for them to get a more decent job in the future, so that they can break the chain of poverty. According to a study by (Wiji Utami, 2023), Investment in education through zakat can have a significant long-term impact in reducing poverty.

2. Health Improvement

In addition to basic needs and education, zakat is also used to provide health services for zakat recipients. Access to adequate health services ensures that zakat recipients can maintain their health, which is essential for productivity and economic well-being. Study by (Rezaei et al., 2020) shows that access to health services financed by zakat can reduce the burden of health costs for poor families, allowing them to use their resources for other needs that support poverty alleviation.

Supporting Data

Here are the supporting data presented in the form of a table:

Table 6. Interview Results on the Impact of Zakat towards Poverty Alleviation

Aspects	Key findings	Source
Provision of Basic Needs	Zakat funds are used to meet basic needs such as food, clothing, and shelter.	Interview with zakat recipients (Respondents D1, D2, D3)
Access to Education	Educational scholarships for children of zakat recipients increase access to quality education.	Interview with zakat recipients (Respondents E1, E2, E3)
Health Improvement	Zakat funds are used to provide adequate health services for zakat recipients.	Interview with zakat recipients (Respondents F1, F2, F3)

Explanation of Table 6:

1. **Provision of Basic Needs:** The results of interviews with several zakat recipients (Respondents D1, D2, D3) show that the zakat funds received have been used to meet basic needs such as food, clothing, and shelter. This directly helps to reduce their financial burden and improve their quality of life.
2. **Access to Education:** Some zakat recipients (Respondents E1, E2, E3) reported that the zakat funds received have been used to finance their children's education. Educational scholarships provided by BMH allow these children to access quality education, which has the potential to open up better job opportunities in the future.
3. **Health Improvement:** Other respondents (F1, F2, F3 respondents) stated that zakat funds have been used to get adequate health services. Access to these health services ensures that zakat recipients can maintain their health, which is essential for productivity and economic well-being.

Table 7. BMH Program in Poverty Alleviation

Program	Description	Source
Basic Needs Program	Providing assistance with basic needs such as food, clothing, and shelter for zakat recipients.	BMH Annual Report 2023
Education Scholarships	Providing educational scholarships for children from families receiving zakat to improve the quality of education.	BMH Program Report 2023
Healthcare	Providing health services for zakat recipients to improve their welfare and productivity.	BMH Program Report 2023

Source: Interview Results with Respondents, 2024 (Processed)

Explanation of Table 7:

1. **Basic Needs Program:** This program focuses on providing assistance with basic needs such as food, clothing, and shelter for zakat recipients. This helps ensure that zakat recipients can meet their basic needs and live more decently.
2. **Educational Scholarships:** This program provides educational scholarships for children from zakat-receiving families, allowing them to access quality education. By improving the quality of education, this program helps break the chain of poverty and opens up better economic opportunities for future generations.
3. **Health Services:** This program provides health services for zakat recipients to improve their welfare and productivity. Access to health services is important to maintain the health of zakat recipients, so that they can work and contribute productively in society.

Practical Implications

This study shows that good and effective zakat management by BMH can contribute significantly to poverty alleviation. The programs run by BMH, such as the provision of basic necessities, educational scholarships, and health services, have had a real impact on the lives of zakat recipients. Therefore, the zakat management model applied by BMH can be used as an example for other amil zakat institutions to increase the effectiveness of zakat management and its contribution to poverty alleviation in Indonesia.

The results of this study support the achievement of several Sustainable Development Goals (SDGs), including SDG 1 (No Poverty), SDG 4 (Quality Education), SDG 8 (Decent Work and Economic Growth), and SDG 10 (Reducing Inequality). Thus, zakat that is managed professionally and transparently can be an important instrument in supporting sustainable development in

Indonesia.

Zakat that is properly managed can facilitate the fulfillment of the basic needs of the poor, which then allows them to focus on improving their quality of life and long-term economic independence. Investing in education through scholarship not only helps direct recipients but also brings ongoing benefits to the wider community, as education is key to social and economic mobility. Additionally, access to health services reduces health risks that can hinder individual productivity, improve general well-being, and allow them to contribute more effectively to the economy. The zakat management model implemented by BMH, with a focus on transparency, accountability, and sustainable programs, can be adopted by other amil zakat institutions to increase the contribution of zakat to socio-economic development in Indonesia.

Contribution to the Achievement of the Sustainable Development Goals (SDGs)

The zakat program managed by the National Amil Zakat Institute Baitul Maal Hidayatullah (BMH) has a significant contribution to the achievement of several Sustainable Development Goals (SDGs) set by the United Nations (UN). This study analyzes the impact of zakat on four main SDGs goals: SDG 1 (No Poverty), SDG 4 (Quality Education), SDG 8 (Decent Work and Economic Growth), and SDG 10 (Reducing Inequality).

SDG 1: Zero Poverty

The impact of zakat in reducing poverty levels in recipient communities:

Zakat has a fundamental role in reducing poverty by directly distributing funds to individuals and families who need it most. The zakat program run by BMH includes assistance with basic needs such as food, clothing, and shelter, as well as health and education assistance. Studies (Mutmainah, 2023) shows that the distribution of zakat on target can significantly reduce poverty levels and improve the quality of life of recipients. Zakat recipients report that this assistance helps them reduce their financial burden and allocate their resources to other productive purposes.

Table 8. The Impact of Zakat on Poverty Alleviation

Aspects	Key findings	Source
Provision of Basic Needs	Zakat funds are used to meet basic needs such as food, clothing, and shelter.	Interview with zakat recipients (Respondents D1, D2, D3)
Access to Education	Educational scholarships for children of zakat recipients increase access to quality education.	Interview with zakat recipients (Respondents E1, E2, E3)
Health Improvement	Zakat funds are used to provide adequate health services for zakat recipients.	Interview with zakat recipients (Respondents F1, F2, F3)

Source : Interview Results with Respondents, 2024 (Processed)

Explanation of Table 8: This table shows that zakat managed by BMH has a significant impact in meeting basic needs, improving access to education, and improving the health of zakat recipients. The results of the interviews showed that zakat recipients directly benefited from this assistance, which helped them in improving the economic condition and welfare of their families.

SDG 4: Quality Education

The role of zakat in supporting access and improving the quality of education in an environment that receives zakat:

The educational scholarship program from BMH plays an important role in improving the

access of children from poor families to quality education. Through this scholarship, children can continue their education to a higher level, which ultimately opens up opportunities to get better jobs in the future. Studies (Vegirawati et al., 2023) emphasizing that education is the main key to breaking the chain of poverty and creating a more just and prosperous society.

Table 9. BMH Program in Supporting Quality Education

Program	Description	Source
Education Scholarships	Providing educational scholarships for children from families receiving zakat to improve the quality of education.	BMH Program Report 2023

Source : Interview Results with Respondents, 2024 (Processed)

Explanation of Table 9: This table highlights the educational scholarship program managed by BMH, which directly contributes to improving access to quality education for children from zakat receiving families. By providing equal educational opportunities, BMH helps reduce the gap in access to education and opens up opportunities for young people to improve their living conditions.

SDG 8: Decent Work and Economic Growth

Contribution of zakat to inclusive economic growth through community economic empowerment:

Zakat managed by BMH not only provides direct assistance but also invests in economic empowerment programs. This includes skills training and micro-business financing that allows zakat recipients to start or develop their own businesses. This helps create decent jobs and supports inclusive economic growth. Studies (Nur Hadiati Putri Sinaga et al., 2020) shows that zakat can be an important instrument in moving the wheels of the economy at the micro and macro levels.

Table 10. BMH Program in Economic Empowerment

Program	Description	Source
Micro Business Financing	Providing business capital for zakat recipients to start or develop their micro businesses.	BMH Annual Report 2023
Skills Training	Provide skills training relevant to the needs of the job market for zakat recipients.	BMH Program Report 2023

Source : Interview Results with Respondents, 2024 (Processed)

Explanation of Table 10: This table describes BMH's efforts in facilitating economic empowerment through micro business financing programs and skills training. By empowering the community's economy, BMH not only helps individuals to become economically independent but also contributes to inclusive economic growth at the local level.

SDG 10: Reducing Inequality

The impact of zakat in reducing social and economic inequality in Indonesia:

Zakat managed effectively by BMH contributes to reducing social and economic inequality. By distributing funds to those most in need, zakat helps balance the distribution of wealth in society. Programs focused on basic needs, education, and economic empowerment help ensure that all individuals have equal opportunities to improve their quality of life. According to a study by (Mokodenseho et al., 2023), transparansi dan akuntabilitas dalam pengelolaan zakat juga

meningkatkan kepercayaan publik dan mendorong lebih banyak partisipasi dalam amal sosial.

Table 11. BMH Program in Reducing Inequality

Program	Description	Source
Basic Needs Program	Providing assistance with basic needs such as food, clothing, and shelter for zakat recipients.	BMH Annual Report 2023
Healthcare	Providing health services for zakat recipients to improve their welfare and productivity.	BMH Program Report 2023

Source : Interview Results with Respondents, 2024 (Processed)

Explanation of Table 11: This table highlights BMH's efforts in reducing social and economic inequality by providing basic needs and health services for zakat recipients. By ensuring equal access to these key services, BMH contributes to efforts to create a more inclusive and equitable society.

Additional Analysis and Interpretation

Interpretation of Results in the Context of the Literature

Comparison of Research Results with Findings from Previous Studies on Zakat and Economic Empowerment. This research shows that the zakat program managed by the National Amil Zakat Institute Baitul Maal Hidayatullah (BMH) has a significant impact in reducing poverty, increasing access to quality education, empowering the community's economy, and reducing social and economic inequality. These findings are consistent with various previous studies which have shown the positive impact of zakat in various aspects of social and economic life.

A study by (Mutmainah, 2023) revealed that targeted distribution of zakat can significantly reduce poverty levels and improve the quality of life of zakat recipients. These results are in line with the findings in this research, where zakat managed by BMH succeeded in meeting the basic needs of zakat recipients, such as food, clothing and shelter, as well as providing access to health and education services.

(Vegirawati et al., 2023) emphasize the importance of investing in education through zakat as the key to breaking the cycle of poverty and creating a prosperous society fairer and more prosperous. This finding is also in line with this research, which shows that the educational scholarship program from BMH has succeeded in increasing access and quality of education for children from zakat recipient families.

A study by (Nur Hadiati Putri Sinaga et al., 2020) shows that zakat can be an important instrument in moving the wheels of the economy at the micro and macro levels. This research found that BMH has succeeded in empowering the community's economy through micro-enterprise financing and skills training programs, which help create decent jobs and support inclusive economic growth.

(Mokodenseho et al., 2023) show that transparency in zakat management increases public trust and encourages participation in social charity. This research also shows that BMH has succeeded in increasing transparency and accountability in zakat management, which in turn increases public trust and participation in zakat programs.

Implications of Research Findings on the Development of Theory and Practice of Zakat Management

The findings of this study have several important implications for the theory and practice of zakat management. **First**, the results of this study reinforce the argument that zakat can be an

effective tool in alleviating poverty and empowering the community's economy. This supports the theory that zakat, if managed properly, can serve as an important social safety net and as a catalyst for economic development.

Second, this study emphasizes the importance of transparency and accountability in zakat management. These findings are in line with existing literature that shows that transparent and accountable management of zakat can increase public trust and participation in zakat programs. Therefore, amil zakat institutions must continue to improve their transparency and accountability mechanisms to ensure that zakat funds are used effectively and efficiently.

Third, this study shows that economic empowerment programs supported by zakat, such as skills training and micro-business financing, can have a positive long-term impact on zakat recipients. These findings support the theory that economic empowerment is an effective strategy to alleviate poverty and promote inclusive economic growth.

Fourth, this study highlights the importance of investment in education through zakat. These results support the theory that education is the key to breaking the chains of poverty and creating a more just and prosperous society. Therefore, amil zakat institutions must continue to allocate zakat funds for educational programs that can improve access and quality of education for children from poor families.

CONCLUSION

Summary Of Key Findings

This research evaluates the impact of the zakat program managed by the National Amil Zakat Institute Baitul Maal Hidayatullah (BMH) on achieving Development Goals Sustainable Development (SDGs) in Indonesia. The main findings show that the BMH zakat program makes a significant contribution to the four SDGs goals:

1. SDG 1 (No Poverty): Zakat helps meet basic needs such as food, clothing and shelter, and improves access to education and health services.
2. SDG 4 (Quality Education): The educational scholarship program from BMH increases access and quality of education for children from zakat recipient families.
3. SDG 8 (Decent Work and Economic Growth): Economic empowerment programs, such as micro-enterprise financing and skills training, help create decent jobs and support inclusive economic growth.
4. SDG 10 (Reducing Inequality): Zakat contributes to reducing social and economic inequality by providing basic needs assistance and health services for zakat recipients.

Implication of Funding

These findings have several important implications:

1. Practical: A well-managed zakat program can function as an effective tool for alleviating poverty and empowering the community's economy. This shows that zakat institutions must continue to develop programs aimed at improving community welfare.
2. Theoretical: This research supports the theory that zakat can be an important social safety net and a catalyst for economic development. It also emphasizes the importance of transparency and accountability in zakat management to increase public trust.
3. Policy: These findings can be a basis for policy makers to support and strengthen zakat programs as part of the national strategy to achieve the SDGs. The government can consider providing additional incentives or support for transparent and accountable zakat institutions.

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