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The Common Goals of BAZNAS' Zakat and Sustainable Development Goals (SDGs) according to *Maqasid Al-Sharia* Perspective

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Abstract:

This study aims to explain the common goals of zakat and Sustainable Development Goals (SDGs) from the perspective of maqasid al-Sharia. Zakat programs developed by the National Board of Amil Zakat (BAZNAS), especially in the economic, social and humanity, health, and education fields are in line with the SDGs programs launched by the United Nations, especially the programs number 1-4 namely no poverty, zero hunger, good health and well-being, and quality education. By using the maqasid al-Sharia approach, the SDGs programs that are included in the level of urgent needs (*daruriyyah*) and in accordance with the purpose of zakat, take precedence in its implementation such as the Mustahik Economic Empowerment Institute established by BAZNAS to improve the quality of life of *mustahik*.

Keywords:

Zakat; Maqasid al-Sharia; Sustainable Development Goals;
National Board of Amil Zakat

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Abstrak:

Penelitian ini bertujuan untuk menjelaskan tujuan umum zakat dan SDGs dari perspektif maqasid al-Sharia. Program-program Zakat yang dikembangkan oleh Badan Amil Zakat Nasional (BAZNAS) khususnya dalam bidang ekonomi, sosial kemanusiaan, kesehatan, dan pendidikan sejalan dengan program-program tujuan pembangunan berkelanjutan (SDGs) yang dicanangkan oleh PBB, khususnya program *no poverty, zero hunger, good health and weel-being, and quality education*. Dengan menggunakan pendekatan maqasid al-Sharia, maka program-program SDGs yang masuk dalam tingkat kebutuhan yang mendesak (*daruriyyah*) dan sesuai dengan tujuan zakat, diutamakan dalam pengimplementasiannya seperti Lembaga Pemberdayaan Ekonomi Mustahik yang didirikan BAZNAS dengan tujuan untuk meningkatkan kualitas hidup *mustahik*.

Kata Kunci:

Zakat; Maqasid al-Sharia; SDGs; BAZNAS

Introduction

Islam teaches a balance between relations to God and fellow humans as clear from the procedure of *zakat*. It is a form of religious and divinely obligation¹ as well socio-economic responsibility as it functions to help disadvantaged people.² *Zakat* is a type of generosity applied and found all through the Islamic world or countries. All Moslems who are qualified to pay must contribute at a 2.5 percent rate of their aggregated riches. Motivated by Moslem convictions, *zakat* is presently a worldwide marvel and not just in Moslem-dominant part nations.

As a religious obligation, provisions about zakat have been regulated in the Qur'an,³ one of them is mentioned in Q.S. al-Taubah (9): 60. Provisions of zakat in Q.S. al-Taubah (9): 60 concerning those

¹ "Undang-Undang Tentang Pengelolaan Zakat No. 23 Tahun 2011" (2011). In consideration point b, that point b mentioned that "menunaikan zakat merupakan kewajiban bagi umat Islam yang mampu sesuai dengan syariat Islam."

² Undang-Undang tentang Pengelolaan Zakat No. 23 Tahun 2011. In consideration point c mentioned that "zakat merupakan pranata keagamaan yang bertujuan untuk meningkatkan keadilan dan kesejahteraan masyarakat."

³ M. Abdullah and A.Q. Suhaib, "The Impact of Zakat on Social Life of Muslim Society," *Pakistan Journal of Islamic Research* 8 (2011): 85-91.

who are entitled to receive zakat (8 *asnaf*) needs to be practiced and applied to social, economic, empowerment, da'wah, and other programs. It is hoped that with zakat, a potential source of funds in the implementation of the zakat program can provide a framework for poverty alleviation.⁴

In Indonesia, zakat payments by *muzakki* (people who pay zakat) are still widely done directly to *mustahiq* (people who are entitled to receive zakat), and often in the form of goods rather than money. Even though if distributed to the Private Amil Zakat Institution and managed properly, the potential of zakat in Indonesia which is predominantly Moslem will be far more beneficial. Act No. 23 of 2011 concerning zakat management stated that the National Board of Zakat (BAZNAS) was appointed in the management of zakat nationally. Management of zakat by BAZNAS is managed by applying the principles of modern management. With institutionalized and integrated management, the effectiveness of zakat will be maximized for justice and public welfare.

The purpose of zakat management, in general, is to increase the effectiveness and efficiency in the management of zakat and to increase the use of zakat to improve community welfare and reduce poverty. Therefore, it must be reviewed or assessed whether the direction of zakat management has been in accordance with the objectives. BAZNAS as a government autonomous institution that is trusted to manage zakat has made innovations related to the ease of distribution of zakat, collection of zakat, and management of zakat so that zakat issued by muzakki is useful and efficient under the objectives of zakat provision (*maqasid al- Sharia*).

The distribution of zakat in Indonesia is circulated in several sectors, namely economy, education, da'wah, health, and social/humanity. Among these sectors, the social/humanity sector has the highest allocation at the national level in 2019, with 37% of the total zakat funds or Rp 2.3 trillion. The rest is 25.54% or Rp. 1.5 trillion is allocated for the da'wah sector, the education sector with an allocation of 19.3% or Rp. 1.2 trillion, the economic sector with an allocation of 13.5% or Rp. 841 billion, and the smallest proportion of

⁴ "Q.S. al-Ma'arij (70): 24-25" (n.d.). States that "dan di dalam harta-harta mereka ada hak bagi orang tidak mampu yang meminta-minta dan tidak meminta."

zakat distribution is 8.5% or Rp. 325 billion is allocated for the health sector.⁵

There are several studies about zakat including the research by Eko Suprayitno et al. about "Zakat and SDGs: Impact of Zakat on Human Development in the Five States of Malaysia" in 2017. This research intends to analyze the effect of zakat on human advancement programs in Malaysia utilizing the Autoregressive Distributed Lag (ARDL) bound test come nearer from 1980-2009. This research finds that zakat impacts human improvement in five nations in the short and long term.⁶ Then research by Mohamad Handi Khalifah et al. conducted a study entitled "Optimizing the BAZNAS Program on Sustainable Development Goals (SDGs): Analytic Network Process Approach (ANP)", in 2017. By using the Analytical Network Process (ANP) method, this study tried to find a comparison with 7 major BAZNAS programs on 17 Sustainable Development Goals (SDGs). The result of Analytical Network Process (ANP) measurements and statistics show some summary containing the Pillars of Environmental Development ($W=0.47783$), Partnerships for All Development Purposes ($W=0.00486$), and Zakat Community Development ($W=0.07367$).⁷ Saddam Rasanjani in his research entitled "Ending Poverty: Factors That Might Influence the Achievement of Sustainable Development Goals (SDGs) in Indonesia", examines poverty alleviation programs in Indonesia inside the structure of the worldwide advancement motivation, namely the Sustainable Development Goals (SDGs), which are centered around the first goal of SDGs (No Poverty). This investigation offers a basic audit of the first goal of SDGs in Indonesia. The results of this study indicate that the convergence of the agenda; collaborative partnership; established poverty alleviation programs, alternative funding such as Zakat;

⁵ BAZNAS, "Statistik Zakat Nasional 2019" (Jakarta: Sub Divisi Pelaporan Basnaz, 2019).

⁶ Eko Suprayitno, Mohamed Aslam, and Azhar Harun, "Zakat and SDGs: Impact Zakat on International Journal of Zakatuman Development in The Five States of Malaysia," *International Journal of Zakat* 2, no. 1 (2017): 61-69.

⁷ Mohamad Handi Khalifah, Mohammad Soleh Nurzaman, and Muhammad Cholil Nafis, "Optimization of BAZNAS Programs on Sustainable Development Goals (SDGs): Analytic Network Process Approach (ANP)," *International Journal of Zakat* 2, no. 1 (2017): 71-83.

database innovation; and learning from best practices, will be key factors that influence the achievement of SDGs.⁸ Another research was conducted by Ahmad in 2017, who analyzed the success of zakat in the SDGs program where this research was a descriptive study using a variety of existing literature that discussed the potential of zakat to answer the challenges and problems in achieving development goals. The results of the study explained that in terms of the *maqasid Sharia*, zakat has great potential to solve the main problems in development, namely poverty, education, and income disparities, economic growth, and hunger in the world.⁹

Starting from the criticism of Abdul Gaffar Ismail, that zakat does not need to be compared with the SDGs because zakat in Islam already has its purpose in *maqasid Sharia*,¹⁰ the authors think otherwise that there is the relevance of zakat with the SDGs from the perspective of *maqasid al-Sharia*. Therefore, this issue will be discussed in this paper. This study uses philanthropy as a theoretical framework. According to Webster, 'philanthropy' or 'philanthropos' is a craving to support the welfare of others by giving truly. Philanthropy is likewise portrayed as an office's movement or hierarchical association to advance something through blessing or reward.¹¹ The Qur'an introduces obligatory philanthropy, for example, zakat and circumcision for example waqf, infaq, sadaqah, awards, and blessings.

Philanthropy is a significant principle of Islam, since worry for the poor. In Islam, there is a word namely "alms". Alms is one of the five pillars that form the foundation of Islam. Islamic philanthropic requirements aimed at personal goods are given under the Islamic regulations regarding the provision of charity for general purposes. Philanthropy depends on the rule that everything on the earth has a place with Allah and humans are just guardians of such riches. Allah

⁸ Saddam Rasanjani, "Ending Poverty: Factors That Might Influence the Achievement of Sustainable Development Goals (SDGs) in Indonesia," *Journal of Public Administration and Governance* 8, no. 3 (2018): 114-28.

⁹ Ahmad Shaikh, "Role of Zakat in Sustainable Development Goals," *International Journal of Zakat* 2, no. 1 (2017).

¹⁰ Syuhelmaidi Syukur, "Zakat on SDGs or Maqasid Syariah?," March 16, 2017, <https://kumparan.com/syuhelmaidi-syukur/zakat-on-sdgs/full>.

¹¹ Meriam Webster, "Philanthropy," in *Oxford Dictionary*, 2018.

gives some wealth to certain individuals so they can express gratefulness and help other people in philanthropy.¹²

In Muslim society, Islamic philanthropy assumes a significant role in reinforcing the Muslim community. Philanthropic culture is required to improve the personal satisfaction of life and improve the budgetary of people and countries. Islamic emphasis on humanitarian practices can be seen with the presence of zakat, alms, and gifts. Philanthropy practices among Muslims can be the premise to satisfy human needs, reduce misery, and solve problems that can overcome human development in various aspects.¹³ This is where the purpose of zakat is contained (*maqasid al-Sharia*).

The term of *maqasid* alludes to a reason, objective, rule, intent, goal, end. *Maqasid* in Islamic law are the goals/purpose/reason/ends/principles behind the Islamic ruling.¹⁴ Auda, classified *Maqasid* of the Islamic law into some dimensions. There are (1) levels of need, which is the conventional arrangement; (2) extent of decisions intending to achieve purposes; (3) extent of individuals incorporated purposes; (4) level of all-inclusiveness of the reason.¹⁵

Conventional arrangement¹⁶ of *maqasid* partition them into three degrees of need, namely (1) the most numerous and most important needs (*daruriyyah*), that were viewed as basic issues for human life itself. If human needs are not met then it can cause a great risk of death. These necessities are additionally arranged into what preserves one's faith (*hifd al-din*), preserves souls (*hifd al-nafs*), preserves mind (*hifd al-'aql*), preserves offspring (*hifd al-nasl*), and

¹² Mohd Farhan Ahmad, et.al., "The National Model of Philanthropy Towards the Global Philanthropic Practices," in *Proceeding Book 6th Southeast Asia International Islamic Philanthropy Conference*, 2018, 167.

¹³ Erie Hariyanto et al., "Effectiveness of the Economic System to Zakat and Waqf for Empowerment of the Ummah in Indonesia," *International Journal of Advanced Science and Technology* 29, no. 06 (2020): 1910–16, <http://sersc.org/journals/index.php/IJAST/article/view/12895/6622>.

¹⁴ Jasser Auda, *Maqasid Al-Shari'ah: A Beginner's Guide* (London: The International Institute of Islamic Thought, 2008).

¹⁵ Auda, 4.

¹⁶ Traditional classification of *maqasid* was formulated by al-Ghazali in his book namely *al-Mustafa min 'Ilm al-Usul* and al-Shatibi in his book namely *al-Muwafaqat*.

preserves wealth (*hifd al-mal*); (2) important needs to be fulfilled but without their existence, a person's condition can still be maintained (*hajiyyah*); (3) needs that are to complete/luxury/beautifying purposes (*tahsiniyyah*).

Method

This research is a literature study, using the *usul fiqh* approach namely *maqasid al-Sharia* theory. *Maqasid al-Sharia* is a goal of the implementation of sharia (*Islamic law*) in everyday life. *Maqasid al-Sharia* is built on an assumption that the Islamic law that Allah has established through the Qur'an and Hadith, is built on the achievement of good, not only for individuals but also social.¹⁷ This research analyzes the SDGs points into three degrees of the need of *maqasid al-Sharia*, namely (1) The most numerous and most important needs (*daruriyyah*) that is, if human needs are not met, it can cause great risk or death. It contains preserves one's faith (*hifd al-din*), preserves souls (*hifd al-nafs*), preserves mind (*hifd al-'aql*), preserves offspring (*hifd al-nasl*), and preserves wealth (*hifd al-mal*); (2) important needs to be met but without the existence of a person's condition can still be maintained (*hajiyyah*); and (3) the need to complement/embellish (*tahsiniyyah*). This study also uses an empirical approach with structural functionalism theory.

Discussion and Result

Fund Collection and Distribution of Zakat in Indonesia

According to the act Number 23 the year 2011 concerning Management of Zakat, the definition of Management of Zakat is an activity of planning, implementing, and coordinating the collection, distribution, and utilization of zakat, infaq, sadaqah, dan other socio-religious funds. In consideration of the Law it is mentioned that "in order to increase the usefulness and results of use, zakat must be managed institutionally in accordance with Islamic sharia". Therefore, the National Board of Zakat (BAZNAS) is formed by the Government to manage zakat nationally. Zakat management by BAZNAS is managed by applying modern management principles. With

¹⁷ Muhammad Hashem Kamali, *Maqashid al-Syariah Made Simple* (London: The International Institute of Islamic Thought, t.t.)

institutionalized and integrated management, the effectiveness of zakat will be more maximal for justice and community welfare.

In the management of zakat carried out by BAZNAS, there are several zakat management organizations (Organisasi Pengelola Zakat/OPZ) both at the provincial level, city/district level, or related zakat management institutions like Private Amil Zakat Institution (Lembaga Amil Zakat/LAZ). In 2018 the zakat management organization in Indonesia amounted to 616. The number consisted of 548 BAZNAS (34 provincial BAZNAS and 514 BAZNAS districts/cities) and 68 LAZ (23 LAZ national, 12 LAZ provinces, and 33 LAZ districts/cities). Then, in 2019 the zakat management organization decreased in number amounted to 571. The number consisted of 490 BAZNAS (34 provincial BAZNAS and 456 BAZNAS districts/cities), and 81 LAZ consisting of 26 LAZ national, 18 LAZ provinces, and 37 LAZ districts/cities.¹⁸

Within 5 years (2015-2019)¹⁹, zakat fundraising in Indonesia conducted by OPZ both at BAZNAS and LAZ²⁰ increased from year to year. In 2015 funds collected almost 3.7 trillion, in 2016 collected 5 trillion, in 2017 collected 6.2 trillion, in 2018 collected 8.1 trillion, and in 2019 collected 10.2 trillion, as shown in table 1.

Funds that have been collected by BAZNAS and LAZ both in the form of zakat maal of individual, zakat maal of the institution, other zakat maals, infak/alms of individual, infak/alms/CSR/PKBL of institutions, zakat fitr, other socio-religious funds, and other funds, in every year have been distributed to 8 asnaf (fakir miskin, amil, muallaf, riqab, gharimin, fi sabilillah, ibnu sabil), and BAZNAS programs (economy, education, dakwah, health, and social and humanity).

Table 1. Funds Collection and Zakat Distribution in Indonesia From 2015-2019

¹⁸ BAZNAS, "Statistik Zakat Nasional 2018-2019" (Jakarta: Sub Divisi Pelaporan Baznas n.d.).

¹⁹ Data for 2020-2021 was not found on BAZNAS website, and when confirmed, the data in the last 2 years has not been published.

²⁰ OPZ is a zakat management organization. BAZNAS and LAZ are part of OPZ.

	Collection	Distribution	%	Baznas Programs	%
2015	3.650.369.012.964	2.249.160.791.526	62	2.085.471.980.888	93
2016	5.017.293.126.950	2.931.210.110.610	58	2.694.782.468.613	92
2017	6.224.371.269.471	4.860.155.324.445	78	4.341507.857.190	89
2018	8.117.597.683.267	6.800.139.133.196	84	5.490.441.370.915	81
2019	10.227.943.806.555	8.688.221.234.354	85	6.218.478.571.455	72

Taken from *Statistis Zakat Nasional 2015-2019*. <https://pid.BAZNAS.go.id/statistik/>

From table 1 it can be seen that zakat funds distributed to asnaf and BAZNAS programs are above 50% of the funds collected. The distribution of zakat is more used to BAZNAS programs in education, economy, da'wah, health, and social humanity. However, from the table, it appears that the distribution for BAZNAS programs every year has decreased.

SDGs and Zakat Goals Based on Maqasid al-Sharia

All the positive impacts of the implementation of zakat are very relevant to the efforts to achieve the contribution of sustainable development goals (SDGs). In the context of poverty alleviation, zakat in Indonesia has enormous potential. This can be understood because Indonesia has the largest Muslim population in the world, which is 85% of the total population in Indonesia or around 217 million inhabitants so that zakat funds can be collected optimally from Muslims.

The United Nations (UN) has initiated the Sustainability Development Goals (SDGs). SDGs are sustainable global development that has been agreed upon by 193 UN member states and is committed to achieving it. SDGs as a continuation of the MDGs (Millennium Development Goals/MDGs), prepared by considering various national realities, capacities, and development as well as respecting national policies and priorities. The SDGs jargon no left one behind (involving all parties without exception), is expected to be applied to all parties, both governments, private sector, to the community from all over the world community to build a more inclusive, sustainable, and resilient future. As a global agenda of sustainable development with a target of 15 years (2015-2030), SDGs

have 17 objectives that are complemented by 169 integrated and inseparable achievement targets.²¹

There are 17 points included in the Sustainable Development Goals (SDGs) as shown in fig. 1.



Fig. 1 SDGs

In Indonesia, given the enormous amount of zakat funding resources, policymakers see the potential for achieving the SDGs. Judging from the type of program carried out by zakat work, it inevitably has a clear slice of the SDGs achievement goals. Zakat's contribution to support SDGs is also supported by Law No. 23 of 2011 concerning the management of zakat, which states that zakat is a religious institution that aims to improve justice and welfare of the community. In addition, specifically, Article 3 of the same Act explains that the management of zakat aims: 1) Increasing the effectiveness and efficiency of services in managing zakat, 2) Increasing the benefits of zakat to realize public welfare and poverty reduction. For examples are poverty alleviation, and hunger, quality education, water, and sanitation. Therefore, as Chapra said that zakat plays a role in reducing the concentration of wealth, channeling funds

²¹ Divisi Riset dan Kajian BAZNAS, *Sebuah Kajian Zakat on SDGs: Peran Zakat Dalam Sustainable Development Goals Untuk Pencapaian Maqashid Syariah* (Jakarta: Tim Riset dan Pusat Kajian Strategi BAZNAS, 2017).

from the excess to the needy,²² then zakat can be said as one of the tools that play a role and contribute to the achievement of SDGs.

In my opinion, various empowerment programs carried out by BAZNAS and zakat institutions in Indonesia already exist in the SDGs framework, especially the problem of poverty. Until now, most of the zakat programs are aimed at poverty alleviation, because poverty is the biggest *asnaf* of zakat (the group that has the right to receive zakat) human resources, encouraging public health, and all other aspects of *mustahik* empowerment.

The goal of sustainable development (SDGs) proclaimed by the United Nations, in line with the principle of *maqasid al-Sharia*. According to research conducted by the BAZNAS team,²³ there is a relationship between SDGs, *Maqasid Sharia*, and the level of need as shown in table 2:

Table 2. Zakat on SDGs and *Maqasid al-Sharia*

No	SDGs	The Principle of <i>Maqasid al-Sharia</i>	The Level of Need
1	No Poverty	preserves wealth	Daruriyyah
2	Zero Hunger	preserves souls, preserves wealth	Daruriyyah
3	Good Health and Well-Being	preserves souls, preserves wealth	Daruriyyah
4	Quality Education	preserves mind	Daruriyyah
5	Gender Equality	preserves wealth, preserves mind, preserves souls, preserves offspring	Daruriyyah
6	Clean Water and Sanitation	preserves souls, preserves offspring	Daruriyyah
7	Affordable and Clean Energy	preserves offspring	Hajiyyah
8	Decent Work and Economic Growth	preserves wealth	Daruriyyah
9	Industry, Innovation, and Infrastructure	Preserves wealth	Hajiyyah
10	Reduced Inequalities	Preserves wealth	Daruriyyah
11	Sustainable Cities and Communities	preserves offspring, preserves souls, preserves wealth	Hajiyyah
12	Responsible Consumption and Production	preserves offspring, preserves souls	Hajiyyah
13	Climate Action	preserves offspring, preserves mind	Hajiyyah
14	Life Below Water	preserves offspring, preserves wealth, preserves mind	Hajiyyah
15	Life on Land Ecosystems	preserves offspring	Hajiyyah
16	Peace, Justice and Strong Institutions	preserves souls, preserves wealth,	Daruriyyah

²² M.U. Chapra, *Islam and the Economic Challenge* (Riyadh: The Islamic Foundation and the International Institute of Islamic Thought, 1992).

²³ BAZNAS, *Sebuah Kajian Zakat on SDGs: Peran Zakat Dalam Sustainable Development Goals Untuk Pencapaian Maqashid Syariah*, 27.

		preserves offspring	
17	Partnerships for the Goals	preserves wealth, preserves mind	Hajiyah

Taken from BAZNAS, *Sebuah Kajian Zakat on SDGs: Peran Zakat Dalam Sustainable Development Goals Untuk Pencapaian Maqashid Syariah*

From the relationship between SDGs, *maqasid al-Sharia*, and the level of need in table 2, it will be seen that the wealth aspect is very dominant in the SDGs, while the one's faith aspect is completely invisible in the SDGs. This is different from the *maqasid al-Sharia* which is more concerned with religion than wealth. Seeing this reality does not mean having to reject the SDGs program, but it needs to be synergized because development in Islam is not only centered on material factors such as education, health, and income, but development in Islam is more comprehensive because it places importance on religious responsibility as an integral part of human development.

Related to the relationship of zakat with *maqasid Sharia*, there are 5 focus categories of zakat fund distribution conducted by BAZNAS, namely (1) economy; (2) social and humanity; (3) health; (4) education; and (5) faith, each focus is in accordance with the *Maqasid al-Sharia* dimension ie successively preserves (1) one's faith; (2) soul; (3) wealth; (4) mind; and (5) offspring as shown in fig. 2.



Fig. 2. Five Focus Categories of Zakat by BAZNAS²⁴

The distribution of zakat funds for the 5 BAZNAS programs above, every year has increased. Among these sectors, the social/humanity sector has the highest allocation at the national level which can be seen from table 3.

²⁴ Taken from BAZNAS, 23.

Table 3. Distribution of Zakat Funds Based on the Field of BAZNAS Programs from 2015 to 2019

Fields of BAZNAS Programs	Zakat Distribution									
	2015	%	2016	%	2017	%	2018	%	2019	%
Economy	315,127,234,587	15	493,075,489,398	18,3	882,515,274,729	20	552,166,541,845	10,1	841,159,855,062	13,5
Education	432,068,068,508	21	842,980,341,134	31,3	941,865,099,137	22	1,438,512,064,225	26,2	1,201,622,002,187	19,3
Da'wah	303,553,206,946	14	418,454,281,897	15,5	979,468,717,694	22	1,288,101,574,916	23,5	1,553,693,450,575	25
Health	188,685,220,166	9	226,004,399,823	8,4	413,507,938,849	10	462,616,244,461	8,4	325,291,528,224	5,2
Social Humanity	846,038,250,681	41	714,267,956,361	26,5	1,124,150,826,782	26	1,749,044,945,469	31,8	2,296,711,735,408	37
Total	2,085,471,980,888	100	2,694,782,468,613	100	4,341,507,857,190	100	5,490,441,370,915	100	6,218,478,571,455	100

Taken from *Statistis Zakat Nasional 2015-2019*. <https://pid.BAZNAS.go.id/statistik/>

From table 3 it can be seen that funds for social humanity and education received the most allocation compared to other fields. For example in 2019, with 37% of the total zakat funds or Rp 2,3 trillion allocated for the social humanity program. The rest is 25% or Rp. 1.5 trillion is allocated for the da'wah sector, the education sector with an allocation of 19.3% or Rp. 1.2 trillion, the economic sector with an allocation of 13.5% or Rp. 841 billion, and the smallest proportion of zakat distribution is 5.2% or Rp. 325 billion is allocated for the health sector.²⁵

Thus, it can be argued that although SDGs only cover a portion of the substance of maqasid sharia outside of religion, SDGs can be used as a development platform through zakat developed by BAZNAS. It's just that not all SDGs programs can be funded using zakat funds. The reason is zakat has 8 *asnaf*, fixed and unchangeable. Zakat is more focused on the needs of *daruriyyah* even though there is no prohibition on channeling it for *hajiyyah* programs, and because zakat funds are also limited to distribution.

SDGs Paradigm in Zakat Management and Programs from BAZNAS that link to SDGs Program

The Sustainable Development Goals (SDGs) of which there are 17 goals as explained above can be applied with zakat through good management so that it can provide benefits and a more maximal role for the community. The following will be explained how the SDGs

²⁵ BAZNAS, "Statistik Zakat Nasional 2019."

paradigm in the management of zakat in Indonesia and some programs of BAZNAS that accordance with SDGs programs.²⁶

1) No Poverty

Poverty is a problem in many countries. Indonesia as a developing country faces a serious problem of poverty.²⁷ Until 2030 it is targeted that the amount of poverty will decrease too very small. Reducing or eliminating poverty is the main goal of sustainable development. Likewise with zakat, one of the aims and functions of zakat is to eradicate poverty. Poor and poor people are one of the *Asnaf* who is entitled to get zakat (Q.S. Al-Taubah (9): 60). Therefore, zakat has a strategic role in reducing and eliminating poverty. Poverty data is the main reference for zakat managers so that the main functions and objectives of zakat can be carried out appropriately and effectively through collaboration between community groups and the government.

To relize this poin, BAZNAS have programs in social field, as *Konter Layanan Mustahiq* (Mustahiq service counter), *Tanggap Bencana* (Disaster Response), and *layanan aktif* (Active Service) BAZNAS. Mustahik service counter program is a zakat distribution program to fulfill of *mustahik* basic needs in the form of living expenses, payment of school/lecture, compensation for orphans and the elderly, payment of a consumptive debt, and transportation costs in the form of compensation implemented with fast, precise, and accurate principles. The disaster response program is a zakat distribution program to fulfill of assistance programs to communities affected by disasters shortly after

²⁶ Muhammad Maksum dkk., *Fikih Zakat on SDGs* (Jakarta: PPSDM UIN JKT-BAZNAS, Mumtaza Press, 2018), 20-30.

²⁷ The Central Statistics Agency (BPS) reported in March 2017, the number of poor people (residents with per capita expenditure per month below the Poverty Line) in Indonesia reached 27.77 million people (10.64%). The number of poor people this year increased by 6.90 thousand people compared to the conditions in September 2016 which amounted to 27.76 million people (10.70%) the level of rural and urban poverty also experienced serious changes. During the period September 2016-March 2017, the number of poor people in urban areas rose by 188.19 thousand people (from 10.49 million people in September 2016 to 10.67 million people in March 2017). Meanwhile, in rural areas, it fell by 181.29 thousand people (from 17.28 million people in September 2016 to 17.10 million people in March 2017). "<http://www.bps.go.id>," n.d.

disasters in the form of evacuation program, emergency health service assistance, food, and beverage provision assistance, and assistance in providing *temporary occupancy*.²⁸ Disaster response programs, such as natural disasters, floods, earthquakes, tsunamis, and fires. For example, BAZNAS opens donations through the BAZNAS disaster and humanitarian wallet. These programs are also related to the second, third, and fourth goals of sustainable development (SDGs).²⁹

2) Zero Hunger

The second goal of the SDGs is to end hunger, achieve food security,³⁰ improve nutrition, and promote sustainable agriculture. This goal is related to poverty eradication because they are most vulnerable to hunger and malnutrition. Zakat is managed to eradicate poverty and all forms that can lead to poverty, including hunger and malnutrition experienced by poor people. The majority of ulama (*jumhur 'ulama*) stated that zakat is given to the poor who lack in food needs, shelter and others. Food security and nutrition improvement are also major concerns in zakat management. Although they are not the same in principle but related to poverty and hunger, they have similarities in the principle of protecting human life.

To realize this point, BAZNAS has programs in the economic field as Zakat Community Development that spread across 8 provinces and 19 districts/cities in 2015.³¹ BAZNAS also has a Mustahik Economic Empowerment Institute (*Lembaga Pemberdayaan Ekonomi Mustahik/LPEM*) in 2019 which has the task

²⁸ BAZNAS, "Statistik Zakat Nasional 2015" (Jakarta: Sub Divisi Pelaporan Baznas, 2015).

²⁹ BAZNAS, "Statistik Zakat Nasional 2019."

³⁰ Food security is a translation of the term food security. Food security is a condition of adequate food availability for everyone at any time and every individual has access to obtain it both physically and economically. Food security is a complex concept and is related to the food and nutrition system chain, from distribution, production, consumption, and nutritional status. The concept of food security can be applied to express food security at several levels: global, national, regional, and household level at the household and individual level. The issue of the relationship between zakat and food security can be read more in Maksun et al., *Fikih Zakat on SDGs*, 2018, 84–98.

³¹ BAZNAS, "Statistik Zakat Nasional 2015."

and function to improve the quality of life of the poor (*mustahik*) through sustainable agriculture, animal husbandry, fisheries, marine, plantation, and forestry-based on the values of zakat empowerment and becomes one of the basic elements to fulfill BAZNAS' vision. The programs developed by LPEM are food barns (*lumbung pangan*), *mustahik* entrepreneurs, and Zmart.

3) Good Health and Well-Being

All health issues in the SDGs are integrated to goal number 3, which is to ensure a healthy life and promote prosperity for all people of all ages. The biggest challenge faced by Indonesia in implementing this third objective is the reformulation of integrated development concepts and the placement of health as a series of development management processes that include inputs, processes, outputs, outcomes, and development impacts and understand together the substance of health development that must be carried out together in an era decentralization and democratization nowadays. Good Health and Well-Being are the main essences of zakat management. The poor who are entitled to get zakat is expected to live healthier and more prosperous. In this case, zakat is directed not only for consumption needs but for the maintenance and prevention of health and economic independence to achieve a more sustainable prosperous life.

To realize this poin, BAZNAS has a program in health field as Rumah Sehat (hospital) located in Pangkal Pinang, Jakarta, Yogyakarta, Sidoarjo, and Makassar. In 2015 the number of patients reached 207,318³², and in 2019 reached 312.749.³³

4) Quality Education

Guaranteed quality of education that is inclusive and equitable and increases opportunities for learning throughout the week for all. Zakat is also managed for the advancement of education that is inclusive and equitable for all parties. Zakat management needs to ensure that all community groups get quality educational opportunities. Therefore, zakat can be used as

³² BAZNAS.

³³ BAZNAS, "Statistik Zakat National 2019."

a scholarship for underprivileged students to have the same opportunities as others in taking a good education.

To realize this poin, BAZNAS has a programs in education field as *Sekolah Cendekia* (Cendekia School), and *Lembaga Beasiswa* (BAZNAS scholarship). In 2015, BAZNAS has a program namely preparing 1000 ulama (*kaderisasi 1000 ulama*), that spread across 5 provinces in Indonesia which are DKI Jakarta, West Java, Central Java, DI Yogyakarta, and East Java; and 1 foreign country namely Malaysia. This program provides master scholarships which consist of 46 students and doctoral scholarships which consist of 27 students. In 2015, BAZNAS also has a *scholarship* program "*one family one bachelor*", as many as 329 students spread across the islands of *Java, Sumatera, Sulawesi, Kalimantan, Maluku, Papua, Bali, and Nusa Tenggara*.³⁴ In 2018 BAZNAS in collaboration with SPS UIN Jakarta and MUI gave scholarships for 20 students from various regions. This program is related to the first, second, and fourth goals of sustainable development (SDGs).

5) Gender Equality

Gender equality will fortify a nation's capacity to develop, reduce poverty, and administer adequately. Thereby promoting gender equality is the principles outline of advancement procedures to enable network (people) to free themselves of neediness and improve their way of life. Zakat management is also carried out to ensure the empowerment of women. Women get more roles in zakat management. The distribution of zakat also needs to pay attention to women who are closer to children and become the most vulnerable groups as victims of conflict.

6) Clean Water and Sanitation

Ensuring the availability and management of clean water and sustainable sanitation for all. The World Bank in 2014 reminded that 780 million people do not have access to clean water and more than 2 billion inhabitants of the earth do not have access to sanitation. Zakat is also distributed to ensure the availability of clean water and proper sanitation. Both of these aspects are the basic needs of public health which are an important part of the goals and targets of zakat.

³⁴ BAZNAS, "Statistik Zakat Nasional 2015."

In the context of realizing SDGs in the sixth goal, there is an agreement BAZNAS (the National Board of Zakat), BWI (Indonesian Waqf Board), and MUI (Indonesian Ulema Council) in providing support for the Clean Water and Sanitation program.³⁵

7) Affordable and Clean Energy

This part guarantees access to energy that is affordable, reliable, sustainable, and modern for all. Inclusive economic development is the most effective way to reduce poverty and improve welfare. But most economic activities are impossible without the availability of modern energy that is sufficient, reliable, and has a competitive price. Energy and how to use it must be efficient, sustainable, and as much as possible renewable. In the past 20 years, several countries have made major strides in reducing energy intensity. If all the available energy efficiency technologies are implemented, energy consumption could be significantly reduced by around one-third. However, only a small part of this potential is realized.

The management of zakat is carried out through a clean, efficient, and affordable energy paradigm for all. Muslim communities who give and receive zakat start to think about how the sustainability of life and environmental health is done through the use of clean, affordable, efficient, and effective energy for all walks of life.

8) Decent Work and Economic Growth

Increase in inclusive and sustainable economic growth, productive and comprehensive employment opportunities, and decent work for all. Placing the creation of employment opportunities as the center of economic policymaking and development plans, will not only produce decent employment opportunities but also stronger, inclusive, and poverty reduction growth. Zakat is managed in a productive direction so that it can create decent jobs and contribute to economic growth. This step has been taken by amil zakat bodies in government institutions and community organizations in Indonesia, although it has only

³⁵ Muhammad Maksum dkk., *Fikih Zakat on SDGs* (Jakarta, 2018: PPSDM UIN JKT-BAZNAS, Mumtaza Press, 2018), 84-98.

reached several areas. It is necessary to participate in the wider community both from the obligatory zakat, zakat managers, and community groups who are entitled to receive zakat.

9) Industry, Innovation, and Infrastructure

Infrastructures continuous investment and innovation play important roles in monetary development and improvement. At present, the greater part of the total populace lives in the urban areas; therefore mass transportation and renewable energy are very important. Additionally, the advancement of new industry as well as information and communication technology become crucial; such that it will boost new job vacancies and the efficiency of energy. Zakat is managed productively to create industrial innovation and strengthen infrastructure. Zakat can be used to build educational and research institutions so that innovation can be developed. Thus, zakat contributes to the growth of the industry and the development of infrastructure through technology which is continuously studied in the body of education and research.

There is a program from BAZNAS that builds an innovative partnership with UNDP (*United Nations Development Programs*). In this case, BAZNAS gathers assets as per its hierarchical command. BAZNAS gives awards to UNDP to execute undertakings, and UNDP actualizes extends as per the United Nations Charter and UNDP worldwide strategies. UNDP as per its standards and approaches doesn't own expressions about strict law and will never segregate dependent on religion. Just acknowledge gives as per worldwide standards.

The primary significant coordinated effort among BAZNAS and UNDP was the establishment of small-scale hydropower plants (PLTMH) for the poor in Jambi worth 350,000 US dollars from BAZNAS and other funding by UNDP which they obtained from the Global Environment Fund (GEV).³⁶ This PLTMH project brings power to in excess of 4,500 individuals in four remote networks. This is a piece of a bigger sustainable power source task upheld by the Global Environment Facility.

³⁶ "BAZNAS Kampanye Zakat Inclusion Di PBB," n.d., <https://www.tajuktimur.com/headline>.

Future arranged tasks utilizing Zakat assets incorporate help for jobs in networks with new access to power and biodiversity security. Cooperation will also be conducted to empower poor fishermen through the Zakat Community Development (ZCD) program as implemented in Parigi Moutong, Central Sulawesi; Langkat, North Sumatra, and ZCD for isolated tribes and so on.³⁷ This program realized Economic Program of BAZNAS.

Through such projects, it is possible to see the potential of Zakat to support the productive capacity of people and networks and not simply immoderate or philanthropic exercises, for example, installment of emergency clinic bills and catastrophe alleviation. Notwithstanding completing the task subsidizing by Zakat, UNDP can likewise give significant specialized help to zakat associations and the government to improve the effectiveness of Zakat collection and administration, and link Zakat with the overall SDGs strategy.

10) Reduced Inequalities

The income gap is on the rise, 10% of the richest people control 40% of total global income. Conversely, 10% of the poorest people only get between 2 to 7% of total global income. In developing countries, this gap has increased by 11% if we calculate based on population growth. Zakat is an important tool in Islam to reduce economic inequality in society. Zakat allows assets not to be collected and concentrated in one group because some others are given to groups of people who are entitled to get zakat. Thus, the gap is reduced through zakat.

11) Sustainable Cities and Communities

More than half of the world's population now lives in urban areas. The rapid growth of cities in developing countries has led to an explosion in the number of megapolitan cities. Poverty is increasing and concentrated in cities, and the government must struggle to accommodate the population growth in this region. One way is to create safe cities, create safe and affordable housing, improve slums, and create green land. The elimination of poverty is the target of zakat. Zakat managers not only provide food, drink, and consumer needs that are the

³⁷ "BAZNAS Kampanye Zakat Inclusion Di PBB."

basic rights of the poor but they are directed to alleviate poverty, break their dependency chains and make them more independent. If communities and settlements are strong and advanced, urbanization will be avoided, so that cities and settlements that are formed and sustainable will provide a place for all groups of people equally and inclusive.

12) Responsible Consumption and Production

Efficient management of the use of shared natural resources, and the way we dispose of toxic waste and pollutants are important targets for achieving this goal. Zakat which is managed, received from the community, and given to people who are entitled, is directed not only for good consumption but also has a productive function and role. The distribution of zakat is also carried out effectively, efficiently and reflects the spirit and sustainable life.

13) Climate Action

There is not a single country in the world that has not experienced the direct dramatic impact of climate change. Greenhouse gas emissions continue to increase, and global warming is causing prolonged changes in the climate system. Natural disasters that occur also require large investments in disaster risk management costs. Zakat is given to handling climate change, including people who are experiencing the effects of climate change. Zakat is given to victims of earthquakes and tsunami and all disasters due to climate change.

14) Life Below Water

SDGs make a sustainable structure to direct and shield marine and beachfront biological systems from land-based contamination, just as to know about the impacts of sea fermentation. Strengthening the protection and economic utilization of marine assets through universal law will likewise help beat the difficulties confronting our seas. Zakat management reflects the awareness of ecosystem protection and overcoming air, land, and sea pollution. Givers and recipients of zakat get information and understanding that maintaining a sustainable environment is crucial for marine and terrestrial ecosystems that are environmentally friendly and guarantee sustainable life.

15) Life on Land Ecosystems

Human life depends on the land. SDGs are trying to protect and improve the use of terrestrial ecosystems in 2020. Zakat is also managed to ensure the survival and sustainability of terrestrial ecosystems. Awareness of the giver and recipient of zakat in maintaining the quality of life on land is through forest management, efficient use of water in agriculture, and maintaining a healthy environment. Zakat is directed towards a cleaner, healthier, and more sustainable human future.

16) Harmony, Justice, and Strong Institutions

Harmony, steadiness, human rights, and viable administration dependent on the standard of law are important pathways towards supportable improvement. The SDGs try to diminish all types of violence significantly and work with governments and networks to discover the long-term answers for strife and uncertainty. Zakat is very strategic for preventing and overcoming conflict, supporting peace efforts, creating a just and prosperous life. Zakat is managed to strengthen institutions that are continually encouraged to maintain more permanent peace. Zakat is given to conflict victims without knowing their religious or ethnic background. Zakat guarantees socio-economic justice, distributes wealth and wealth more evenly for all strata of society.

17) Associations for the Goals

SDGs must be acknowledged with a solid duty to worldwide association and participation. Humanitarian crises due to conflict and cataclysmic events keep on requesting help and money-related assets from more developed countries. Zakat management will not be effective without the cooperation and partnership of the government and social organizations. Collaboration between the zakat management body will create broader and more effective management power and influence for a better, fairer, and more sustainable life. Wider public participation in increasing the acquisition of zakat, and more targeted distribution through cooperation between institutions makes the performance and management of zakat management more efficient and provides multiple and long-term benefits.

Of the several BAZNAS programs related to the SDGs, what is in accordance with sharia economic law is an economic program that

aims to reduce poverty and improve the quality of life of the poor (*mustahik*), such as the Mustahik Economic Empowerment Institute Program (*Lembaga Pemberdayaan Ekonomi Mustahik/LPEM*). This program relates to point number 2 of SDGs (zero hungry).

Conclusion

In the *maqasid al-Sharia* perspective, zakat as Islamic philanthropy can be implemented on the SDGs program. Given that zakat has a significant source of philanthropic funding for the Indonesian people, several things can be done: *First*, Muslims who pay Zakat are urged to do as such through zakat collecting organization (BAZNAS or LAZ), and instead of giving it to *mustahik* directly. *Second*, it is necessary to bring issues to light about the connection between *zakat* and SDGs goals by conversing with zakat associations and inquiring about their existing knowledge about SDGs and how their commitment bolsters the objectives of feasible advancement. *Third*, it is needed to urge *zakat* associations to investigate utilizing the assets raised to help gainful advancement exercises that improve individuals' occupations. *Fourth*, the zakat collecting organization can band together with advancement offices as actualizing accomplices and as a wellspring of in general specialized help. Improvement accomplices can connect with zakat gatherers and benefactors as new and elective wellsprings of financing and associations to arrive at the most destitute networks. *Fifth*, the Government can coordinate zakat into their SDGs financing plans, and benefactor offices can search for zakat specialists as new accomplices who see together. *Sixth*, of the several BAZNAS programs related to the SDGs, what is in accordance with sharia economic law is an economic program that aims to reduce poverty and improve the quality of life of the poor (*mustahik*), such as the Mustahik Economic Empowerment Institute Program (*Lembaga Pemberdayaan Ekonomi Mustahik/LPEM*). This program needs special attention and improvement.

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