

Effect of Zakat Potential Management on Achieving SDGs: Case of the Indonesian National Amil Zakat Agency

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Abstract: This study aims to analyse the influence of zakat potential on sustainable development goals (SDGs), i.e., no poverty, no hunger, and quality education. The study's findings show that zakat potential influences SDGs even though the correlation is low when it comes to poverty (0.103), no hunger (0.193), and quality education (0.079). Additionally, it is also found that access to quality education through the allocation of BAZNAS scholarship programs for undergraduate, Master, and Doctoral programs and research assistance bring positive changes. Scholarship recipients hold periodic meetings with inspirational figures to disseminate practical experience and encourage BAZNAS Scholarship awardees to become business actors to be independent and help others. Zakat potential empowers teachers' book writing skills through writing awards to increase intellectual potential, academic potential, and thinking productivity. Zakat potential is also distributed for psychosocial visiting children and communities affected by natural disasters. In addition to educating them and raising their self-confidence, it also releases them from prolonged psychological trauma.

Keywords: Zakat, Poverty, Hunger, Quality Education, and SDGs.

JEL Codes: E31, E43, G23

INTRODUCTION

Islamic economic, economic development is sustainable due to limitless endeavor and zeal for continuous progress, both morally and materially. This approach requires not only considering the environment and natural resources in terms of the sustainability of their material benefits but also having the awareness that they are real gifts, blessings, letters, evidence, manifestations of good names, and transitory examples of the lasting blessings that will be given in the hereafter by Allah. This can be achieved by putting forward and hosting an applicable, reasonable, comprehensive and humanitarian approach that values nature by avoiding waste and attaches importance to spiritual development as much as material growth and development. (Efe, 2021).

The various problems that plague the global community cause anxiety. Climate change is a problem that threatens the lives of all living things on earth. All societies, whether developed or developing, leave high carbon footprints on the planet. All countries consume more energy which causes high carbon emissions. As a result, the world has to face more environmental and climate risks. On the other hand, classic problems such as poverty, hunger, and access to quality education are other complicated problem that drives the country's leaders to declare their commitment to transforming the world through sustainable development goals. Handling existing problems requires funding sources, either through the provision of investment financial sources or other policies that, according to the government's point of view, can support problem-solving (Onur, Bilge & Keskin, 2022).

Indonesia is prone to various problems and makes breakthroughs and innovations in alternative financing sources such as financial instruments in Islamic social finance such as zakat, donation, etc. As an instrument of Islamic economics, zakat is a social finance that has resilience from the onslaught of the global (international) financial crisis, even growing at a rate of 17%/year so that assets under management are currently close to \$2 trillion. Researchers pay attention to the potential of zakat from various perspectives. Some of them are; (Karim et al., 2022; Uyob, 2020; Zainal Alim Adiwijaya, 2015; Adiwijaya & Suprianto, 2020; Rony et al., 2021; Khan, 2022; Ismail et al., 2022; Wardani & Fachrunnisa, 2022; Bahri et al., 2022; Yusuf, 2011) studied the attitude towards zakat. They find that attitude towards zakat has a positive and significant impact on intention to pay zakat and intention to pay zakat has a positive and significant impact on zakat compliance behaviour. (Muhammad et al., 2022) The study of Muneeza and Nadwi (2019) aims to determine the potential of using technology to upgrade zakat administration in India. They suggest that the innovations such as rice ATMs, mobile applications, applications made with blockchain technology, artificial intelligence and big data can also play a vital role in effectively managing zakat in India (Muneeza & Nadwi, 2019).



Other studies aim at determining the accounting practices of zakat management in zakat management bodies. It was pictured as a process of collecting, distributing, and utilizing zakat which was carried out with the characteristics of trust. (Othman, 2019). While, Arsal et.al (2022) offered a spatial mapping approach as a strategy that can be considered as the step in knowing the distribution of zakat, and increasing zakat collection in Indonesia. Even though they discuss zakat, their attention is on a side different from this study's focus. This research reveals the potential of zakat and its influence on achieving development goals which are of concern to the heads of developed and developing countries, especially concerning poverty, hunger, and quality education.

Zakat is the right of the destitute in the wealth of the rich in Muslim society. It is an obligatory duty on all who have owned wealth (physical or financial assets) for one year, over and above a specified exemption limit (nisab). It is a function of wealth and is purely concerned with asset holding (Yasin & Khan, 2016), and refers to spending on others and on the social needs of the community merely to seek God's pleasure (Al Joyousi, 2012). As an Islamic social finance instrument, zakat is a unique financing instrument not found in other economic systems. It refers to the social responsibility of the Muslim community towards the mission of universal humanity and the natural environment as a concern of global leaders.

Zakah is to be given to the poor to keep and is to be given until he becomes independent of means and is no longer poor. (Shaykh Muhammad Saalih al-Munajjid, 2007). Zakat has roles in overcoming extreme poverty, and the creation of ample economic opportunities for the poor to participate in and in so doing, enables them to be self-independent (Abdullah & Chee, 2010). As part of the principle of *rahmatan lil 'alamiyn*, Islamic social finance has the potential to liberate people from tyranny, release the planet from damage due to greedy human behaviour resulting in disharmony between humans and the planet, and depletion of environmental responsibility, as well as discontinuity of sustainable development. The declaration of transforming the world by a number of state leaders includes eradicating poverty in all its forms and dimensions, hunger, and qualified education (UNDP, 2022).

Poverty is a multidimensional problem. In the economic dimension, poverty is characterized by low income, so it cannot meet decent needs. Data from the National Socioeconomic Survey (SUSENAS) recorded that the development of the poverty rate from March 2011 to September 2021 has decreased in number and percentage (BPS, 2022). The first and most widespread approach in poverty measurement is monetary: People are considered poor when they do not have enough money to maintain their livelihood. Poverty is measured by money: how much they earn or spend. In many countries as well as international organisations, poverty is measured using monetary approaches (Arsal et al., 2022).



Hunger is an acute problem that is no less important than other problems, such as poverty. Hunger and poverty are two closely interrelated problems. Hungry people tend to have almost no rights to the agricultural land they cultivate, and limited access to clean water, sanitation, and modern forms of energy. Hunger is the menace, a plague that causes weakness, despair and death in the worst-case scenarios. One of the primary common threads has been hunger throughout history, which has resulted in large-scale migration, wars, conflicts and great sacrifices (Kufeoglu, 2022). Hunger in 17 countries is already alarming, although Indonesia's hunger index is moderate at 19.01 percent. Illiteracy is also a serious problem in Indonesia. The results of the national socioeconomic survey of the Central Statistics Agency (BPS) in 2020, the illiterate population reached 1.71% or 2,961,060 people of the total population of Indonesia. This number decreased compared to 2019, 1.78 percent to 3,081,135 people (Kompas, 2022).

Zakat as one of the instruments of Islamic social finance, has a preventive power in overcoming the problems of hunger, poverty and low education quality. The institution of zakat directly impacts the economic system (BPS, 2022). It does not only support poor consumption but also reduces poverty and raises the status of the poor by helping them get out of their life's difficulties. It also has socio-economic dimensions and functions as well as social solidarity, a statement of humanity and justice, proof of Islamic brotherhood, followers of the unity of the people and the nation, as a remover of the gap that separates the rich from the poor (Arsal et al., 2022; Bahri, E. S., Salamun, A., & Arif, Z., 2022).

Zakat creates economic and environmental justice as universal human ethics and prevents the building up of a concentration of economic power (Al Joyousi, 2012). The existence of zakat is not solely an individual religious duty, but it also becomes a social duty for a better Muslim community. Indonesia, for example, is one of the countries actively managing zakat to fulfill the aspiration of zakat as the social obligation to the Muslim community. Unfortunately, zakat collection in Indonesia is very low compared to the potential collection of IDR 233.8 trillion. Based on data retrieved from National Amil Zakat Agency (BAZNAS) (2019), the amount of zakat collected in 2019 was only IDR 10.23 trillion or about 4.38% of the potential zakat collection (Karim, A., Mufakhidin, A., Kusuma, H. H., Adeni, A., & Fitri, F. (2022; Muhammad et al., 2022) Most secular governments in Muslim countries manage zakat only as a peripheral system, not as one of the main parts of the fiscal system. Zakat is treated only as a voluntary system (Ismail, Gea, D., Shabri Abd. Majid, M., Marliyah, M., & Handayani, R., 2022); Yasin & Khan, 2016).

The zakat potential that is effectively managed will encourage the rich to invest their wealth in the zakat organization, and increase the disbursement of zakat, increase employment and productivity (Haron & Azmi, 2012). Zakat or-



ganization need to be aware of the influence and potential of digital technology increasing the mobilization of zakat potential and leading to the shifting away from traditional payment methods and toward using digital wallets, particularly for the payment of zakat (Wan Mohamed Salleh et al., 2022). The potential of zakat can be classified into four major groups, namely the potential of national household and individual zakat, the potential of the national medium and large industry zakat, as well as state-owned enterprises zakat, and the potential of national savings zakat. In detail, the area and potential of zakat can be seen in the following table:

Table 1: Areas of Zakat Potential

| Zakat Area | Zakat Potential (IDR) |
|----------------------|-----------------------|
| Household | 82.70 trillion |
| Private Company | 114.89 trillion |
| BUMN/BUMD | 2.40 trillion |
| Deposits and Savings | 17.00 trillion |
| Total | 217.00 trillion |

Source: Puskas BAZNAS (2018)

The Strategic Studies Centre (Puskas) of BAZNAS notes that the potential for zakat in Indonesia reaches 233.8 trillion, while the funds collected in 2019 amounted to 10 trillion. Based on these data, it is clear that zakat collection is still low, around 5.2 percent of the existing zakat potential (BAZNAS, 2021). This is impacted by the low awareness of the Indonesian people on zakat duty (Fitri, Falikhatun Falikhatun, 2021) accreditation and public accounting standards of zakat organizations, the standardization of financial reporting are not the same, the level of transparency of zakat organizations is weak, and low public trust in zakat managers.

The impact of these problems is the low amount of *qard hassan* loans given out, which is caused by the low public trust (Haron & Azmi, 2012), good governance and shariah compliance. This study aims to analyse the potential effect of zakat managed by zakat organizations on accelerating the achievement of SDGs on indicators of hunger, poverty, and quality education.



1. LITERATURE REVIEW

1.1. The Relationship of Zakat to SDGs

Zakat literally means to grow and to increase. Zakat means cleansing or purification of something from dirt or filth. It also means the transfer of ownership of the specific property to specific individuals under specific conditions (Wahab & Rahim, 2011) or a transfer of a certain portion of mal (any material things or possessing all kinds of wealth and income) from the wealthy to the poor for redistribution of wealth and income in the society, and to reduce confinement of wealth in few hands which is banned under Islamic law. It purifies or increases or grows a person's wealth can be purified and this lead one's wealth to grow and be increased not only physically; but spiritually as paying zakat leads to an increase of barakah (blessing) of Allah (SW) in one's wealth (Muneeza & Nadwi, 2019; Shirazi, 2006; Islam et al., 2022). Zakat has an extra power not only to stabilize the condition when the economy is in disequilibrium and policies fail to recover and boost incomes immediately but also to enable the distributive allocation that works independently of business cycles and helps stabilize the extremes of business cycles (Efe, 2021; Usmanova, A., Aziz, A., Rakhmonov, D., & Osamy, W., 2022).

The zakat institution is part of the wider social security system, which the state should enforce to uplift disadvantaged groups rather than being treated as a voluntary institution. It helps the government in alleviating poverty, reducing social and simultaneously solving microeconomic problems of imperfection in markets by increasing competition and helping to reduce market power (Yusuf, M. (2011; Zainal Alim Adiwijaya, E. S., 2015). Taking into account the potential of zakat stated above, zakat has a strong relationship in realizing sustainable development goals, which have been widely discussed in recent international forums. Among the items of concern in the sustainable development goals are poverty, hunger, and quality education. To understand further, sustainable development is presented along with the items that are the focus of this study.

1.2. Sustainable Development Goals

Accordingly, the concept of sustainable development first appeared in 2009 on the BRICS agenda "as a major vector in the change of paradigm of economic development (Göktaş Kırızlı, 2022) is expressed as the whole of participatory activities that will ensure the correct use of resources. The enterprises' economic, social and cultural goals for the future coincide with their efforts to create value.

The Brundtland Commission defines sustainable development as a development that fulfills the needs of the present generation without compromising the ability of the future generation to fulfil their need. Sustainability implies that



the supply of natural capital is maintained. Sustainable development should meet the use of renewable sources such as water should not exceed the renewal rate; non-renewable resources- such as fossil fuels- should be such that they will not be exhausted before alternative sources are available, and fundamental ecological processes and structures should be maintained. The Sustainable Development Goals and targets are 17 goals, three of them is: 1) End poverty in all its forms everywhere; 2) End hunger, achieve food security and improved nutrition and promote sustainable agriculture; 3) Ensure healthy lives and promote well-being for all at all ages; 4) Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all (Al Joyousi, 2011).

1.3. Poverty

Poverty has multidimensional perspectives. Consequently, it leads to using different methodologies to capture the essence of poverty. The Alkire-Foster method is the most widely used, including used by the Atkinson Commission report Monitoring Global Poverty. Poverty and low income are causally related to worse child development outcomes, particularly cognitive developmental and educational outcomes. It affects children's development and well-being; outcomes include material hardship, family stress, and parental and cognitive inputs as well. Another perspective measures poverty by money: how much they earn or spend. In many countries as well as international organisations, poverty is measured using monetary approaches (Yankuzo, 2022).

Corbett (2009) conceptualized poverty as basic needs that are a condition of having insufficient resources or income. In its most extreme form, poverty is a lack of basic human needs, such as adequate and nutritious food, clothing, housing, clean water, and services. Other defines poverty as a situation when the resources of an individual or family are inadequate to provide a socially acceptable standard of living for the individual living below the conventional poverty line distinguishing the poor from the non-poverty line in an imaginary index that is used to separate the poor (Yankuzo, 2022). The impact of poverty on poor children's mental health has prejudiced the children's nutritional position, the mother's education, and the fitness of the youth. Poverty is impacted by natural, economic, and social elements which are difficult to overcome (P, A. A. N., 2022).

Complex and multiple influential factors could shape the poverty level among the counties, which means that the spatial distribution characteristics of different continuously poverty-stricken areas differ notably (Li et al., 2022).

1.4. Hunger

World is facing one of the many terrible problems threatening human beings' existence a cruel hunger (Khan & Ubale, 2022). Hunger is increasing



the moment of COVID-19 that has hit the global community. It impacts to household hunger increased dramatically under stringent lockdowns due to COVID-19, with 47% of households running out of money to buy groceries in May/June 2020 (first wave), while child and adult hunger declined by 15% and increased by 22% (Khan & Ubale, 2022; Allen, 2022). Hunger is crueller than other tragedies. It is also related to malnutrition and refers more broadly to undernutrition and overnutrition (problems with unbalanced diets). Others see that hunger is interconnected with poverty, which involves interactions among various political, demographic, and sustainable socioeconomic development. People living in poverty frequently face household food insecurity, use inappropriate care practices, and live in unsafe environments with low access to quality water, sanitation, and hygiene and inadequate access or availability to health services and education (Mansoor et al., 2022).

1.5. Quality Education

Quality education is one of the importance of sustainable development goals. Quality education implies equality and equal standards for all. The United Nations' Sustainable Development Goals (SDGs) advocate, through SDG 4 and SDG 10, equitable quality education and the reduction of inequalities within and between countries, respectively, few studies have examined how inequalities in regional sustainability influence higher education (Liu et al., 2022)

Quality Education is a subjective concept and the understanding of it may differ from person to person; however, several definitions regarding quality education exist, which testifies the complexity and varied character of the concept (Lukala & Mramba, 2022). Most of which refer to “the characteristics of a study program and its provider through which the expectations of the beneficiaries are met as well as the quality standards” (art. 3, Law no. 86/2006) (Anghel & Neculau, 2022). Quality education implies the ability or degree with which an educational system confirms the established standard and appropriateness of the inputs available for the delivery of the system (Ubogu, 2022).

UNICEF (2000) proposed five dimensions of quality education, “healthy learners; conducive environments; relevant curricula; child-friendly pedagogy; and useful outcomes. It demands the involvement of educational stakeholders; teachers should teach excellently, and students should study hard. Parents should have literacy about the significance of education, have positive cultural beliefs, and engage in financing education; politicians, NGOs, and educational administrators should ensure a conducive learning environment, finance education, provide teaching and learning materials and consider in-service training to teachers.

Quality education refers to an effective end result of any level of education system attained from a combination of various factors count in the education



process including necessary input resources i.e. financial, human, material & time resources; pedagogical factors, environmental factors; as well as school management and administration factors; which is expected from everybody, everywhere so as to stay healthy in a better society. It produces substantial value for money. As people are educated, earnings grow, so do savings, so does investment, and in turn, so does the well-being of all. As such, human capital consists of the knowledge, skills, and health that people accumulate over their lives, enabling them to realize their potential as productive members of society. It has large payoffs for individuals, societies, and countries (Dieu et al., 2022).

1.6. Zakat Organization Management

Management is the process of coordinating work activities so that they can be completed efficiently and effectively with and through other people. Management's most important basic functions are planning, organizing, leading, and controlling. The Law of the Republic of Indonesia Number 23 the Year 2011 on Zakat Management emphasizes that zakat management is the activity of planning, implementing, and coordinating the collection, distribution, and utilization of zakat (Article 1).

The management of zakat is based on Islamic shari'a, trustworthiness, benefit, justice, legal certainty, integration, and accountability (Article 2). The purpose of zakat management is to increase the effectiveness and efficiency of services in the management of zakat and to increase the benefits of zakat to realize community welfare and poverty reduction (Article 3). Article 6 of Law No. 23/2011 stated four functions of zakat organization: 1). Planning the collection, distribution, and utilization of zakat; 2). Implementation of the collection, distribution, and utilization of zakat; 3). Controlling zakat's collection, distribution, and utilization; 4) Reporting and accountability for implementing zakat management. Organizational governance of zakat has advantages: 1) It is more in line with the guidance of the *sirah nabawiyah* (*guideline of the prophet*) as well as his companions and follower to ensure the certainty and discipline of zakat payers; 2). maintaining the feeling of inferiority of the zakat mustahik when dealing directly with receiving zakat from the *muzakki*; 3) achieving efficiency and effectiveness, as well as the right target in the use of zakat according to the priority scale that exists in a place; 4) showing the sign of Islam in the spirit of Islamic governance (Hafiduddin, 2024).



2. RESEARCH METHODOLOGY

2.1 Research Approach

This research uses a *mixed method* design, a procedure for collecting, analysing and combining two qualitative and quantitative studies to answer research questions (Creswell, 2014). This study used an exploratory sequential mixed methods design in which the researcher first started by exploring qualitative data and analysing, then the next stage using quantitative analysis (Miles & Huberman, 1998). In the first phase of exploratory sequential research, the researcher used a quantitative approach to analyse the potential impact of zakat in accelerating the achievement of sustainable development goals. A qualitative approach is used to analyse the research objectives, namely the influence of zakat potential in accelerating the achievement of SDGs in Indonesia, namely on the indicators of hunger, poverty, and quality education.

2.2. Data Source and Analysis Technique

Data on indicators without poverty is obtained from the poor population with the poverty line sourced from Susenas. Data on indicators without hunger is obtained from underweight toddlers sourced from Rikesdas. Meanwhile, data on quality education is obtained from the Gross Participation Rate (APK) of higher education, sourced from BPS. Data were also obtained from the official website of the National Amil Zakat Agency (BAZNAS).

The quantitative data were analyzed using descriptive statistics that gave tables of frequencies and percentages. Quantitative data were processed using regression and correlation formulas and the help of SPSS 22 software.

Qualitative data is obtained from objective interviews with managers of zakat organizations, and zakat recipients to explore data, confirm data and validate data sources to maintain better data quality. Furthermore, classified based on the order of research objectives, making it easier for researchers to analyze it according to the purpose. Data were also coded thematically for easier narration (Lukala & Mramba, 2022).

Qualitative data analysis applies an interactive model (Miles & Huberman, 1998). Each stage of data analysis can be done simultaneously. The display stage is simultaneously done with data reduction to set aside data unrelated to the research objectives. At the same time, data interpretation can be carried out along with other processes, including concluding.



3. RESEARCH FINDINGS AND ANALYSIS

3.1. Zakat Potential in Indonesia

Indonesia has the largest Muslim population in the world, reaching 207.2 million people or 87.18% of the total population of Indonesia. (BPS, 2010 population census). Knowing the potential of zakat is needed for future planning and management strategies for zakat institutions, being the basis for measuring zakat performance and placing the role of zakat proportionally in the public domain. The Chairman of the National Amil Zakat Agency (BAZNAS), Bambang Sudibyo, said that Indonesia's zakat potential reached 213.3 trillion (1.57% of GDP). It will even increase along with the new regulation, namely zakat as a tax deduction to Rp.462 trillion or 3.46% of GDP. The influence of zakat potential on the achievement of SDGs can be seen from the Zakat Potential Mapping Indicator (IPPZ), which is a measuring tool for calculating the zakat potential of an area that includes all zakat objects, including the potential of agricultural zakat, livestock zakat, money zakat, income zakat, and corporate zakat. Based on the calculation result of the IPPZ component, the amount of zakat potential can be seen in the following table.

Table 2: Zakat Potential in Indonesia

| No | Zakat Object | Zakat Potential (Trillion IDR) |
|----|-----------------------|--------------------------------|
| 1 | Zakat on Agriculture | 19,79 |
| 2 | Zakat on Animal | 9.51 |
| 3 | Money Zakat | 58.76 |
| 4 | Company Zakat | 6.71 |
| 5 | Zakat on Income | 139.07 |
| | Total Zakat Potential | 233.8 |

The table above shows the potential of agricultural zakat amounted to Rp.19.79 trillion, which includes the potential of staple food zakat of Rp.13.95 trillion and plantation of Rp.5.84 trillion. The potential of livestock zakat amounted to Rp.9.51 trillion, which includes the potential of livestock zakat of Rp.5.49 trillion and other animals of Rp.4.02 trillion. The potential for money zakat amounted to Rp.58.76 trillion. The potential for corporate zakat amounted to Rp.6.71 trillion, which includes the potential for BUMN zakat of Rp.6.27 trillion and BUMD zakat of Rp.445.1 billion.

Furthermore, the potential for income zakat amounted to Rp.139.07 trillion, which includes the potential for ASN zakat of Rp.3.91 trillion and non-ASN of Rp.135.16 trillion. Overall, Indonesia's zakat potential reached Rp.233.8 trillion. The value equals 1.72 percent of the GDP in 2017, which amounted to Rp.13,588.8 trillion. The following is a recapitulation of the calculation value of IPPZ in Indonesia.



Table 3: Value of IPPZ in Indonesia (billion IDR)

| No | Provision | Potensi Zakat | Against PDRB 2017 |
|----|----------------------|------------------|-------------------|
| 1 | Aceh | 2,826.9 | 2.33 |
| 2 | Sumatera Utara | 8,928.7 | 1.83 |
| 3 | Sumatera Barat | 3,654.3 | 2.34 |
| 4 | Riau | 8,414.9 | 1.79 |
| 5 | Jambi | 3,047.0 | 2.23 |
| 6 | Sumatera Selatan | 6,440.0 | 2.29 |
| 7 | Bengkulu | 1,219.2 | 2.90 |
| 8 | Lampung | 5,124.9 | 2.32 |
| 9 | Kep. Bangka Belitung | 1,317.9 | 2.64 |
| 10 | Kep. Riau | 3,022.6 | 1.82 |
| 11 | DKI Jakarta | 58,339.2 | 3.57 |
| 12 | Jawa Barat | 26,845.7 | 2.00 |
| 13 | Jawa Tengah | 20,530.0 | 2.30 |
| 14 | D.I Yogyakarta | 2,275.6 | 2.47 |
| 15 | Jawa Timur | 35,806.7 | 2.42 |
| 16 | Banten | 7,608.8 | 1.86 |
| 17 | Bali | 1,426.8 | 0.98 |
| 18 | Nusa Tenggara Barat | 2,699.8 | 2.85 |
| 19 | Nusa Tenggara Timur | 374.2 | 0.60 |
| 20 | Kalimantan Barat | 2,104.7 | 1.69 |
| 21 | Kalimantan Tengah | 1,758.9 | 1.96 |
| 22 | Kalimantan Selatan | 2,740.5 | 2.25 |
| 23 | Kalimantan Timur | 5,934.1 | 1.31 |
| 24 | Kalimantan Utara | 586.0 | 1.07 |
| 25 | Sulawesi Utara | 695.7 | 0.88 |
| 26 | Sulawesi Tengah | 1,968.5 | 2.02 |
| 27 | Sulawesi Selatan | 7,130.2 | 2.47 |
| 28 | Sulawesi Tenggara | 1,683.9 | 2.03 |
| 29 | Gorontalo | 674.9 | 2.69 |
| 30 | Sulawesi Barat | 614.7 | 2.09 |
| 31 | Maluku | 444.7 | 1.60 |
| 32 | Maluku Utara | 407.0 | 1.75 |
| 33 | Papua Barat | 369.7 | 0.65 |
| 34 | Papua | 561.4 | 0.38 |
| 35 | BUMN | 6,268.5 | - |
| | Jumlah | 233,846.6 | 1.72 |



Based on the calculation of IPPZ, it can be concluded that the amount of zakat potential in Indonesia reaches Rp 233.8 trillion from 5 components of the zakat object. The zakat object with the largest zakat potential is income zakat which reaches Rp.139 trillion, while the province with the largest zakat potential is Rp.58.3 trillion. Indonesia's total zakat potential based on zakat components amounted to Rp.233.8 trillion. The value equals 1.72 percent of GDP in 2017, which amounted to Rp.13,588.8 trillion. The IPPZ figure is the zakat potential based on data in the 2016-2018 period sourced from BPS statistical data. The number shows the magnitude of zakat potential in Indonesia that can be maximized to be managed by zakat institutions to overcome hunger, poverty and quality education.

3.2. Effect of Zakat Potential on SDGs Indicator no Poverty

This sub-section aims to determine the effect of zakat potential on achieving SDGs in Indonesia on the indicator without poverty. The data of the no-poverty indicator is obtained from the poor population with the poverty line per capita per region in Indonesia. The data is sourced from SUSENAS. The development of the poverty rate for the period March 2021. In general, in the period March 2011-September 2021, the poverty rate in Indonesia has decreased, both in terms of numbers and percentages compared to September 2013, March 2015, March 2020, and September 2020 due to the factor of rising prices of basic goods as a result of the increase in fuel oil prices (BBM), and the Covid-19 pandemic. In terms of poverty by island, there is a very wide gap between urban and rural areas.

Poverty in Islam is feared to have the effect of plunging those who live in poverty into the abyss of disbelief. Zakat is a panacea for the problem of poverty. Studies conducted by Raslan (2020) at BAZNAS institutions show that the overall value of H (the number of poor people) after receiving zakat funds has decreased compared to the value of H (the number of poor people) before receiving zakat funds, which is 0.49 while after receiving zakat funds it is 0.21 or a decrease of 28%.

This means the number of poor people is decreasing after receiving zakat funds. While the value of I (gap) before receiving zakat funds is 0.18, has decreased to 0.04 after receiving zakat funds. This means that the income gap after receiving zakat funds is lower than the condition before receiving zakat. This study also shows the potential effect of zakat managed institutionally through BAZNAS on the SDGs No Poverty Indicator, as seen in the following table.



Table 4: Province Zakat Potential without Poverty

| Province | Zakat Potential | Without Poverty |
|----------------------|-----------------|-----------------|
| | X | Y1 |
| Aceh | 1.242 | 3.152 |
| Sumatera Utara | 3.923 | 2.987 |
| Sumatera Barat | 1.606 | 3.212 |
| Riau | 3.698 | 3.222 |
| Jambi | 1.339 | 2.847 |
| Sumatera Selatan | 2.830 | 2.651 |
| Bengkulu | 0.536 | 3.255 |
| Lampung | 2.252 | 2.711 |
| Kep. Bangka Belitung | 0.579 | 4.392 |
| Kep. Riau | 1.328 | 3.756 |
| Dki Jakarta | 25.635 | 4.019 |
| Jawa Barat | 11.796 | 2.456 |
| Jawa Tengah | 9.021 | 2.365 |
| Di Yogyakarta | 1.000 | 2.744 |
| Jawa Timur | 15.734 | 2.544 |
| Banten | 3.343 | 2.977 |
| Bali | 0.627 | 2.569 |
| Nusa Tenggara Barat | 1.186 | 2.471 |
| Nusa Tenggara Timur | 0.164 | 2.381 |
| Kalimantan Barat | 0.925 | 2.783 |
| Kalimantan Tengah | 0.773 | 2.827 |
| Kalimantan Selatan | 1.204 | 2.884 |
| Kalimantan Timur | 2.608 | 3.956 |
| Kalimantan Utara | 0.257 | 4.104 |
| Sulawesi Utara | 0.306 | 2.360 |
| Sulawesi Tengah | 0.865 | 2.804 |
| Sulawesi Selatan | 3.133 | 2.088 |
| Sulawesi Tenggara | 0.740 | 2.095 |
| Gorontalo | 0.297 | 2.150 |
| Sulawesi Barat | 0.270 | 2.149 |
| Maluku | 0.195 | 3.136 |
| Maluku Utara | 0.179 | 2.813 |
| Papua Barat | 0.162 | 3.710 |
| Papua | 0.247 | 3.431 |

Source: Data processed



The data above presented the effect of zakat potential with indicators without poverty by using regression and correlation formulas with the help of SPSS 22 software. The results of the analysis are as in the following table.

Table 5: Model Summary

| Model | R | R Square | Adjusted R Square | Std Error Of The Estimate | Change Statistic | | | Df2 | Sig F Change |
|-------|------|----------|-------------------|---------------------------|------------------|-----------|-----|-----|--------------|
| | | | | | R Square Changes | F Changes | Df1 | | |
| 1 | ,103 | ,011 | -,020 | ,61354 | ,011 | ,344 | 1 | 32 | .562 |

a. Predictors (contestant), zakat potential

b. Dependent variable: No Poverty

The table shows a correlation value of 0.103, meaning there is a weak positive relationship between zakat potential and sustainable development without a poverty indicator. The positive in this case is if the zakat potential indicator increases, the sustainable development indicator without poverty will also increase and vice versa. The coefficient of determination (R square) value is 0.011 or 1.1%. The coefficient of determination is part of the total diversity of the dependent variable Y (the affected or dependent variable) that can be explained or accounted for by the diversity of the independent variable X (the influencing or independent variable). The greater the coefficient of determination indicates the better the ability of X to explain Y. So, from the data, it is known that the potential zakat variable (X) explains the variable without poverty (Y) by 1.1%. In comparison, other variables explain the remaining 98.9%.

Table 6: ANOVA

| Model | Sum of Squares | df | Mean square | F | Sig |
|--------------|----------------|----|-------------|-------|-------|
| 1 Regression | 3,404 | 1 | 3,404 | 1,238 | 0,274 |
| Residual | 88,003 | 32 | 2,75 | | |
| total | 91,406 | 33 | | | |
| Model | Sum of Squares | df | Mean square | F | Sig |
| 1 Regression | 3,404 | 1 | 3,404 | 1,238 | 0,274 |
| Residual | 88,003 | 32 | 2,75 | | |
| total | 91,406 | 33 | | | |

a. Dependent variable: Quality Education

b. Predictors: (Constant), Zakat Potential



Anova table above shows that the Sig value = 0.562, the value is greater than 0.05, which means that if the Sig value is > than α (0.05) then H_0 is accepted, meaning that the potential of zakat does not affect the indicator's value without poverty.

3.3. Effect of Zakat Potential on Hunger

Data on indicators without hunger is obtained from underweight toddlers sourced from Riskesdas. Hunger is no less crucial than other socioeconomic problems, such as unemployment and poverty, so this problem is a serious concern for every head of state. Indonesia, with the largest Muslim majority in the world, has continued to make efforts to reduce hunger for two decades. The global hunger index has experienced positive dynamics for two decades. Indonesia has recorded success in reducing the hunger index. Serious efforts have continued to be made by the government in the last five years so that it has succeeded in reducing the number of hunger (Kompas, 2022).

One of the important instruments of Islamic economics in overcoming these problems is the financial instrument in the form of zakat. The following table displays the potential of zakat concerning its influence on the goal of sustainable development with a zero-hunger indicator.

Table 7: Effect of Zakat Potential on SDGs without Hunger

| Province | Zakat Potential X | Without Hunger Y2 |
|----------------------|----------------------|----------------------|
| Aceh | 1.242 | 12.10 |
| Sumatera Utara | 3.923 | 10.20 |
| Sumatera Barat | 1.606 | 10.80 |
| Riau | 3.698 | 10.90 |
| Jambi | 1.339 | 8.20 |
| Sumatera Selatan | 2.830 | 7.70 |
| Bengkulu | 0.536 | 7.20 |
| Lampung | 2.252 | 7.40 |
| Kep. Bangka Belitung | 0.579 | 10.20 |
| Kep. Riau | 1.328 | 12.50 |
| Dki Jakarta | 25.635 | 9.80 |
| Jawa Barat | 11.796 | 7.80 |
| Jawa Tengah | 9.021 | 9.30 |
| Di Yogyakarta | 1.000 | 11.80 |
| Jawa Timur | 15.734 | 7.10 |



| | | |
|---------------------|-------|-------|
| Banten | 3.343 | 9.20 |
| Bali | 0.627 | 6.70 |
| Nusa Tenggara Barat | 1.186 | 7.30 |
| Nusa Tenggara Timur | 0.164 | 10.60 |
| Kalimantan Barat | 0.925 | 10.30 |
| Kalimantan Tengah | 0.773 | 8.60 |
| Kalimantan Selatan | 1.204 | 9.60 |
| Kalimantan Timur | 2.608 | 10.70 |
| Kalimantan Utara | 0.257 | 7.60 |
| Sulawesi Utara | 0.306 | 8.40 |
| Sulawesi Tengah | 0.865 | 10.80 |
| Sulawesi Selatan | 3.133 | 9.90 |
| Sulawesi Tenggara | 0.740 | 10.10 |
| Gorontalo | 0.297 | 10.60 |
| Sulawesi Barat | 0.270 | 9.30 |
| Maluku | 0.195 | 12.60 |
| Maluku Utara | 0.179 | 9.90 |
| Papua Barat | 0.162 | 12.30 |
| Papua | 0.247 | 9.80 |

The data above is processed to determine the effect of zakat potential on sustainable development goals. One is the indicator without hunger, using regression and correlation formulas using SPSS 22 software. The analysis results are visualized in the following table.

Table 8: Model Summary

| Model | R | R Square | Adjusted R Square | Std Error Of The Estimate | Change Statistic | F Changes | Df1 | Df2 | Sig F Change |
|-------|------|----------|-------------------|---------------------------|------------------|-----------|-----|-----|--------------|
| | | | | | R Square Changes | | | | |
| 1 | ,193 | ,037 | ,007 | 1,65834 | ,037 | 1,239 | 1 | 32 | ,274 |

a. Predictors: (Constant), Zakat Potential

b. Dependant variable: No hunger

Based on the table above, it is known that the correlation value is 0.193,



which means that there is a weak positive relationship between the potential of zakat and the sustainable development indicator of the zero-hunger indicator. The positive in this case is that if the zakat potential indicator increases, the sustainable development indicator without hunger will also increase and vice versa. The coefficient of determination (R square) value is 0.037 or 3.7%. The coefficient of determination is part of the total diversity of the dependent variable Y (the affected or dependent variable) that can be explained or accounted for by the diversity of the independent variable X (the influencing or independent variable). The greater the coefficient of determination indicates the better the ability of X to explain Y. So, It is known that the potential zakat variable (X), explains the variable without hunger (Y) by 3.7%. In comparison, other variables explain the remaining 96.3%.

Table 9: ANOVA

| Model | Sum of Squares | df | Mean square | F | Sig |
|--------------|----------------|----|-------------|-------|-------|
| 1 Regression | 3,404 | 1 | 3,404 | 1,238 | 0,274 |
| Residual | 88,003 | 32 | 2,75 | | |
| total | 91,406 | 33 | | | |

a. Dependent Variable Quality Education

b. Predictors : (Constant), zakat Potential

Based on the ANOVA table above, it is known that the Sig value = 0.274, the value is greater than 0.05, which means that if the Sig value > than α (0.05), then Ho is accepted, meaning that the potential of zakat does not affect the value of the indicator without hunger.

3.4. Effect of Zakat Potential on Quality Education

Data on quality education indicators is obtained from the Gross Participation Rate (APK) of tertiary education data sourced from BPS. One of the important indicators of sustainable development goals is quality education. The important role and position of quality education for the progress of a nation cannot be denied and is even considered as a future investment that can increase economic income, and a powerful instrument to change the future. Zakat has an important role in improving the quality of education. The following table presents data on the effect of zakat potential (X) with quality education indicator (Y3).



Table 10: Effect of zakat potential on SDGs achievement, quality education

| Province | Zakat Potential X | Education Quality Y3 |
|----------------------|----------------------|-------------------------|
| Aceh | 1.242 | 43.86 |
| Sumatera Utara | 3.923 | 31.11 |
| Sumatera Barat | 1.606 | 44.19 |
| Riau | 3.698 | 34.15 |
| Jambi | 1.339 | 33.78 |
| Sumatera Selatan | 2.830 | 26.23 |
| Bengkulu | 0.536 | 38.31 |
| Lampung | 2.252 | 21.32 |
| Kep. Bangka Belitung | 0.579 | 13.2 |
| Kep. Riau | 1.328 | 27.64 |
| DKI Jakarta | 25.635 | 36.71 |
| Jawa Barat | 11.796 | 25.14 |
| Jawa Tengah | 9.021 | 21.96 |
| Di Yogyakarta | 1.000 | 70.6 |
| Jawa Timur | 15.734 | 29.99 |
| Banten | 3.343 | 33.4 |
| Bali | 0.627 | 36.4 |
| Nusa Tenggara Barat | 1.186 | 29.75 |
| Nusa Tenggara Timur | 0.164 | 30.14 |
| Kalimantan Barat | 0.925 | 22.68 |
| Kalimantan Tengah | 0.773 | 25.24 |
| Kalimantan Selatan | 1.204 | 26.41 |
| Kalimantan Timur | 2.608 | 35.64 |
| Kalimantan Utara | 0.257 | 21.58 |
| Sulawesi Utara | 0.306 | 35 |
| Sulawesi Tengah | 0.865 | 40.61 |
| Sulawesi Selatan | 3.133 | 41.23 |
| Sulawesi Tenggara | 0.740 | 46.42 |
| Gorontalo | 0.297 | 35.23 |
| Sulawesi Barat | 0.270 | 28.9 |
| Maluku | 0.195 | 48.42 |
| Maluku Utara | 0.179 | 42.68 |
| Papua Barat | 0.162 | 35.97 |
| Papua | 0.247 | 19.03 |

Source: Data processed



The data presented the effect of zakat potential with sustainable development indicators, quality education with regression and correlation formulas and SPSS 22 software assistance.

Table 11: Model Summary

| Model | R | R Square | Adjusted R Square | Std Error of The Estimate | Change Statistic | F Changes | Df1 | Df2 | Sig F Change |
|-------|------|----------|-------------------|---------------------------|------------------|-----------|-----|-----|--------------|
| | | | | | R Square Changes | | | | |
| 1 | ,079 | ,006 | -,025 | 10,77904 | ,006 | ,203 | 1 | 32 | .665 |

a. Predictors (contestan), zakat potensi

b. Dependent variable: Quality Education

According to the table above, the data processing results show a correlation value of 0.079, meaning there is a weak positive relationship between zakat potential and indicators of sustainable development and quality education. If the potential of zakat increases, the indicators of sustainable development and quality education also increase and vice versa. The coefficient of determination (R square) value is 0.006 or 0.6%. The coefficient of determination is part of the total diversity of the dependent variable Y (the affected or dependent variable) that can be explained or accounted for by the diversity of the independent variable X (the influencing or independent variable). The greater the coefficient of determination indicates the better the ability of X to explain Y. So, from the data, it is known that the potential zakat variable (X), explains the quality education variable (Y) by 0.6%. In comparison, other variables explain the remaining 99.4%.

Table 11: ANOVA

| Model | Sum of Squares | df | Mean square | F | Sig |
|--------------|----------------|----|-------------|-------|------|
| 1 Regression | 23,595 | 1 | 23,595 | 0,203 | ,655 |
| Residual | 3718,004 | 32 | 116,188 | | |
| total | 3741,599 | 33 | | | |

a. Dependent Variable Quality Education

b. Predictors : (Constant), Potensi Zakat

The ANOVA table above shows that the Sig value = 0.655 is greater than 0.05, meaning that if the Sig value > than α (0.05), then Ho is accepted; the



potential of zakat does not affect the value of quality education indicators. Although the analysis results show that zakat potential does not affect the value of quality education indicators, the efforts made by zakat institution scholarships in improving the quality of Indonesia's young generation need to be appreciated, including through several inspiring figure gathering programs, namely the Badan Amil Zakat Nasional (BAZNAS) scholarship program which aims at providing motivation and learning and inspiring the scholarship recipients to think creatively, productively and be proactive in responding to the development of the business world, do self-transformation from the recipient to be a giver.

The mentor reminded them that the most important thing is not getting used to receiving; the hand above is nobler than the one below. One way to do this is to look at business opportunities. Inspiring figures convince the zakat beneficiaries to have a business. Then automatically, they can provide employment opportunities for others. Motivation from an inspiring model inspires them to build their self-development. One of the students stated that he and his friends are encouraged to have critical thinking skills, including in responding to technological advancements. Motivation to start valuable something for others starts from small things and gradually becomes big so that our lives become helpful to others. Another BAZNAS Scholarship beneficiary, Fitri, acknowledged that she learned many things from the program's public figure meeting. She knows how technological development impacts knit success, increases social awareness, and learns to be more creative in developing self-ability and spiritual growth.

BAZNAS also give Literacy award, writing teacher, and disaster scholarship. BAZNAS also initiated the literacy awards competition program. This is an important program the BAZNAS organization promotes in collaboration with authors and book publishers. Syahrudin, the book's author, said BAZNAS had contributed much to education, including encouraging students to become writers. Writing becomes part of the struggle of BAZNAS in helping mustahik education. He was once a guest speaker at an event entitled Teacher Writing Training: Social Media Optimization.

4. DISCUSSION OF FINDINGS

The following is the potential of zakat based on the archipelago. Java Island has a zakat potential of Rp. 151.41 trillion or 64.75 percent of Indonesia's total zakat potential. As for the island regions, Sumatra amounted to Rp. 44 trillion (18.81 percent), Kalimantan amounted to Rp. 13.12 (5.61 percent), Sulawesi amounted to Rp. 12.77 trillion (5.46 percent), Eastern Indonesia amounted to Rp. 6.28 trillion (2.69 percent) and the central government amounted to Rp. 6.27



trillion (2.68 percent).

In reality, the magnitude of zakat potential cannot be realized optimally. In line with several studies that discuss the potential of zakat in Indonesia, among others, PIRAC shows that the potential of zakat in Indonesia tends to increase yearly. Based on a survey of 10 major cities in Indonesia, PIRAC showed that the average potential of zakat per muzakki (payer) reached Rp 684,550.00 in 2007, an increase from Rp 416,000.00 in 2004. The study conducted by the Faculty of Economics, University of Indonesia, using the number of muzakki from the Indonesian Muslim population with the assumption that 95 percent of muzakki pay zakat, it can be projected that the potential of zakat fund collection in 2009 reached Rp 12.7 trillion (Indonesia Economic Outlook, 2010). In addition, the analysis result of this study is in line with the study which shows that the potential of national zakat can reach Rp 19.3 trillion. The research of Firdaus et al. (2012) states that the potential of national zakat in 2011 reached 3.4 percent of the total GDP. In other words, the potential of zakat in Indonesia is estimated to reach Rp 217 trillion. This amount includes potential zakat revenue from various areas, such as zakat in households, private companies, and state-owned enterprises, as well as deposits and savings. BAZNAS (2015) noted that the national zakat potential had reached IDR 286 trillion and can reach 3.4% of total GDP if zakat is set as a tax deduction.

ZIS collection in 2016 amounted to 5 trillion (Puskas BAZNAS, 2017), and in 2017, it amounted to 6.2 trillion. The potential of collected zakat is still small compared to the collection target of 462 trillion, or only about 1.34% of the potential (BAZNAS, 2021). In 2017, the potential of zakat amounted to 462 trillion Rupiah, higher than the current regulation of zakat as a deduction for taxable income (Outlook Zakat Indonesia 2019, BAZNAS). There is a high gap in the potential of Zakat, Infaq, and Shadakah. Nationally, the potential of zakat collected by OPZ (2015) has only reached Rp 3.7 trillion from the total potential of Rp 286 trillion or less than 1.3 percent. Such a large potential for zakat requires serious efforts so that it can be optimally collected through zakat organizations and can be used optimally to solve crucial problems such as poverty, hunger, and access to quality education which are the goals of sustainable development which are eradicating poverty, hunger, access to quality education. SDGs and zakat aim to alleviate poverty and hunger and eradicate illiteracy. Zakat greatly supports the achievement of sustainable development goals. As one of the Islamic social and financial instruments besides Waqf and Sadaqah, Zakat is another Islamic social financing vehicle Indonesia utilizes to combat poverty and is a world leader in social support (Mohamed Salleh et al., 2022). BAZNAS, as a zakat organization distributes zakat funds in the form of scholarships in order for the recipients to access quality education, and business capital. The distribution in the form of business capital is executing a plan to provide impacts on preventing poverty and unemployment of the recipients, those who already



have a business, with the aim of further development.

Zakat fund also is managed by organizations distributed for emergency response purposes, especially for those affected by disasters to prevent the victims from prolonged trauma and mental reconstruction. This affirmative action is an important part of access to quality education which can increase the self-confidence of the community and children so that they can enjoy normal lives (Rony, J. H., Karim, N., & Begum, M., 2021). The right strategic policy is the distribution of zakat funds to suppress the expansion of the population experiencing hunger (hunger), and stunting among children. The problem of hunger has short-term and long-term impacts. Alaba, in this regard, confirms that child hunger has long-term and short-term consequences, as starving children are at risk of many forms of malnutrition, including wasting, stunting, obesity and micronutrient deficiencies (Alaba et al., 2022).

The distribution of zakat addressed to those affected by natural disasters carried out by BAZNAS is to avoid short-term and long-term impacts and serve Quality Education. It is very important to address the issues related to psychological treatment, which can contribute to physical, social, and psychological turmoil (Subathra & Rajendran, 2021). It is also an integral part of serving a quality education. The quality of education and the long-term solutions offered by the education providers to specific problems related to some fundamental areas of sustainability: social, environmental, and economic (Anghel & Neculau, 2022).

5. CONCLUSION AND RECOMMENDATION

5.1. Conclusion

Although the potential for zakat has a positive relationship with the poverty sub-indicator and hunger, the positive relationship is very weak. At the same time, the relationship between zakat potential and access to quality education has a correlation value of 0.079. This means that the relationship between zakat potential and quality education is also very weak. However, the strategic efforts made by BAZNAS both in realizing sharia goals and achieving sustainable development goals in the three sub-indicators need to be appreciated, and continuous efforts for the organizational service improvement.

The results of the qualitative analysis found that the zakat potential managed by BAZNAS through strategic programs can access quality education through the scholarship instrument allocation program for undergraduate, master and doctoral level education programs, as well as research grants related to zakat. The findings also show that Mustahik (recipients) of BAZNAS scholarships improve their abilities through periodic programs, including meetings



with inspirational figures. The goal is that they can absorb practical experience from those who have successfully built a business and achieved independence so that scholarship mustahik can serve as role models. Another goal is to encourage them to become business actors to be independent and help others experiencing financial difficulties.

The zakat potential also empowers book writing skills for teachers through a writing award program that aims to increase scholarship recipients' intellectual potential, academic potential, and thinking productivity. In addition, potential zakat is also channeled for psychosocial visits to children and communities affected by natural disasters. The aim is to educate and increase self-confidence and free them from prolonged psychological trauma.

5.2. Recommendation

Accelerating the achievement of sharia objectives and SDGs through the enormous zakat potential requires continuous strategic efforts for the potential to be optimally mobilized and used more optimally in reducing poverty, hunger and quality education. For that, this study recommends several things. First, increasing the mobilization of the zakat potential sustainably by maximizing social media and other communication technologies. Second, increasing intensive community literacy and education programs with more contextual approaches according to ongoing changes so that people know and understand the goals of zakat management organizations, and affirmative action programs in supporting the achievement of the objectives of sharia and SDGs, especially in the sub-indicators of poverty, hunger and quality education. Third, strengthening the potential of human resources in digital-based services is increased intensively considering that the future of work uses digital platforms in all aspects, especially in strengthening, accelerating and expanding cooperation networks with government agencies, educational institutions, industry and the media need to be expanded. The last one is periodically evaluating the achievement of the objectives of the distribution of zakat scholarships so that scholarship recipients feel controlled, increase their awareness of the responsibility for self-improvement through the construction of educational programs, involvement in events that stimulate self-improvement, and social responsibility to the community as scholarship recipients.



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