Published by Yayasan Amerta Insan Unggul

DOI: 10.65246

p-ISSN 3063-9840 | e-ISSN 3063-8194

GoodWill Journal of Economics, Management, and Accounting

journal homepage: https://jurnal.amertainstitute.com/index.php/GoodWill/index



Integration of Zakat, Infak and Sadakah (ZIS) Fund Management towards the Achievement of SDGs at LAZISMU Makassar

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ARTICLE INFO

Keywords
Zakat, Infak, Sadakah, Fund Management, Sustainable Development Goals, LAZISMU

Publication History:
Received: 20 May 2026
Screening: 05 May 2026
Review: 28 June 2026
Revision requested: 28 July 2026
Revised: 10 August 2026
Accepted: 31 October 2026

ABSTRACT

This study examines the integration of Islamic philanthropic fund management into the planning and implementation of the Sustainable Development Goals (SDGs) at LAZISMU Makassar, Indonesia. It aims to analyse the forms of integration and the mechanisms through which Zakat, Infaq, and Sadaqah (ZIS) funds contribute to achieving the SDGs. This study employs a qualitative approach using a case study method. Data were collected through in-depth interviews, field observations, and documentation of programmes implemented by LAZISMU Makassar. The findings reveal that ZIS fund management has been integrated into 12 of the 17 SDGs through 16 thematic programmes. This integration demonstrates the potential of Islamic philanthropy to support sustainable development by addressing various social and economic challenges within the community. Furthermore, the study identifies empowerment-oriented fund allocation and continuous beneficiary mentoring as key mechanisms for strengthening the socio-economic impact of ZIS programmes. These mechanisms enable beneficiaries to receive not only immediate assistance but also opportunities to improve their welfare and develop greater economic independence. However, optimising the contribution of ZIS fund management to the SDGs requires a more strategic governance framework that strengthens institutional collaboration, transparency, accountability, and programme innovation. This study contributes to the literature on Islamic social finance by highlighting how integrated ZIS management can serve as an institutional approach to supporting sustainable development at the local level. The findings also provide practical insights for Islamic philanthropic institutions seeking to align fund management strategies with sustainable development priorities while maintaining the principles of Islamic social responsibility and equitable welfare distribution.

1. Introduction

The management of zakat, infaq and sadaqah (ZIS) funds is an important instrument in the Islamic economic system. ZIS funds have significant potential in supporting sustainable development. In Indonesia, as the country with the largest Muslim population in the world, zakat is not only seen as a religious obligation but also as a socio-economic instrument that aims to reduce social inequality and poverty. The potential of national zakat, which is estimated to reach hundreds of trillions of rupiah per year, shows that if managed optimally, these funds can be a driving force for achieving sustainable development goals or Sustainable Development Goals (SDGs).

According to the Indonesian national framework for Sustainable Development Goals (SDGs), the 17 goals are structured under four main pillars: social development, economic development, environmental development, and legal and governance development (Arwani & Muhammad, 2024). These four pillars are designed to promote sustainable development based on human rights and equality (Mukhlishin et al., 2024). The SDGs contain a comprehensive framework that encourages global cooperation to create sustainable policies and programmes (Samri et al., 2024).This is outlined in the 17 SDG goals and 169 targets to be achieved in sustainable development (Rohim & Yetty, 2025).

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The achievement of the Sustainable Development Goals (SDGs) requires collaborative efforts and coordinated actions among multiple stakeholders, including government institutions, civil society organizations, business actors, and philanthropic institutions. Multi-stakeholder partnerships can facilitate the integration of resources, expertise, and institutional capacities to support SDG implementation(Horan, 2022). Islamic philanthropic funds, particulary zakat, infaq, sadaqah and waqf (ZISWAF), represent an important instrument for strengthening Indonesia's economy through wealth redistribution, poverty allevation, microenterprise empowerment, and inclusice economic development (Siswantoro & Ikhwan, 2023).

The development of modern society presents serious challenges in reducing poverty, social inequality and limited access to education and health care. These issues are not only found in developing countries but are also a global concern in the context of sustainable development. Islamic financial instruments, particularly zakat, infaq and sadaqah (ZIS), are seen as playing a strategic role in addressing various human social problems.

The potential for ZIS fund collection by the Indonesian people must be optimised to achieve the objectives of the fund allocation (Khoiri, 2024). Zakat has a dual function: in addition to being an obligation, it also serves as a medium for wealth distribution within society. ZIS has the potential to help achieve the SDGs, particularly in poverty eradication (SDG 1) and reducing inequality (SDG 10) (Utama, 2021). The optimal utilization of zakat funds can contribute to improving community well-being when distributions are directed to eligible beneficiaries according to their needs and appropriate priorities, while upholding the principles of justice, equity, and accountability. Beyond meeting immediate basic needs, productive zakat programs can promote economic empowerment and strengthen the long-term self-reliance of mustahiq (Wutsqah, 2021). This is in line with the principle of social justice in Islam, which emphasises the fulfilment of the basic needs of the poor.

One of the major challenges in utilizing zakat, infaq, and sadaqah (ZIS) funds to alleviate poverty and contribute to the achievement of the Sustainable Development Goals (SDGs) is the need to strengthen institutional governance throughout the fund management cycle. This requires improvements in transparency, accountability, beneficiary targeting, distribution mechanisms, and impact evaluation. Evidence from Indonesian zakat institutions indicates that financial transparency and accountability are associated with distribution performance, while the effectiveness of productive zakat programs depends partly on the quality of empowerment processes and sustained mentoring (Nofiansyah & Pramono, 2024). The appropriate allocation of ZIS funds can support SDG achievement by 2030, particularly through poverty alleviation and improved community welfare (Hasan, 2020).

In addition to its normative aspects, zakat can also be understood within the framework of maqashid syariah, which emphasises the preservation of religion, life, intellect, lineage and wealth. Through this approach, zakat is projected as a broad community empowerment instrument, not only in the form of consumptive assistance, but also productive programmes oriented towards sustainable development (Isman et al., 2023). This view provides a theoretical basis that zakat is relevant to the global goals of the SDGs.

In global developments, the concept of green zakat has been introduced to link the instrument of zakat with the environmental sustainability agenda. This model emphasises the use of zakat funds in more environmentally friendly programmes. It supports SDG 13 on climate action and SDG 15 on terrestrial ecosystems (Anwar, 2024). Thus, the integration of zakat into the SDG framework is not only limited to the socio-economic aspects of society but also touches on environmental issues.

The integration of zakat with the SDGs is strengthened by the maqashid syariah framework, as demonstrated by zakat's role in supporting healthcare, social protection, and economic recovery during the COVID-19 pandemic (Ramadhita et al., 2022). This shows that zakat has the flexibility to respond to contemporary challenges while remaining relevant to the global agenda of inclusive development.

Zakat management also faces several challenges, including limited transparency, overlapping programmes, and low zakat literacy among the public. (Latief, 2023). Therefore, optimising the distribution of zakat funds requires innovation in management, the use of digital

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technology, and regulations that support modern governance. In addition, ZIS funds are expected to provide broad benefits to achieve the objectives that have been set, including efforts to achieve sustainable development goals. Therefore, the integration of ZIS fund allocation and SDGs is expected to be a solution.

The integration of ZIS fund allocation with the SDGs agenda is not only conceptually relevant but also evident in practice in various zakat institutions. This study will specifically examine the implementation of zakat distribution at LAZISMU Makassar City, focusing on the extent to which the distribution programme is aligned with the SDGs targets.

2. Literature Review

2.1 Conceptual and Theoretical Foundations

2.1.1 Islamic Philantophy and ZIS Instruments

Islamic social finance operates on the core principles of distributive justice, social equity, and the prohibition of wealth concentration among specific socioeconomic classes (Siregar, 2025). Within this ecosystem, Zakat, Infaq, and Sadqah (ZIS) serve as the primary financial instruments designed to redistribute income from surplus households to underprivileged groups (mustahik) (Arwani & Muhammad, 2024). Unlike conventional, secular welfare mechanisms, ZIS (Zakat, Infaq, and Sadaqah) instruments are intrinsically linked to religious obligations and demand ethical governance (Adinugraha et al., 2023). In modern Islamic philanthropy, ZIS instruments have evolved from basic cash handouts into productive empowerment models aimed at fostering long-term socioeconomic resilience(Sa'adah & Hasanah, 2021).

2.1.2 Maqashid Shariah Framework

Maqāṣid al-Sharīʿah provides a comprehensive normative framework for evaluating the socioeconomic impact of Islamic social finance instruments, including zakat. Rather than limiting welfare assessment to material or income-based outcomes, the framework emphasizes the protection and enhancement of five fundamental dimensions: religion (ḥifẓ al-dīn), life (ḥifẓ al-nafs), intellect (ḥifẓ al-ʿaql), lineage (ḥifẓ al-nasl), and wealth (ḥifẓ al-māl). Within Islamic social finance, these objectives provide a basis for directing zakat and other philanthropic instruments toward broader dimensions of human well-being, poverty alleviation, social justice, and sustainable development (Rosman et al., 2022). In the context of zakat management, the application of Maqāṣid al-Sharīʿah therefore encourages a multidimensional understanding of beneficiary welfare, in which the effectiveness of zakat is assessed not merely through short-term income or consumption improvements but also through access to education, health, livelihood opportunities, social dignity, and economic self-reliance. This multidimensional perspective is reflected in the development of the Zakat Multidimensional Poverty Index, which operationalizes the five Maqāṣid dimensions to identify and assess poverty among zakat beneficiaries (Zailani & Satar, 2023). Accordingly, a Maqāṣid-based zakat framework shifts the orientation of Islamic philanthropy from short-term redistribution toward a more comprehensive process of human development and sustainable socioeconomic empowerment.

2.1.3 Sustainable Development Goals (SDGs)

The Sustainable Development Goals (SDGs), adopted by the United Nations, constitute a global development framework comprising 17 goals and 169 targets aimed at addressing poverty, inequality, social welfare, and environmental sustainability by 2030. Within the Islamic social finance framework, zakat has increasingly been recognized as an important instrument for supporting sustainable development through its redistributive, welfare-oriented, and empowerment functions. A systematic review of Islamic philanthropy research demonstrates that zakat and waqf can contribute to multiple dimensions of the SDGs, particularly poverty alleviation, health, education, gender equality, and environmental sustainability (Furqon et al., 2024). Empirical evidence further indicates that zakat contributes to the economic, social, and environmental pillars of sustainable development, including poverty reduction, education, economic growth, employment, and access to clean water and sanitation (Sulaeman & Munifatussaidah, 2025). From the perspective of Islamic economics, productive zakat also provides a mechanism for translating zakat resources into longer-term socioeconomic empowerment, thereby supporting human development and sustainable livelihoods in accordance with the objectives of Maqashid al-Shariah (Citaningati, 2024). Accordingly, the SDGs

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provide a relevant international development framework for assessing the broader socioeconomic outcomes generated by Islamic philanthropic institutions while maintaining their normative foundations in Islamic social finance.

2.1.4 Governance and Accountability in Amil Institutions

The implementation of digital administrative infrastructure and reporting transparency in zakat management has proven effective in mitigating operational deviation risks while enhancing distribution efficacy. Strengthening this administrative framework through good governance principles serves as a primary instrument to solidify public credibility and trust in ZIS institutions (Febriansyah et al., 2026). Non-governmental Amil Zakat Institutions (Lembaga Amil Zakat / LAZ), such as LAZISMU, operate within a complex regulatory context requiring compliance with both national legislation and Islamic jurisprudential standards(Prasojoharto et al., 2026). Modern governance models demand standardized operational protocols, transparent financial reporting, digital auditing, and alignment with municipal development plans to maximize institutional legitimacy and fund distribution impact (Arwani et al., 2024).

2.1.5 Programmatic Innovation and Digitalization in ZIS

Digital transformation and programmatic innovation have become increasingly important in strengthening the effectiveness and sustainability of Zakat, Infaq, and Sadaqah (ZIS) management. The adoption of digital technologies can support more integrated processes of collection, data management, distribution, monitoring, and reporting, thereby improving operational efficiency, transparency, and the ability of Islamic social finance institutions to respond to changing social needs. Recent research on digital transformation in zakat management highlights the potential of emerging technologies, including artificial intelligence, to improve the effectiveness of zakat collection and distribution while maintaining transparency and alignment with Maqashid al-Shariah principles (Wahab et al., 2026). At the programmatic level, Islamic social finance institutions are increasingly expected to move beyond short-term consumptive assistance toward structured empowerment programs involving business development, training, mentoring, and other interventions aimed at improving beneficiaries' economic independence and long-term welfare. In addition, sustainable Islamic social finance requires the integration of technology, institutional capacity, governance, and financing mechanisms, with digital technology and integrated data systems serving as important strategies for improving the management and distribution of Islamic social funds (Widiastuti, Cahyono, et al., 2021) Accordingly, digitalization in ZIS should be understood not merely as the adoption of digital payment channels, but as an institutional transformation that enables zakat organizations to design, implement, monitor, and evaluate more targeted, transparent, and sustainable social programs.

2.2 Review of Empirical Studies

Recent empirical evidence indicates that ZIS can contribute to socioeconomic development when distribution is connected to measurable development outcomes (Arman & Rafi, 2025). found that zakat-based interventions in Bangladesh contributed to poverty alleviation among beneficiaries, demonstrating its potential relevance to SDG 1.1. Similarly (Sari et al., 2025), examined 20 Indonesian provinces and found that Islamic social finance, including ZIS-DSKL funds, forms part of the broader set of factors associated with poverty reduction. These findings suggest that the developmental impact of Islamic social finance depends not only on fund availability but also on how resources are translated into targeted interventions and broader poverty-reduction mechanisms.

Recent studies also demonstrate that digitalization is reshaping the mobilization of Islamic social funds (Suprayitno et al., 2025), found a positive long-term and short-term relationship between digitalization and zakat collection in Indonesia, indicating that digital infrastructure can strengthen institutional fundraising capacity (Ariffin et al., 2025). Meanwhile, based on a mixed-methods study of university students in Malaysia, found that social influence, transparency, emotional storytelling, and trust shape participation in digital sadaqah. These findings indicate that digital transformation extends beyond payment technology to include communication, donor engagement, and institutional transparency.

Overall, recent empirical studies confirm the potential of ZIS to support poverty reduction while

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highlighting the growing importance of digitalization in its mobilization and management. However, these studies largely examine specific outcomes or individual stages of the ZIS process. Limited attention has been given to how zakat, infak, and sadaqah are integrated within an amil institution and translated into coordinated programs aligned with multiple SDG objectives. This gap provides the basis for examining ZIS fund management integration at LAZISMU Makassar.

2.3 Identification of the Research Gap

Based on the synthesis of theoretical and empirical studies, several research gaps remain in understanding the integration of Zakat, Infaq, and Sadaqah (ZIS) fund management for sustainable development. First, previous studies have generally examined Islamic social finance from the perspective of individual instruments, specific development outcomes, or institutional performance, while limited attention has been given to the integration of ZIS within a single organizational management system. Recent literature confirms that integration remains an underexplored dimension in Islamic social finance research, particularly concerning how different social finance instruments are mobilized and managed collectively to generate broader social impact (Hudaefi & Hakim, 2025). Second, empirical studies havenot sufficiently explained how ZIS integration is operationalized through program planning, fund allocation, implementation, monitoring, and evaluation within specific local institutional contexts. This limitation is important because institutional conditions and governance mechanisms can shape the effectiveness of Islamic social finance programs.

2.4 Development of the Conceptual Framework

The conceptual framework of this study examines the relationship between integrated Zakat, Infak, and Sadakah (ZIS) fund management and the achievement of Sustainable Development Goals (SDGs) at LAZISMU Makassar. Integrated ZIS fund management refers to the coordinated processes of fund collection, planning, allocation, distribution, and monitoring to address community needs. The effectiveness of these processes depends on institutional governance, transparency, accountability, and the ability to align philanthropic resources with relevant social and economic development priorities. Therefore, ZIS fund management is not merely an administrative process but also a strategic mechanism for transforming Islamic philanthropic resources into development-oriented programmes. Through systematic management and appropriate resource allocation, ZIS funds can support initiatives addressing poverty, education, health, economic empowerment, and environmental sustainability.

Furthermore, the relationship between integrated ZIS fund management and SDG achievement can be understood through programme alignment, beneficiary empowerment, and the sustainability of programme outcomes. At LAZISMU Makassar, the integration of 16 thematic programmes with 12 SDGs illustrates how Islamic philanthropic resources can be directed towards multiple development objectives. Programmes involving educational assistance, health services, social welfare, economic empowerment, and environmental initiatives provide opportunities to address immediate community needs while strengthening beneficiaries' socioeconomic capacities. However, alignment between programmes and SDG targets does not automatically guarantee sustainable outcomes. The contribution of ZIS management to sustainable development also depends on programme implementation, beneficiary participation, institutional collaboration, and continuous evaluation. Accordingly, this study conceptualizes integrated ZIS fund management as an institutional process that supports SDG achievement through targeted programmes, effective governance, and beneficiary empowerment within the context of LAZISMU Makassar.

2.5. Hypotheses or Research Propositions

This study proposes that the integration of Zakat, Infak, and Sadakah (ZIS) fund management contributes to the achievement of Sustainable Development Goals (SDGs) at LAZISMU Makassar through coordinated fund collection, strategic allocation, transparent governance, and targeted programme implementation. The central research proposition is that effective integration of ZIS fund management strengthens the alignment between Islamic philanthropic resources and sustainable development priorities, particularly in poverty alleviation, education, healthcare, social welfare, economic empowerment, and environmental sustainability. This contribution is expected to be more meaningful when programmes incorporate

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beneficiary participation, continuous mentoring, institutional collaboration, and systematic evaluation to ensure that the benefits extend beyond short-term assistance. Accordingly, the study examines how integrated ZIS fund management practices facilitate the implementation of programmes associated with the 12 SDGs and how institutional governance and beneficiary empowerment shape their potential contribution to sustainable development in the context of LAZISMU Makassar.

3. Research Methods

3.1 Research Design

This study employs a qualitative research design using a case study approach to examine the integration of Zakat, Infak, and Sadakah (ZIS) fund management and its contribution to the achievement of Sustainable Development Goals (SDGs) at LAZISMU Makassar. This design is appropriate because it enables an in-depth exploration of institutional practices, governance mechanisms, programme implementation, and contextual factors influencing the contribution of Islamic philanthropic fund management to sustainable development. Data are collected through interviews, observations, and document analysis to capture the operational processes of ZIS fund management and their alignment with relevant SDG targets. The collected data are analyzed thematically to identify patterns, relationships, and institutional practices that explain how ZIS programmes support sustainable development outcomes. The use of multiple data sources also enables triangulation, strengthening the credibility and depth of the findings (Mtisi, 2022).

3.2 Research Context and Setting

This research is conducted within the sector of Islamic social finance, specifically focusing on LAZISMU, a non-governmental amil zakat institution located in Makassar City, Indonesia. The selection of LAZISMU Makassar City as the research setting is justified by its active and structured integration of Zakat, Infak, and Sadakah (ZIS) funds into 16 thematic philanthropic programs that directly align with 12 Sustainable Development Goals (SDGs). Choosing this specific organizational context highlights its relevance to the literature, as it provides a practical model of how traditional charitable funds are transformed into long-term socioeconomic empowerment, education, health, and environmental sustainability initiatives rather than just short-term consumptive aid. By examining the integrated fund management systems and programmatic allocation at LAZISMU in an urban developing environment, this detailed setting enhances the contextual validity of the study, enabling readers to clearly understand the scope, governance mechanisms, and practical applicability of aligning local Islamic philanthropy with global sustainable development targets.

3.3 Population and Sample / Research Participants

The target population in this study encompasses all stakeholders directly involved in the management cycle and benefit reception of Zakat, Infak, and Sadakah (ZIS) funds at LAZISMU Makassar City. The participant selection process was conducted through a non-probability approach utilizing a purposive sampling technique, where the sample was intentionally chosen based on strict inclusion criteria: individuals with decision-making authority, those directly involved in the operations of Sustainable Development Goals (SDGs)-based philanthropic programs, or mustahik (beneficiaries) who have received empowerment program benefits for at least the past year. The sample size in this study consists of several key informants, including institutional leaders, program managers, distribution staff, and beneficiary representatives. The justification for using these specific criteria and sampling technique is to ensure that the selected participants possess the specific knowledge, experience, and comprehensive understanding of the research focus, thereby guaranteeing that the collected data are sufficiently rich and adequate to represent the phenomenon of integrated ZIS management and support the reliability and credibility of the qualitative findings.

3.4 Data Sources and Data Collection

This study utilizes both primary and secondary data sources to gather comprehensive information regarding Zakat, Infak, and Sadakah (ZIS) fund management at LAZISMU Makassar City. Primary data were obtained directly from the field through interactions with key informants, capturing their firsthand experiences and perspectives on the implementation of various empowerment programs. Secondary data were collected from institutional records, official programmatic guidelines, and financial distribution reports, providing essential contextual background

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and corroborating the empirical evidence gathered directly from the research participants.

The data collection process employed a triangulation of techniques, specifically utilizing in-depth interviews, field observations, and systematic documentation of the implemented programs. Interviews were conducted using semi-structured instruments to ensure focused dialogues while allowing flexibility to explore stakeholder insights. Concurrently, field observations and document analysis provided concrete evidence of the operational mechanisms and actual program achievements on the ground. This transparent, multi-method data collection procedure was meticulously applied to cross-verify information, thereby minimizing potential researcher bias and significantly enhancing the overall accuracy and credibility of the research findings.

3.5 Measurement of Variables and Research Instruments

In this qualitative study, the key concepts of integrated ZIS fund management and sustainable development outcomes are operationalized through thematic indicators rather than traditional quantitative scales. The construct of ZIS management is assessed through operational mechanisms such as fund collection, transparent governance, and strategic distribution, while SDG alignment is evaluated based on programmatic relevance to specific global targets like poverty alleviation and quality education. These conceptual variables were translated into a structured qualitative matrix to systematically categorize stakeholder responses, document analysis, and institutional practices on the ground.

The research instruments, primarily consisting of semi-structured interview protocols and field observation checklists, were developed using qualitative indicators adapted from reputable peer-reviewed journals published within the last five years. The thematic parameters for assessing institutional accountability, programmatic innovation, and beneficiary empowerment draw directly from recent Islamic social finance literature to ensure strong construct validity. By anchoring the qualitative instruments in current empirical studies, this approach guarantees that the thematic measurements are robust, theoretically grounded, and highly comparable with prior research on modern philanthropic governance.

3.6 Data Analysis Techniques

The data collected in this study were processed and interpreted using thematic analysis, which is highly appropriate for examining complex institutional practices in a qualitative case study design. This analytical technique involves systematically transcribing interviews, reviewing field observation notes, and evaluating institutional documents to identify recurring patterns and relationships regarding ZIS fund management. By categorizing the raw qualitative data into distinct themes aligned with the 12 targeted SDGs, the thematic analysis effectively captures how Islamic philanthropic resources are transformed into sustainable development outcomes at LAZISMU Makassar City

The qualitative data analysis process was conducted manually without the use of specialized software, ensuring the researchers' deep and comprehensive engagement with the textual datasets. This analysis followed an interactive procedural model consisting of data reduction, data display, and conclusion drawing. This structured and transparent manual procedure was applied to meticulously manage, code, and cross-validate the findings, ensuring that the data interpretation remains robust, minimizes subjective bias, and produces highly interpretable results that accurately reflect the operational realities of the research setting.

3.7 Validity, Reliability, and Trustworthiness

To ensure the quality and trustworthiness of this qualitative research, the researcher established credibility through the rigorous triangulation of data sources and collection methods. By systematically cross-verifying the insights obtained from in-depth interviews with direct field observations and institutional documentation, the study ensures that the findings accurately represent the operational realities of ZIS fund management at LAZISMU Makassar City. This process of utilizing multiple data sources minimizes individual bias and significantly strengthens the credibility and depth of the empirical evidence

Furthermore, the trustworthiness of the study was reinforced by maintaining strict dependability and confirmability throughout the research process. Dependability was achieved by providing a transparent, well-documented audit trail of the methodological steps, from data collection to manual

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thematic analysis, ensuring the research process is consistent and traceable. Confirmability was established by carefully grounding all interpretations and conclusions directly in the raw data gathered from informants and institutional records, guaranteeing that the final results are shaped by the empirical evidence rather than the researcher's subjective assumptions.

3.8 Ethical Considerations

Prior to data collection, ethical compliance was strictly observed by obtaining informed consent from all participants involved in the study at LAZISMU Makassar City. All key informants, including institutional leaders, program managers, and beneficiaries, were fully briefed on the research objectives, the voluntary nature of their participation, and their right to withdraw from the interview process at any time without any negative consequences. This transparent approach ensures that the data gathering process respected the participants' autonomy and adhered to the fundamental ethical standards required to maintain academic integrity.

Furthermore, rigorous measures were implemented to guarantee confidentiality and data protection throughout the research process. The personal identities and sensitive information of the respondents were anonymized in the final reporting, and all raw qualitative data including manual interview transcripts and field notes were securely stored and accessed exclusively by the research team. By maintaining these strict ethical protocols, the study successfully safeguards the privacy of the individuals involved while ensuring that the research meets the high ethical standards expected in reputable international journals.

3.9 Research Procedure

The research procedure commenced with a comprehensive planning phase, which involved formulating the research questions, developing the conceptual framework, and designing the qualitative instruments based on recent Islamic social finance literature. Following the establishment of the research design, the data collection stage was actively executed at LAZISMU Makassar City. During this phase, the researchers engaged directly with key informants to conduct semi-structured interviews, performed on-site field observations, and systematically compiled institutional documents related to the implementation of various ZIS programs.

Following the completion of data gathering, the study transitioned into the data processing and analysis stage. All collected qualitative data were manually transcribed, organized, and subjected to thematic analysis involving data reduction, data display, and conclusion drawing. Throughout this final phase, the researchers continuously triangulated the different data sources to ensure trustworthiness and mapped the identified themes against the targeted Sustainable Development Goals (SDGs) to produce robust, interpretable findings for the final report.

3.10 Methodological Limitations

Despite the rigorous procedures applied, this study acknowledges certain methodological limitations inherent to its qualitative case study design. Because the research setting is specifically confined to a single institution, LAZISMU in Makassar City, the findings inherently reflect a distinct organizational, geographic, and socio-cultural context. Consequently, the specific mechanisms and outcomes of integrating ZIS fund management with the SDGs observed in this study may not be universally generalizable to other Islamic philanthropic institutions or regions operating under different regulatory environments, operational capacities, or demographic challenges.

Furthermore, while the manual thematic analysis facilitated a deep and contextualized understanding of the institutional practices, this qualitative approach carries an inherent potential for researcher subjectivity, even with stringent triangulation measures in place. The data collection also relied on self-reported perspectives and institutional documents from key stakeholders, which can occasionally be susceptible to response or social desirability bias. Acknowledging these constraints, future research is encouraged to employ mixed-methods approaches or multiple-case study designs across diverse geographical regions to validate these qualitative findings and provide a broader, comparative perspective on the role of Islamic social finance in sustainable development

4. Results and Discussion

4.1 Research Results

1. **Sample Description and Descriptive Statistics**

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The characteristics of the units of analysis in this study centre on 16 thematic programmes integrated with the Sustainable Development Goals (SDGs) and managed directly by LAZISMU Makassar City. From the existing stakeholder population, the research sample comprised 15 key informants representing various managerial levels and beneficiary groups (mustahik). Demographically, this sample consists of 60 per cent men (9 people) and 40 per cent women (6 people). Based on their organisational profiles, the composition of participants was distributed as follows: 20 per cent (3 people) were senior management, 33.3 per cent (5 people) were operational and programme delivery staff, and 46.7 per cent (7 people) were beneficiary representatives from various empowerment sectors.

A multi-stakeholder approach is essential for understanding how institutional capacity and collaboration influence the management of ZIS funds and their contribution to poverty alleviation. However, effective collaboration requires adequate coordination, resource allocation, and meaningful community participation (Mustari et al., 2024) Institutional capacity, transparency, and effective zakat distribution are important factors in strengthening the contribution of ZIS management to sustainable development (Erni et al., 2024).

2. **Data Quality and Preliminary Analysis (if applicable)**

As this research employs a qualitative case study design, traditional statistical preliminary analyses such as tests of normality, multicollinearity, or model fit are not applicable. Instead, preliminary data quality assessments were conducted by evaluating the richness, clarity, and completeness of the transcribed interview data and field notes to ensure their suitability for further analysis. The researchers confirmed that data saturation was successfully reached, meaning no new significant themes emerged from the later interviews with the LAZISMU Makassar stakeholders. Additionally, initial coding reliability was established through peer debriefing and cross-checking the preliminary thematic categories against the raw transcripts and institutional documents, confirming that the qualitative dataset was robust, consistent, and highly appropriate for the subsequent in-depth thematic analysis.

3. **Main Analytical Results**

Based on a qualitative thematic analysis, the key findings indicate that LAZISMU in Makassar City has substantially integrated the management of Zakat, Infak and Sedekah (ZIS) funds into the framework of the Sustainable Development Goals (SDGs). The results of the qualitative coding, as set out in Table 1, demonstrate a direct alignment between the 16 empowerment programmes and the 12 SDG targets, particularly in the sectors of education, health, poverty alleviation and environmental conservation. These findings significantly confirm that the allocation of ZIS funds within the organisation is not merely a form of consumptive charitable aid, but has been operationalised as an instrument of sustainable socio-economic development designed to foster long-term community self-reliance and resilience.

1. Implementation of the LAZISMU Islamic Philathropy Programme in Makassar City

The results of interviews and observations show that LAZISMU Makassar City implements a number of strategic programmes funded by Zakat, Infak and Sedekah (ZIS) funds to address various social, economic, educational, health and environmental issues. These programmes include Beasiswa Mentari, Beasiswa Sang Surya, Peduli Guru, *Save Our School,* Peduli Kesehatan, TIMBANG, Ketahanan Pangan, Sayangi Lansia*, Back to Masjid* dan Sayangi Daratmu. In addition, there are also thematic programmes such as Ramadhan LAZISMU, Qurban untuk Ketahanan Pangan, Rumah Tahfidz, Bantuan Muallaf, Penanaman Pohon Mangrove and Bakso Gratis untuk Jamaah Masjid dan Ojek Online.

Each programme run by LAZISMU Makassar City has a different sectoral focus but is interrelated to achieve overall community welfare. Observations show that all LAZISMU Makassar City activities are carried out based on the principles of trust, transparency and participation. Funds come from individual or institutional muzakki (donors) and are distributed according to asnaf (categories) and community needs. In terms of management, LAZISMU Makassar City also implements a digital

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system for recording transactions and reporting to ensure greater accountability.

2. Programme Achievements in Education

LAZISMU Makassar City distributes several programmes related to education, such as Beasiswa Mentari, Beasiswa Sang Surya, Peduli Guru dan *Save our School* programmes, which are tangible forms of ZIS's contribution to supporting quality education. LAZISMU provides educational assistance to students from underprivileged families, gives incentives to honorary teachers and renovates damaged schools in suburban areas. This has had a positive impact on the beneficiaries, who have been helped to continue their education and build high motivation to learn. In addition, LAZISMU also conducts training for teachers and provides reference books to improve the capacity of educators.

The education programme is not only charitable but also transformative, as it fosters independence, literacy and social awareness. Some scholarship recipients have even become education volunteers, demonstrating social sustainability. This education sector is expected to become an investment in improving the future livelihoods of its recipients.

3. Programme Achievements in Health and Nutrition

The programmes run by LAZISMU Makassar City in the areas of health and nutrition are through the health care and TIMBANG programmes. LAZISMU collaborates with local medical personnel to provide health education, free health checks and nutrition counselling for low-income communities. The TIMBANG programme aims to reduce the incidence of malnutrition among children in the target area. Through this programme, it is hoped that the community will gain a better understanding of clean living practices and the importance of nutrition and sanitation.

The preventive activities carried out by LAZISMU Makassar City also reflect the concept of maqashid al-syariah, particularly in protecting life (hifs al-nafs), while supporting the SDGs vision of ensuring universal access to inclusive and equitable health services. This programme demonstrates LAZISMU Makassar City's commitment to supporting health and nutrition programmes in Makassar City.

4. Programme Achievements in Food Security and Social Welfare

Through the Food Security and Qurban for Food Security programme, LAZISMU Makassar City provides food seeds and distributes qurban meat to Muslim communities and food-insecure areas. The programme is not only consumptive but also productive as it educates the community on yard management and crop diversification and encourages the community towards economic independence.

Another programme implemented by LAZISMU Makassar City is the Sayangi Lansia (Love the Elderly) programme, which aims to strengthen the social network of the community by providing assistance, training and capital assistance to productive elderly people. This reflects the dimension of social justice that is the essence of the distribution of zakat and infaq in Islam.

5. Programme Achievements in Social and Environmental

LAZISMU implements programmes focused on social and environmental development through the Back to the Masjid and *Sayangi Daratmu* programmes. These programmes reflect the integration of spiritual, social and ecological values in Islamic philanthropy. Activities carried out by LAZISMU Makassar City include cleaning mosques, rehabilitating mosques, and conducting a series of green campaigns to encourage community participation in maintaining environmental cleanliness and sustainability. The Sayangi Daratmu programme involves schools, communities, and the general public, with one of its initiatives being the creation of hydroponic systems for the community.
The activities carried out to protect the environment expand the function of zakat institutions, which are not only as benefactors of the poor but also as agents of change towards sustainable development based on Islamic ecological ethics. This encourages zakat institutions to become involved in environmental issues. It is hoped that this programme will bring zakat institutions closer to the community and encourage active community participation in social and environmental programmes.
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4. Hypothesis Testing Results / Key Findings

Addressing the core research questions, the empirical findings demonstrate that LAZISMU Makassar City structurally aligns its philanthropic operations by mapping 16 specific ZIS empowerment programs directly to 12 Sustainable

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Development Goals (SDGs). The data reveal that resource allocations are predominantly prioritized toward poverty alleviation (SDG 1), zero hunger (SDG 2), quality education (SDG 4), and decent work and economic growth (SDG 8). Furthermore, the thematic results establish that these ZIS disbursements are systematically executed as long-term productive interventions, specifically utilizing educational scholarships and micro-economic capacity-building, rather than short-term consumptive charity.

5. **Visual Presentation of Result**

To enhance the clarity and readability of the qualitative findings, the empirical results are visually summarized in Table 1, which clearly maps the 16 specific ZIS empowerment programs against their 12 corresponding Sustainable Development Goals (SDGs). This targeted visual presentation provides a structured overview of the institution's philanthropic alignment strategy, and the table is explicitly referenced throughout the subsequent textual analysis to guide the reader step-by-step through the substantive developmental outcomes of each intervention.

4.2 Research Discussion

1. **Interpretation of Key Findings**

In interpreting the key findings, the results clearly answer the primary research questions by demonstrating that LAZISMU Makassar City has successfully operationalized Islamic social finance to drive sustainable development. Because this is a qualitative case study, traditional hypotheses were not tested; instead, the findings fulfill the research objective of exploring how philanthropic funds are managed to achieve global sustainability targets. The direct mapping of 16 ZIS programs to 12 Sustainable Development Goals signifies a profound institutional shift from traditional, short-term charity to structured, long-term empowerment. By prioritizing core areas such as poverty alleviation, education, and economic growth, the results indicate that LAZISMU effectively utilizes ZIS funds not merely as a religious obligation, but as a strategic instrument for socio-economic transformation, systematically building resilience and independence among the mustahik (beneficiaries).

2. **Comparison with Previous Studies**

The findings of this study corroborate previous empirical research which establishes that Islamic social finance, particularly Zakat, is a critical catalyst for achieving the Sustainable Development Goals (SDGs). Consistent with (Aziz et al., 2020) and (Widiastuti, Auwalin, et al., 2021), this study demonstrates that productive ZIS distributions significantly contribute to poverty alleviation (SDG 1) and welfare improvement. Furthermore, the structural alignment of LAZISMU's targeted programs mirrors the findings of Citaningati (2024), who found that productive zakat contributes significantly to health, education, economic growth, and environmental sustainability. Similarly, Isman et al. (2023) emphasize that zakat institutions consistently align their funds towards sustainable development goals, particularly in prioritizing poverty, hunger, health, and education. However, this study differentiates itself by providing granular, micro-level qualitative evidence mapping 16 distinct local empowerment programs against 12 SDGs at LAZISMU Makassar City, highlighting how regional philanthropic institutions successfully operationalize the transition from consumptive charity to highly structured socio-economic interventions.

3. **Theoretical Contributions**

This study advances the theoretical discourse on Islamic social finance by providing empirical grounding for the integration of traditional Maqasid al-Shariah (the higher objectives of Islamic jurisprudence) with the contemporary Sustainable Development Goals (SDGs) framework. By demonstrating how Zakat, Infak, and Sadakah (ZIS) management transitions from short-term consumptive relief to structured, multi-sectoral interventions, the findings confirm and extend existing institutional theories regarding Islamic philanthropic evolution. Specifically, this research offers a micro-level qualitative model showing that localized ZIS fund distribution can systematically satisfy core Shariah objectives such as the protection of wealth (hifz al-mal), intellect (hifz

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al-'aql), and life (hifz al-nafs) while simultaneously achieving measurable progress across 12 distinct SDGs. Consequently, the study contributes to academic literature by bridging the conceptual gap between classical Islamic socio-economic instruments and modern sustainable development paradigms, establishing that faith-based philanthropy can serve as an active driver of long-term structural empowerment.

4. **Practical and Policy Implications**

From a practical and policy perspective, these findings provide a concrete blueprint for managers at LAZISMU and similar Amil Zakat Institutions to shift from incidental relief toward impact-driven distribution by adopting a structured framework that maps local ZIS empowerment programs directly to specific SDG targets. For managers, combining financial support with continuous capacity building and business mentorship is critical to transforming mustahik into self-reliant economic actors. On a regulatory level, policymakers, regional governments, and bodies like BAZNAS should formally incorporate Islamic social finance institutions into local SDG roadmaps by establishing standardized reporting guidelines based on recognized sustainability indicators and fostering multi-stakeholder partnerships under SDG 17 to align zakat-funded initiatives directly with municipal poverty alleviation strategies.

5. **Integration with the Research Gap**

This study addresses the research gap related to the lack of micro-level qualitative evidence on how regional Islamic philanthropic institutions operationalize ZIS distribution within global sustainability frameworks. While existing literature predominantly focuses on macro-level theoretical models or high-level national policy analyses, this study fills the empirical void by demonstrating how LAZISMU Makassar City bridges Shariah objectives (Maqasid al-Shariah) with 12 distinct Sustainable Development Goals through 16 localized empowerment programs. Furthermore, by documenting a complete operational transition from short-term consumptive charity to structured, long-term productive interventions, these findings reinforce the study's originality and offer a highly relevant, transferable model for institutional ZIS governance at the municipal level.

6. Acknowledgement of Study Limitations

While this study provides important insights into the integration of ZIS fund management with the Sustainable Development Goals (SDGs) at LAZISMU Makassar City, several contextual and scope limitations must be acknowledged. First, the boundary of this research is strictly confined to a single regional branch operating within an urban Indonesian municipal setting, which limits the direct transferability of the specific program structures to rural contexts or international Islamic philanthropic entities with differing regulatory environments. Second, the evaluation of programmatic success relies primarily on the perspectives of internal key informants and established implementation metrics, without tracking multi-year longitudinal socio-economic panel data for individual mustahik household incomes over extended periods. Recognizing these boundaries ensures a realistic appraisal of the findings while highlighting clear pathways for broader comparative and quantitative investigations across diverse regional contexts.

5. Conclusion

The integration of Islamic philanthropic fund management (ZIS) carried out by LAZISMU Makassar City has been effective and has contributed significantly to the achievement of the Sustainable Development Goals (SDGs) indicators. This programme is run through trustworthy, professional and participatory management. LAZISMU Makassar City not only functions as a social fund distribution agency but also as a socio-economic development agent that strengthens community independence and resilience.

LAZISMU Makassar City implements integrated programmes aligned with the SDGs through the Mentari Scholarship Programme (SDG 4), Sang Surya Scholarship Programme (SDGs 4 and 10), Care for Teachers Programme (SDGs 4 and 8), Save Our School Programme (SDGs 4 and 9), Care for Health (SDGs 3), TIMBANG (SDGs 2 and 3), Food Security (SDGs 2 and 8), Care for the Elderly (SDGs 1 and 3), Back to the Mosque (SDGs 11 and 16), Care for Your Land (SDGs 6 and 13), Tahfidz House (SDGs 4 and 16), Qurban for Food Security (SDGs 2 and 10), Ramadhan LAZISMU (SDGs 1 and 2), Mangrove Planting (SDGs 13 and 14), Assistance for New Muslims (SDGs 10), and Free

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Meatballs for Mosque Congregations and Online Motorcycle Taxi Drivers (SDGs 1 and 2).

5.1 Summary of Key Findings

This study demonstrates that LAZISMU Makassar City effectively operationalizes Islamic social finance as a strategic catalyst for sustainable development by aligning its core ZIS fund distribution with the global SDG framework. The empirical evidence confirms that through 16 distinct empowerment programs, the institution systematically addresses 12 Sustainable Development Goals, prioritizing interventions in poverty alleviation (SDG 1), zero hunger (SDG 2), quality education (SDG 4), and decent work and economic growth (SDG 8). Crucially, the findings prove an institutional shift from short-term consumptive charity toward structured, long-term productive empowerment, establishing that localized ZIS management can systematically advance multi-sectoral development goals while remaining anchored in Maqasid al-Shariah.

5.2 Theoretical Contributions

This study makes a distinct theoretical contribution to the literature on Islamic social finance by refining the conceptual integration between classical Maqasid al-Shariah principles and contemporary Sustainable Development Goals (SDGs). By addressing the identified research gap regarding the scarcity of micro-level qualitative evidence in regional institutional settings, this research extends current theoretical models—which predominantly operate at macro or conceptual levels—by demonstrating how localized ZIS fund allocations systematically translate religious compliance into measurable, multi-sectoral sustainability outcomes. Specifically, the findings reveal a dynamic framework where traditional Shariah objectives (hifz al-mal, hifz al-'aql, and hifz al-nafs) function as the underlying normative foundation that drives structured, long-term productive interventions across 12 distinct SDGs. Consequently, this study challenges passive viewings of zakat as mere consumptive charity, offering a refined theoretical model that positions regional faith-based philanthropic institutions as active, structural agents of sustainable socio-economic development.

5.3 Practical and Policy Implications

From a practical and policy perspective, these findings provide a concrete, actionable blueprint for managers at Amil Zakat Institutions to transition from short-term relief toward impact-driven, productive distribution by adopting a strategic model that directly maps local ZIS programs to specific SDG targets while pairing financial aid with continuous mentorship to ensure long-term beneficiary self-reliance. On a regulatory level, policymakers, municipal governments, and national bodies such as BAZNAS should formally integrate regional zakat institutions into official SDG roadmaps by establishing standardized sustainability reporting frameworks and building multi-stakeholder governance partnerships under SDG 17 to align zakat distributions directly with public poverty alleviation strategies.

5.4 Limitations of the Study

While this study provides important insights into the integration of ZIS fund management with the Sustainable Development Goals (SDGs) at LAZISMU Makassar City, several scope and contextual limitations influence the interpretation and applicability of the results. Geographically and institutionally, the findings are bounded by the specific operational context of an urban regional branch in Indonesia, meaning the identified empowerment models may not fully generalize to rural settings or international Islamic philanthropic entities operating under different socio-economic and regulatory frameworks. Furthermore, because the programmatic evaluation relies primarily on internal operational data and qualitative informant perspectives within a specific timeframe, the results reflect direct baseline outcomes rather than multi-year longitudinal impacts on beneficiary household mobility. Recognizing these contextual boundaries maintains a balanced interpretation of the empirical findings while providing clear directions for future comparative and longitudinal research across broader regional contexts.

5.5 Directions for Future Research

To address the contextual boundaries and unanswered questions of this study, future research should explore several key avenues to expand the literature on Islamic social finance and sustainable development. First, scholars can conduct

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comparative qualitative or mixed-methods studies across multiple regional branches, including both urban and rural settings, as well as international Islamic philanthropic entities, to test the transferability of the localized ZIS-SDG alignment model under differing socio-economic and regulatory conditions. Second, future investigations would benefit from employing longitudinal panel designs that track individual mustahik household income trajectories, asset accumulation, and well-being metrics over multi-year periods to evaluate the long-term socio-economic durability of productive zakat programs. Finally, researchers could incorporate quantitative impact evaluation techniques or integrate alternative theoretical perspectives such as institutional entrepreneurship, social capital theory, or capability approaches to measure the specific economic multiplier effects and institutional dynamics of zakat-driven SDG implementations.

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