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Sustainable development and Islamic philanthropy: Synergy of zakat and SDGs

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Abstract

The research aims to explore the synergy between Zakat as a form of Islamic philanthropy and the Sustainable Development Goals (SDGs), which include economic, social and environmental dimensions, to meet the needs of the current generation without compromising the capabilities of future generations. Using a Systematic Literature Review (SLR) approach, this research analyses relevant literature to understand the potential and obstacles to integrating Zakat with sustainable development. Research findings show that Zakat can accelerate poverty alleviation, improve access and quality of education, and fund health programs which align with several SDG targets. However, challenges faced in zakat integration include less positive public perceptions, regulations that still need optimisation, and gaps in zakat management practices. The implications of these findings show that to optimise Zakat's contribution to achieving the SDGs, increased governance, transparency, and cross-sector collaboration are needed. This research provides valuable insights for policymakers, zakat practitioners, and other interested parties to design more effective strategies for utilising Zakat as the primary driver of achieving the SDGs.

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Introduction

The concept of sustainable development aims to meet the current generation's needs without compromising future generations' capabilities. This concept involves three critical dimensions: economic, social, and environmental, which are essential for achieving balanced and inclusive development, as emphasized by the Sustainable Development Goals (SDGs) adopted by the United Nations in 2015 (Griggs et al., 2014). In the context of Islamic philanthropy, especially Zakat, it plays a significant role in supporting the realization of the SDGs. Zakat, a fundamental Islamic practice, aims to purify wealth as an effective tool for wealth redistribution, thereby overcoming inequality and encouraging inclusive development (Sulistiyowati, 2023). Research shows that Zakat can significantly impact the elimination of poverty, hunger, quality education, and health, which aligns with several SDG targets. Challenges remain in fully integrating Zakat into sustainable development schemes. These include public perception issues, regulatory environment, and management and distribution practices gaps. To optimize Zakat for the SDGs, synergy between Islamic philanthropy and the global sustainability agenda is essential, which requires improved governance, transparency and cross-sector collaboration (Riyaldi et al., 2020).

With its fundamental principles of reducing economic inequality and increasing prosperity, Zakat has a vital role in supporting the achievement of several Sustainable Development Goals (SDGs), especially SDG 1 (poverty eradication), SDG 4 (quality education), and SDG 3 (good health and prosperity). Zakat directly impacts poverty by providing financial assistance to eight asnaf (categories of zakat recipients), including people experiencing poverty and those in need. Research shows that the zakat program can speed up the time for poverty alleviation from 7 years to 5.1 years with zakat intervention, reducing the number of poor mustahik by 21.11% in Indonesia (Harianto, 2019). Zakat also plays a role in education by funding scholarships and programs to improve access to and quality education for Zakat recipients. This includes supporting initiatives such as the BAZNAS scholarship program, which enables children from low-income families to pursue further education and improve their quality of life (Utama, 2021). In the health context, Zakat is used to finance health programs, including medical services for those who cannot afford them, and other public health initiatives. Zakat supports the achievement of SDG 3 by providing funds for initiatives that improve the health and welfare conditions of poor and vulnerable communities (Syamsuri Syamsuri et al., 2022).

Zakat directly reduces poverty by providing financial assistance to eight asnaf (categories of zakat recipients), including people experiencing poverty and those in need. The power of Zakat in poverty alleviation can be seen in examples from various countries where zakat funds are used for development projects that provide small business capital, financial education, and infrastructure support that enable zakat recipients to increase their economic capacity. Case studies in Indonesia, for example, show how community-based zakat programs have successfully reduced poverty levels in rural areas. Research Helal conducted by According to Qardhawi (2010) explored how Zakat can effectively reduce poverty levels in Egypt (Helal, 2012). This study shows that the systematic and structured implementation of Zakat with government support can significantly reduce poverty. This research also emphasizes the importance of transparency and accountability in managing zakat funds to maximize their effectiveness in overcoming poverty (Chasanah & Putri, 2022).

Zakat can also support quality education by providing scholarships and building educational facilities. In many countries, zakat institutions have initiated and funded school construction, provision of educational materials, and teacher training programs to increase access to quality education in remote areas. For example, in Pakistan, Zakat has been used to fund education for orphaned children in conflict areas, giving them a chance to escape the cycle of poverty. Mohd Azrin bin Abd Rahim & Bhuiyan (2022) research in Malaysia identified that

Zakat has a significant impact on increasing access to education for poor communities (Mohd Azrin bin Abd Rahim & Bhuiyan, 2022). This research proves that allocating Zakat for scholarships and developing educational infrastructure increases literacy and educational opportunities. This research proposes a cooperation model between Zakat and academic institutions to expand the benefits of Zakat.

Regarding health, Zakat has been proven effective in reducing health disparities by providing funds for hospitals, health clinics and vaccination campaigns. In some countries, Zakat is used to fund the purchase of medicines for people experiencing poverty and the provision of emergency health services. For example, studies in Sudan show that Zakat has been used to finance operations for individuals who do not have access to adequate health services (Idris et al., 2021). Some research in Indonesia discusses using zakat in health programs, showing how zakat has been used to fund hospitals, public health clinics, and vaccine programs (Husain et al., 2019; Latief, 2010). This research emphasises that zakat can be an essential funding source to improve access and quality of health services for poor populations, especially in underserved areas.

Other relevant research highlights how Indonesia's community-based initiatives and zakat institutions have provided more comprehensive access to appropriate health services for low-income families in poor urban and rural areas. With their charity clinics, Zakat institutions have received strong support from the community and government. They have tried to bring about community response to current socio-economic challenges through revitalising Islamic zakat and charity practices. The affordable and easily accessible medical assistance for low-income families and small businesses provided by zakat agencies reflects the efforts of middle-class Indonesian Muslims to translate Islamic discourse on social welfare more concretely (Latief, 2010). Comprehensive research by Rizal et al. (2023) assessed the integration of zakat with all SDG goals. With good management, this research identifies that zakat fulfils spiritual and social goals in Islam and significantly supports sustainable development goals. The study recommends increasing international cooperation and the use of digital technology to optimise zakat collection and distribution.

This research fills a gap in the literature by comprehensively analysing how zakat can contribute to achieving the SDGs. Through a systematic review of existing studies, this research helps map how zakat has and can continue to support sustainable development goals in various social and economic contexts. Policymakers can use the results of this systematic literature review (SLR) to design better policies that integrate Zakat with national and international development programs. With better data on the impact of Zakat on the SDGs, policies can be more targeted to maximize Zakat's potential. This research also offers a basis for further research in Zakat and sustainable development. By identifying existing research gaps and presenting new questions arising from this review, this research paves the way for future studies exploring aspects that still need to be covered. This comparison highlights the unique elements of Zakat, including its mandatory nature for eligible Muslims, its specific allocation to eight categories of recipients (asnaf), and its dual role in spiritual and social dimensions. While Western charitable foundations often rely on voluntary donations and endowments to fund diverse social causes, Zakat's obligatory framework ensures a steady flow of resources aimed primarily at poverty alleviation and social welfare within the Muslim community.

This research will use a systematic literature review (SLR) approach to collect and analyse relevant literature to understand the status quo, potential, and obstacles to integrating zakat with sustainable development. Thus, this research can provide valuable insights for policymakers, zakat practitioners, and interested parties to design more effective strategies for utilising zakat as one of the main drivers of achieving the SDGs. This research offers an integrated approach to systematically analysing the relationship between zakat and all SDG

goals. Although several studies have touched on specific aspects of the influence of zakat on sustainable development goals, only some have taken a holistic approach to assessing the synergies and interactions between zakat and the entire spectrum of SDGs. This research provides a detailed analysis that explores how zakat can simultaneously support multiple SDG goals, from poverty alleviation to health and education. This SLR produces solid and evidence-based recommendations to increase Zakat's effectiveness in achieving the SDGs. The novelty here is the use of rich data and in-depth analysis to suggest concrete and innovative strategies, covering not only financial aspects but also management, technology, and policy aspects. What is the role of Zakat in supporting the achievement of Sustainable Development Goals (SDGs) in various regions and countries with diverse socio-economic contexts, particularly in reducing poverty (SDG 1), improving access to education and healthcare services (SDG 3 and SDG 4), and what are the strategies and challenges in developing Zakat as a sustainable financial instrument?

Literature Review

The concept of sustainable development aims to meet the needs of the current generation without compromising the capabilities of future generations, encompassing three crucial dimensions: economic, social, and environmental, as emphasized by the Sustainable Development Goals (SDGs) adopted by the United Nations in 2015 (Griggs et al., 2014). In the context of Islamic philanthropy, particularly Zakat, its role is significant in supporting the realization of the SDGs. As a fundamental practice in Islam, Zakat aims to purify wealth and serves as an effective tool for wealth redistribution, addressing inequality, and promoting inclusive development (Sulistiyowati, 2023). Research shows that Zakat can substantially impact eliminating poverty, hunger, quality education, and health, aligning with several SDG targets. For example, the Zakat program in Indonesia can accelerate the time for poverty alleviation from 7 years to 5.1 years and reduce the number of poor mustahik by 21.11% (Harianto, 2019). Additionally, Zakat supports education by funding scholarships and programs to improve access to education quality, such as the BAZNAS scholarship program (Utama, 2021). In the health context, Zakat is used to finance health programs, including medical services for those who cannot afford them, and other public health initiatives (Syamsuri et al., 2022).

Other studies show how Zakat can effectively reduce poverty in various countries. A study by Helal According to Qardhawi (2010) in Egypt demonstrates that systematic and government-supported implementation of Zakat can significantly reduce poverty levels (Helal, 2012). Chasanah & Putri (2022) emphasize the importance of transparency and accountability in managing Zakat funds to maximize their effectiveness in tackling poverty. In Malaysia, Mohd Azrin bin Abd Rahim & Bhuiyan (2022) found that Zakat significantly impacts increasing access to education for poor communities through scholarships and infrastructure development (Mohd Azrin bin Abd Rahim & Bhuiyan, 2022). Idris et al. (2021) show the use of Zakat to fund surgeries for individuals who lack adequate healthcare access in Sudan.

Research by Husain et al. (2019) and Latief (2010) in Indonesia discusses how Zakat is used in health programs, such as funding hospitals, public health clinics, and vaccination programs. Rizal et al. (2023) assess the integration of Zakat with all SDG goals, showing that Zakat can significantly support sustainable development goals if managed well. This study recommends increasing international cooperation and utilizing digital technology to optimize Zakat collection and distribution.

Thus, Zakat fulfils Islam's spiritual and social goals and significantly supports global sustainable development goals. The synergy between Islamic philanthropy and the global sustainability agenda, as well as improved governance, transparency, and cross-sector collaboration, are needed to optimize the role of Zakat in achieving the SDGs. Despite the

significant evidence on Zakat's role in supporting Sustainable Development Goals (SDGs), several research gaps remain. Comprehensive studies that holistically integrate Zakat with the entire spectrum of SDGs are limited, as are comparative analyses across different geographical and socio-economic contexts. Best governance and management practices for Zakat, which ensure transparency and accountability, need further exploration. The synergy between Islamic philanthropy and the global sustainability agenda requires practical investigation to enhance cross-sector collaboration.

Empirical research on effectively integrating digital technologies in Zakat management is scarce. Rigorous impact measurement and data analysis are needed to provide empirical evidence of Zakat's effectiveness in achieving SDGs. Finally, interdisciplinary research combining insights from economics, public policy, technology, and religious studies is essential to understanding Zakat's role in sustainable development. Addressing these gaps can inform better strategies for leveraging Zakat as a critical driver for achieving the SDGs.

Methodology

This article examines the function of documents as a data source in qualitative research and discusses document analysis procedure in the context of actual research experiences (Bowen, 2009). There are a number of approaches used in this research method design (Sileyew, 2019). A literature review is a survey of scholarly sources that establishes familiarity with and an understanding of current research in a particular field. It includes a critical analysis of the relationship among different works, seeking a synthesis and an explanation of gaps, while relating findings to the project at hand. It also serves as a foundational aspect of a well-grounded thesis or dissertation, reveals gaps in a specific field, and establishes credibility and need for those applying for a grant (Goertel, 2023).

This research will use a Systematic Literature Review (SLR) approach to examine how zakat can contribute to achieving the Sustainable Development Goals (SDGs) as a form of Islamic philanthropy. The quality assessment of the included studies was conducted using a modified version of the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) checklist. The following are the methodological steps that will be followed in this SLR using the PSALVAR approach (Ali et al., 2015; Barat et al., 2017; Brereton et al., 2007): The first step in this protocol is determining the scope of the research, where the researchers set main research questions such as, "How does zakat affect the achievement of the SDGs globally?" This is followed by formulating specific research questions that will be answered through an SLR. The second step is the search process, which begins with developing a search strategy. Researchers determined search strings using keywords such as "Zakat," "Zakah," "SDGs," and "Sustainable Development." After that, the researcher chose a relevant database, namely Scopus, for 1981 - 2024 to carry out a documentation search based on that search string.

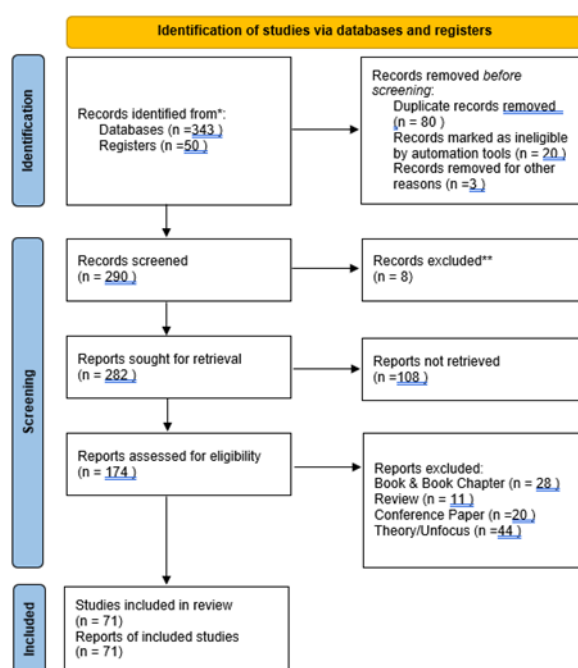
The third step includes an assessment of the literature found. Here, inclusion and exclusion criteria are established to screen relevant literature, and quality assessment is carried out to evaluate the relevance and quality of the literature based on predetermined criteria. Data extraction from literature meets the requirements is carried out in the fourth step. The extracted data is then classified into relevant categories for further analysis. The fifth step is data analysis, which analyses synthesised data to answer the research questions. This is followed by the interpretation of the results, where the findings are interpreted in the context of the research questions and the scope of the SLR. The sixth step is reporting, which involves writing an SLR report that includes methodology, analysis, and findings. Finally, the SLR results are prepared and submitted for publication as a journal article or report, ensuring the findings are disseminated to the relevant academic and practitioner public.

The comprehensive and structured research questions asked in this SLR research are as follows:

- Q1: How does Zakat specifically contribute to each Sustainable Development Goal (SDG) goal?
- Q2: How does Zakat's contribution to achieving the SDGs differ between regions and countries with diverse socio-economic contexts?
- Q3: In the context of a sustainable economy, how does Zakat play a role in improving the economic welfare of society, specifically in achieving SDG 1 (reducing poverty)?
- Q4: How does Zakat affect access to education and health services, particularly in achieving SDG 3 (Good et al.) and SDG 4 (Quality Education)?
- Q5: What are the effective strategies and policies for integrating Zakat with SDG achievement programs?
- Q6: How can Zakat be developed as a sustainable financial instrument, and what are the challenges?

Results and Discussion

The quality assessment uses a PRISMA checklist (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) to ensure transparency and fairness in reporting research results.



Source: Data processed, 2024 (Haddaway et al., 2022)

Figure 1. SLR with PRISMA

Figure 1 illustrates research-determined search strings using keywords such as "Zakat," "Zakah," "SDGs," and "Sustainable Development." After that, the researcher chose a relevant database, namely Scopus, to search for documentation. The flowchart above follows the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) format to show the screening and selection process of studies identified through databases and registries in a systematic review. In the identification stage, 393 records were identified from databases (343) and registries (50). Of these, 103 records were removed before screening due to duplication, ineligibility flagged by automated tools, or other reasons.

Furthermore, of the 290 records screened, eight records were excluded, resulting in 282 reports being submitted for retrieval. However, 108 reports could not be retrieved, leaving 174 reports to be assessed for eligibility. At the feasibility assessment stage, 103 reports were

excluded because they fell into the categories of books and book chapters, reviews, conference papers, or unfocused theory. Ultimately, 71 studies were included in the final review, with the total reports also being 71. This process describes the systematic steps taken to ensure that only relevant studies that meet specific criteria are included in the review, thereby providing more accurate and credible results.

Table 1. Selected Articles

No	Cites	Authors	Title	Year	Source	SDG Focus
1	90	NA Wahab	A framework to analyze the efficiency and governance of zakat institutions (Wahab & Rahim Abdul Rahman, 2011)	2011	Journal of Islamic Accounting and Business Research	SDG 1
2	53	I. Ali	Zakat as a poverty reduction mechanism among the Muslim community: A case study of Bangladesh, Malaysia, and Indonesia (I. et al., 2014)	2014	Asian Social Work and Policy Review	SDG 1 and SDG 2
3	52	S. Javaid	Corporate social responsibility and financial performance in Saudi Arabia: Evidence from Zakat contribution (Javaid, 2018)	2018	Managerial Finance	SDG 1
4	52	A. Ab Rahman	Zakat institutions in Malaysia: Problems and issues (Ab Rahman et al., 2012)	2012	Global Journal Al-Thaqafah	SDG 16 and SDG 1
5	45	MRB Rosli	Distribution management of zakat funds: Recommended proposal for a snap riqab in Malaysia (Rosli et al., 2018)	2018	International Journal of Civil Engineering and Technology	SDG 16, SDG 17 and SDG 1
6	42	M Mohit	Social housing program of Selangor Zakat Board of Malaysia and housing satisfaction (Mohit, 2011)	2011	Journal of Housing and the Built Environment	SDG 11, SDG 9 and SDG 3
7	34	CE Djağballou	Efficiency and productivity performance of zakat funds in Algeria (Djağballou et al., 2018)	2018	International Journal of Islamic and Middle East Finance and Management	SDG 9 and SDG 1
8	33	Andam AC	Determinants of intention to give Zakat on employment income: Experience from Marawi City, Philippines (Andam & Osman, 2019)	2019	Journal of Islamic Accounting and Business Research	SDG 4
9	30	MR Embong	Role of Zakat to eradicate poverty in Malaysia (Embong, 2013)	2013	Management Journal	SDG 1
10	28	P. Wulandari	Issues and challenges in financing the poor: Case of Baitul Maal Wa Tamwil in Indonesia (Wulandari, 2016)	2016	International Journal of Bank Marketing	SDG 8 and SDG 1

No	Cites	Authors	Title	Year	Source	SDG Focus
11	28	K. Sohag	Can the Zakat System Alleviate Rural Poverty in Bangladesh? A Propensity Score Matching Approach (Sohag et al., 2015)	2015	Journal of Poverty	SDG 1 and SDG 2
12	28	H. Weiss	Reorganizing social welfare among Muslims: Islamic voluntarism and other forms of communal support in Northern Ghana (Weiss, 2002)	2002	Journal of Religion in Africa	SDG 1 and SDG 3
13	27	N. Abdullah	The effectiveness of Zakat in alleviating poverty and inequalities is a measurement using a newly developed technique (N. Abdullah et al., 2015)	2015	Humanomics	SDG 1 and SDG 10
14	26	H. Latief	Health provision for the poor: Islamic aid and the rise of charitable clinics in Indonesia (Hilman Latief, 2010)	2010	South East Asia Research	SDG 1 and SDG 3
15	25	G. Jehle	Zakat And Inequality: Some Evidence From Pakistan (Jehle, 1994)	1994	Review of Income and Wealth	SDG 1, SDG 3, SDG 4
16	22	M Ahmad	An empirical study of the challenges facing Zakat and waqf institutions in Northern Nigeria (M. Ahmad, 2019)	2019	ISRA International Journal of Islamic Finance	SDG 1, SDG 16
17	22	M Abdullah	Do religiosity, gender and educational background influence zakat compliance? The case of Malaysia (M. Abdullah & Sapiei, 2018)	2018	International Journal of Social Economics	SDG 1
18	22	N. Aydin	Islamic social business for sustainable development and subjective well-being (Aydin, 2015)	2015	International Journal of Islamic and Middle Eastern Finance and Management	SDG 1, SDG 2, SDG 3
19	21	UH Umar	The potential of Islamic social finance to alleviate poverty in the era of COVID-19: The moderating effect of ethical orientation (Umar, 2022)	2022	International Journal of Islamic and Middle Eastern Finance and Management	SDG 1, SDG 2, SDG 10
20	21	SHA Razak	Zakat and waqf as instruments of Islamic wealth in poverty alleviation and redistribution: Case of Malaysia (Razak, 2020)	2020	International Journal of Sociology and Social Policy	SDG 1, SDG 2, SDG 3
21	21	M. Kashif	The dynamics of Zakat donation experience among Muslims: a phenomenological inquiry (Kashif et al., 2018)	2018	Journal of Islamic Accounting and Business Research	SDG 1, SDG 2, SDG 4

No	Cites	Authors	Title	Year	Source	SDG Focus
22	20	K. Ben Jedidia	Effects of Zakat on the economic growth in selected Islamic countries: empirical evidence (Jedidia, 2020)	2021	International Journal of Development Issues	SDG 1, SDG 3, SDG 4
23	20	K. Tanvir Mahmud	Opinion of the zakat recipients on their food security: a case study on Bangladesh (Mahmud, 2014)	2014	International Journal of Islamic and Middle Eastern Finance and Management	SDG 1, SDG 2, SDG 3
24	20	AF Mohd Ali	The effectiveness of Zakat in reducing poverty incident: An analysis in Kelantan, Malaysia (AFM Ali, 2015)	2015	Asian Social Science	SDG 1, SDG 2, SDG 4
25	19	BO Ahmed	Identifying the poor and the needy among the beneficiaries of zakat Need for a zakat-based poverty threshold in Nigeria (BO Ahmed et al., 2017)	2017	International Journal of Social Economics	SDG 1, SDG 2, SDG 3
26	19	I. Halimatusa'diyah	Zakat and Social Protection: The Relationship Between Socio-religious CSOs and the Government in Indonesia (Halimatusa'diyah, 2015)	2015	Journal of Civil Society	SDG 1, SDG 2
27	18	SA Bin-Nashwan	Toward diffusion of e-Zakat initiatives amid the COVID-19 crisis and beyond (Saeed Awadh Bin-Nashwan, 2022)	2022	Foresight	SDG 1, SDG 3, SDG 4
28	18	T. Widiastuti	Optimizing zakat governance in East Java using analytical network process (ANP): the role of zakat technology (ZakaTech) (T Widiastuti, 2021)	2021	Journal of Islamic Accounting and Business Research	SDG 1, SDG 4
29	18	M. Abduh	The role of Islamic social finance in achieving SDG number 2: End hunger, achieve food security and improved nutrition and promote sustainable agriculture (Abduh, 2019)	2019	Al-Shajarah	SDG 2
30	16	A. Hasan	A proposed human resource management model for zakat institutions in Malaysia (A. Hasan, 2019)	2019	ISRA International Journal of Islamic Finance	SDG1, SDG3, SDG 4
31	16	H. Wahid	Financial management and zakat distribution efficiency performance: A comparison among state Islamic religious councils	2017	Malaysian Economic Journal	SDG1, SDG2, SDG 3

No	Cites	Authors	Title	Year	Source	SDG Focus
32	16	H. Zainal	in Malaysia (Wahid et al., 2017) Reputation, satisfaction with zakat distribution, and service quality as determinants of stakeholder trust in zakat institutions (Zainal et al., 2016)	2016	International Journal of Economics and Financial Issues	SDG 1 and SDG 2
33	15	AR Abdul-Majeed Alaro	The potential of Shari'ah compliant microfinance in alleviating poverty in Nigeria: A lesson from Bangladesh (Alaro, 2019)	2019	International Journal of Islamic and Middle Eastern Finance and Management	SDG 1
34	15	N. Abd. Wow	Towards developing a service quality index for zakat institutions (Adiwijaya, 2020)	2017	Journal of Islamic Accounting and Business Research	SDG 1
35	15	I. Ahmad	The efficiency of zakat collection and distribution: Evidence from two-stage analysis (I. Ahmad, 2014)	2014	Journal of Economic Cooperation and Development	SDG 1, SDG 2, SDG 3
36	15	K. Selvik	Business and social responsibility in the Arab world: The Zakat vs. CSR models in Syria and Dubai (Selvik, 2013)	2013	Comparative Sociology	SDG1, SDG3, SDG 4
37	13	T. Widiastuti	A mediating effect of business growth on Zakat empowerment program and Mustahiq's welfare (Tika Widiastuti et al., 2021)	2021	Cogent Business and Management	SDG 1, SDG 2, SDG 3
38	12	WBM Cokrohadisumarto	A study of the Indonesian community's behaviour in paying Zakat (Cokrohadisumarto et al., 2019)	2020	Journal of Islamic Marketing	SDG1, SDG3, SDG 4
39	12	H. Wahid	Factors influencing the confidence level of the zakat distribution: Study on the Muslim community in Selangor (Wahid, 2014)	2014	Malaysian Economic Journal	SDG 1, SDG 2, SDG 3
40	11	Y. Aziz	The nexus between Zakat and poverty reduction is the effective utilization of Zakat necessary for achieving SDGs: A multidimensional poverty index approach (Aziz et al., 2020)	2020	Asian Social Work and Policy Review	SDG1, SDG3, SDG 4
41	10	H. Latief	Islamic philanthropy and the private sector in Indonesia (H Latief, 2013)	2013	Indonesian Journal of Islam and Muslim Societies	SDG 1, SDG 2, SDG 4
42	10	RA Rahman	Entrepreneurship development strategy for poor and needy recipients of capital assistance through zakat distribution (Rahman, 2011)	2011	Management Journal	SDG 1, SDG 2, SDG 4

No	Cites	Authors	Title	Year	Source	SDG Focus
43	9	A. Iskandar	Islamic Philanthropy and Poverty Reduction in Indonesia: The Role of Integrated Islamic Social and Commercial Finance Institutions (Iskandar, 2021)	2021	Al-Ihkam: Journal of Law and Social Institutions	SDG 1 and SDG 2
44	9	M. Mursal	The contribution of Amil Zakat, Infaq and Shadaqah Muhammadiyah (LAZISMU) institutions in handling the impact of COVID-19 (Mursal, 2023)	2023	Journal of Sustainable Finance and Investment	SDG 1 and SDG 3
45	9	NI Mahat	Investigation on Zakat as an indicator for Muslim countries' economic growth (Mahat, 2013)	2013	Journal for Global Business Advancement	SDG 1 and SDG 3
46	8	M. Bouanani	Zakat and Poverty Alleviation in Tunisia Using the Fuzzy Approach (Bouanani, 2019)	2019	Journal of Quantitative Economics	SDG 1
47	8	RAJ Saad	What influences entrepreneurs to pay Islamic tax (Zakat)? (Saad et al., 2019)	2019	Academy of Entrepreneurship Journal	SDG 1
48	8	SA Shaikh	Welfare Potential of Zakat: An attempt to estimate economy comprehensive zakat collection in Pakistan (SA Shaikh, 2015)	2015	Pakistan Development Review	SDG 1 and SDG 8
49	8	Z. Baidhawiy	Lazismu and remaking the Muhammadiyah's new way of philanthropy (Baidhawiy, 2015)	2015	Al-Jami'ah	SDG 1 and SDG 4
50	21	SHA Razak	Zakat and waqf as instruments of Islamic wealth in poverty alleviation and redistribution: Case of Malaysia (Razak, 2020)	2020	International Journal of Sociology and Social Policy	SDG 1 and SDG 10
51	20	SA Bin-Nashwan	A socio-economic model of Zakah compliance (SA Bin-Nashwan et al., 2020)	2020	International Journal of Sociology and Social Policy	SDG 1 and SDG 8
52	14	KA Kusuma	Zakah index: Islamic economics' welfare measurement (Kusuma & Ryandono, 2016)	2016	Indonesian Journal of Islam and Muslim Societies	SDG 1 and SDG 10
53	12	SA Mikail	Utilization of zakāh and waqf funds in micro-takāful models in Malaysia: an exploratory study (Mikail, 2017)	2017	ISRA International Journal of Islamic Finance	SDG 1 and SDG 3
54	10	Rom, Noor Ashikin Mohd Rahman, Zuriyah Abdul	Financial protection for the poor in Malaysia: Role of zakah and micro-takaful (Rom et al., 2012)	2012	Journal of King Abdulaziz University, Islamic Economics	SDG 1 and SDG 3

No	Cites	Authors	Title	Year	Source	SDG Focus
55	8	Hassan, Nurbani Md S. Martono	The relationship between knowledge, trust, intention to pay zakah, and zakah-paying behaviour (Martono, 2019)	2019	International Journal of Financial Research	SDG 1 and SDG 16
56	6	SA Bin-Nashwan	Do enforcement, religiosity and peer influence Zakah compliance behavior? (SA Bin-Nashwan, 2019)	2019	International Journal of Financial Research	SDG 1 and SDG 16
57	5	RAJ Saad	Factors affecting and means of managing zakat surplus in Malaysia (Saad, 2016)	2016	Information (Japan)	SDG 1, SDG 8 and SDG 10
58	4	OI Abdussalam	Is zakah effective to alleviate poverty in a Muslim society?: A case of Kwara State, Nigeria (Abdussalam et al., 2015)	2015	Global Journal Al-Thaqafah	SDG 1, SDG 3 and SDG 4
59	2	M. Zakaria	Governance and efficiency of Zakah distributions based on the dire necessities of Maqasid Al-Syariah (Zakaria et al., 2019)	2019	International Journal of Financial Research	SDG 1, SDG 3 and SDG 16
60	2	M. Alosaimi	Measurement models of Zakah on business fairness: A proposed model (Alosaimi, 2016)	2016	International Journal of Applied Business and Economic Research	SDG 1, SDG 8 and SDG 10
61	1	N. Hoque	Pursuing sustainable development goals through integrating the aspirations of zakah and CSR: evidence from the perspective of an emerging economy (Hoque, 2023)	2023	International Journal of Social Economics	SDG 1, SDG 8 and SDG 10
62	1	AR Salithamby	Institutionalized zakāh in addressing well-being problems in Sri Lanka's non-Muslim majority (Salithamby, 2022)	2022	Journal of King Abdulaziz University, Islamic Economics	SDG 1, SDG 3 and SDG 10
63	1	A.H. Ansari	Distributive justice in Islam: An expository study of zakah for achieving a sustainable society (Ansari, 2011)	2011	Australian Journal of Basic and Applied Sciences	SDG 1, SDG 10 and SDG 16
64	1	AUG Adejoke	Islamic financial culture: Alternative economic system for rapid and sustainable economic growth in West African countries (Adejoke, 2011)	2011	Australian Journal of Basic and Applied Sciences	SDG 1, SDG 8 and SDG 10
65	0	I. Thohari	Reform of agricultural zakat rates (Study in Jeblok Hamlet, Brudu Village, Sumobito District,	2019	Ijtihad: Journal of Islamic Law and Humanitarian Discourse	SDG 1 and SDG 2

No	Cites	Authors	Title	Year	Source	SDG Focus
66	0	A. Afandi	Jombang Regency) (Thohari, 2019) Fund Management through Zakah Institutions: An Educational Financing Solution (Afandi, 2022)	2022	Eurasian Journal of Educational Research	SDG 1 and SDG 4
67	0	EM Ebaidalla	The Role of Zakāh in providing Health Care for the Poor in Sudan (Ebaidalla, 2022)	2022	Journal of King Abdulaziz University, Islamic Economics	SDG 1 and SDG 3
68	0	Hamza	Zakah Empowerment Optimization Through Baitul Ikhtiar Cooperation as an Effort in Poverty Alleviation in Bogor Regency (Hamzah, 2018)	2018	Ahkam: Journal of Sharia Science	SDG 1, SDG 8 and SDG 10
69	0	AF Mohd Ali	The Moderating Effect of zakāh Distribution on the Economic Well-being of the Poor: An Analysis in Kelantan, Malaysia (AFM Ali, 2022)	2022	Journal of King Abdulaziz University, Islamic Economics	SDG 1, SDG 8 and SDG 10
70	0	NFA Rohaizan	Increasing Poverty: The Role of Had Kifayah in Zakat Assistance (Rohaizan, 2020)	2020	Malaysian Economic Journal	SDG 1, SDG 3 and SDG 10
71	0	AM Rabab'ah	The impact of Zakah on human resources development: The experience of the Jordanian's Zakah fund (Rabab'ah, 2009)	2009	Journal of King Abdulaziz University, Islamic Economics	SDG 1, SDG 4 and SDG 8

Source: Processed data, 2024

Table 1 presents a systematic literature review (SLR) focused on the efficiency of zakat institutions, which is a critical factor in determining the success of zakat in alleviating poverty. Zakat institutions must be proficient in collecting and distributing funds to ensure the resources reach those in need. Studies have shown that well-managed zakat institutions can significantly reduce poverty levels, as evidenced by research conducted in Malaysia (Wahab & Rahman, 2011). Variables such as productivity performance, recipient satisfaction, and social sustainability are crucial in assessing the overall impact of zakat. Examining these variables can comprehensively evaluate how zakat contributes to social and economic welfare.

Theories underpinning Zakat's effectiveness include social welfare theory, economic efficiency theory, social capital theory, and sustainable development theory. Social welfare theory explains how zakat distribution improves community welfare, while economic efficiency theory examines the optimal management of zakat funds to maximize benefits for recipients. Social capital theory highlights the role of zakat in strengthening community networks and solidarity, and sustainable development theory connects zakat with broader development goals. These theoretical frameworks provide a robust foundation for understanding the multifaceted impacts of zakat.

Methodologically, studies on zakat effectiveness employ various approaches, including quantitative analysis, case studies, satisfaction surveys, propensity score matching, and the multidimensional poverty index (MPI) approach. Quantitative analysis uses statistical data to

measure zakat's efficiency and impact, while case studies provide in-depth insights into specific implementations of zakat. Satisfaction surveys gauge recipient perspectives, and propensity score matching compares outcomes between those who receive zakat and those who do not. The MPI approach offers a holistic view by assessing poverty across multiple dimensions, such as health, education, and living standards.

Research findings from countries like Malaysia, Indonesia, Bangladesh, Saudi Arabia, and Algeria indicate that zakat significantly improves social and economic welfare. In Malaysia, studies demonstrate that efficient zakat institutions can positively impact poverty alleviation (Ab Rahman et al., 2012). Zakat has been pivotal in supporting health and education services in Indonesia, contributing to sustainable development goals (Mohit, 2011; Latief, 2010). Furthermore, zakat effectively reduces rural poverty in Bangladesh when managed and distributed appropriately (I. Ali, 2014). These findings underscore the importance of good governance and effective management in maximising Zakat's benefits.

Despite its potential, the implementation of zakat faces several challenges. Governance issues, uneven distribution, and public awareness are significant obstacles that must be addressed. Research has identified these challenges and proposed solutions to enhance Zakat's effectiveness (Rosli et al., 2018; Wulandari, 2016). By addressing these issues, zakat institutions can improve their performance and alleviate poverty. In conclusion, zakat has a significant role in reducing poverty and improving social welfare. Through efficient management, effective governance, and addressing implementation challenges, zakat can fulfil its potential as a powerful tool for poverty alleviation and sustainable development. Research from various countries provides valuable insights into best practices and areas for improvement, ensuring that zakat continues to serve as a vital mechanism for supporting those in need.

Zakat contributes explicitly to each goal of the Sustainable Development Goals (SDGs)

Zakat is a distinctive Islamic philanthropic instrument with excellent potential to contribute to various Sustainable Development Goals (SDGs). Below is a specific explanation of how zakat can contribute to each SDG in the SLR, focusing on just a few aspects; first, zakat directly targets SDG 1, poverty alleviation, by providing financial assistance to those who are entitled (mustahik), including people experiencing poverty. Zakat funds can be used for projects that provide the education, skills, and resources necessary to create employment opportunities and enable zakat recipients to become self-sufficient. This study evaluates the effectiveness of zakat-based programs in alleviating poverty and economically empowering poor women in rural Bangladesh. The results show an increase in income, assets and household expenses after receiving zakat, indicating the potential of zakat to increase economic independence (Anis & Kassim, 2016).

Zakat is vital in reducing economic disparities between various levels of society by allocating a portion of well-off Muslims' wealth to those less well-off. Thus, zakat helps address immediate needs for food and shelter and offers long-term solutions through education and training. This approach supports individual capacity building to participate in the economy and reduce long-term dependence on aid. Education and training financed through Zakat creates opportunities for children and adults to improve their life and professional skills. This includes formal education, vocational training, and courses that increase employability. For example, zakat-funded programs can teach sustainable agriculture, crafts, or technical skills that are much needed in the local economy. The results of these investments are personal improvement and the advancement of the community, ultimately contributing to more excellent social and economic stability. This research examines the influence of zakat distribution in reducing poverty and income inequality among zakat recipients in Indonesia. The zakat program has proven effective in reducing poverty and inequality, with spiritual assistance and informal

education as significant factors in increasing household income and spirituality (Ayuniyyah et al., 2018).

Additionally, zakat can be invested in projects that build and strengthen community infrastructure, supporting job creation at the local level. This includes creating or improving facilities such as small centres for business activities, regional markets, or even processing facilities that allow communities to increase the added value of the products they produce. In this way, zakat directly benefits individuals and has a lasting impact that promotes self-reliance and inclusive economic development. This research calculates the effects of productive zakat in economic empowerment programs using the Social Return on Investment (SROI) approach. The results show that every rupiah invested generates economic, social and environmental benefits almost five times the value of the investment, emphasizing the sustainable benefits of productive zakat (Hidayat et al., 2019).

Zakat, one of the five pillars of Islam, is a form of almsgiving that plays a crucial role in social welfare and economic redistribution among Muslims. Sustainable Development Goal (SDG) 2 aims to end hunger, achieve better food security and nutrition, and promote sustainable agriculture. There is a natural alignment between the objectives of Zakat and SDG 2 in several ways. For example, zakat can be directed to those most in need, including those experiencing poverty and food insecurity, which directly supports the main objectives of SDG 2. Additionally, through the collection and distribution of zakat, wealth is redistributed from more affluent segments of society to poorer ones, which can help stabilize the economic conditions of disadvantaged populations and reduce inequality. Zakat funds can also be used to develop infrastructure such as irrigation systems, storage facilities, and roads that benefit agricultural communities, thereby supporting sustainable agriculture as outlined in SDG 2.

This study explores Islamic social finance's role in achieving SDG 2, including zakat. Findings show that zakat is a significant alternative source of philanthropic funding to close the global investment gap for SDGs, including ending hunger and promoting sustainable agriculture (Abduh, 2019). This article discusses strategies to increase Zakat's role in supporting the SDGs. The research uses Delphi and Interpretative Structural Modeling methods to identify obstacles, strategies, and stakeholders in increasing Zakat's role in achieving the SDGs (Alfiani & Akbar, 2020). This study analyses the role of zakat, infaq, and alms in supporting the achievement of the SDGs in Indonesia, with a focus on improving community welfare through programs financed by Zakat, infaq, and alms, including in the context of alleviating poverty and hunger by SDG 2 (Hasan, 2020).

Zakat, also part of Sustainable Development (SDG) Goal 3 (health and welfare), can finance health facilities, purchase medicines, and support vaccination programs. This helps to improve access to healthcare for disadvantaged populations. Zakat is critical in addressing health inequalities, particularly in developing countries where insufficient funding often limits healthcare systems. By using Zakat funds to build and enhance health facilities, underserved communities can access better and more modern healthcare services. This improves overall health conditions and reduces discrepancies in healthcare access between urban and rural areas and different economic groups. Research indicates that zakat can support social protection, including healthcare, in the Middle East and North Africa, particularly in Jordan and Sudan. This highlights how using zakat funds for social protection varies depending on each country's political and geographical conditions (Bilo & Machado, 2018).

Additionally, Zakat can also be used to fund public health programs that target specific problems such as malnutrition, infectious diseases, and reproductive health problems. For example, zakat-funded nutritional supplement programs can help reduce rates of malnutrition and stunting among children in poor communities, which is critical for their physical and cognitive development. These programs not only have a direct impact on individual health but

also help improve productivity and overall quality of life. Research indicates that zakat can support social protection, including healthcare, in the Middle East and North Africa, particularly in Jordan and Sudan. Zakat funds play a significant role in providing social protection in Jordan and Sudan, varying in effectiveness depending on the collection and administration methods and the geographic and political conditions (Bilo & Machado, 2018). In Sudan, zakat has been proposed as a funding source for social health insurance to cover vulnerable families, demonstrating a positive relationship between insured individuals and income-generating activities (Idris et al., 2021). Zakat has been crucial in providing emergency support during the COVID-19 pandemic, highlighting its importance in crisis management and social finance (Guerid & Nasri, 2022). Empirical investigations in Sudan show that zakat significantly contributes to poverty alleviation, especially when combined with education, leading to improved living standards and reduced inequality (Abdelmawla, 2014). This study suggests that unconditional financial and technical assistance may be sufficient to increase the provision of vaccination services (Sato & Belel, 2020).

Furthermore, procuring medicines and medical equipment through zakat funds ensures that health services are available and of high quality. In many developing countries, the availability of essential drugs is often limited and unaffordable for the poorest layers of society. Using Zakat to provide free or subsidised medicines can significantly reduce the disease burden in society. This, in turn, supports the achievement of SDG 3, which focuses not only on improving health but also on the general well-being of the population. During the COVID-19 pandemic, a case study on the ANNABA Zakat Fund demonstrated its role in funding prioritized consumption needs and investment according to a good lending formula, emphasizing the critical role of Zakat in Islamic social financing and emergency support during crises. The ANNABA Zakat Fund is a Zakat institution operating in Annaba, Algeria. This institution manages and distributes zakat for various social and economic purposes, primarily supporting underprivileged communities' consumption and basic needs. The ANNABA Zakat Fund is an essential tool for Islamic social financing in the region. The ANNABA Zakat Fund can serve as a case study model for other Zakat institutions worldwide. It provides examples of best practices and challenges in zakat management, which can be applied and adapted to different local contexts (Guerid & Nasri, 2022).

Zakat also supports SDG 4 (quality education). The investment part of zakat in education is crucial in ensuring that every child can obtain a quality education, regardless of their economic status. Scholarships funded by Zakat funds provide opportunities for children from low-income families to continue their education to a higher level, which is often out of reach due to financial constraints. Providing these scholarships reduces the burden of school fees and helps reduce school dropout rates, enabling more children to complete their primary and secondary education. Zakat contributes significantly to opportunities and quality education for underprivileged children in Indonesia through zakat-funded education programs. The research results show increased children's knowledge and skills, access to decent education for the poor, educational equality, and improved morals for the next generation (Putri & Prahesti, 2017).

Furthermore, building and maintaining schools in remote areas is one of the effective ways that Zakat increases access to education. In many regions, mainly rural or conflict areas, adequate educational infrastructure is often absent. Zakat funds can be used to build schools, repair damaged facilities, and provide necessary academic equipment and materials. These schools became a turning point for the community, not only as places of learning but also as community centres that promoted lifelong learning and social cohesion. BAZNAS (National Amil Zakat Agency) is an institution that plays a vital role in managing zakat in Indonesia, aiming to reduce poverty and improve community welfare. Through various programs, BAZNAS strives to empower zakat recipients and contribute positively to social and economic development in Indonesia (Hartono, 2022). The BAZNAS scholarship program in Indonesia

helps undergraduate, postgraduate, and doctoral students and researchers create positive change through regular meetings with inspirational figures to spread practical experience and encourage BAZNAS scholarship recipients to become independent business people and help others (Muhammad, 2023). Evaluation of the scholarship program at the Amil Zakat Institute of the Great Mujahidin Mosque, West Kalimantan, shows the "outstanding" category in implementing educational funding through scholarships for underprivileged students. However, several improvements are needed to improve the quality of inclusive education (Wardi & Sumin, 2022). Discussing the "Evaluation of the Scholarship Program at the Amil Zakat Institute of the Great Mujahidin Mosque, West Kalimantan" is intriguing because this evaluation can provide essential insights into the program's effectiveness in improving access to and quality of education for underprivileged communities, as well as its impact on local economic welfare. By assessing the transparent and efficient use of zakat funds, this evaluation also helps enhance the accountability of zakat institutions and provides examples of best practices for other institutions. Additionally, the results of this evaluation can serve as a reference model for similar programs in various regions and offer constructive, valuable feedback for improving and adjusting the program to be more effective in achieving social and educational goals.

Funding teacher training is also an essential aspect of using Zakat in education. Qualified and well-trained teachers are a critical factor in providing quality education. Through zakat-funded training programs, teachers can receive continuing education and professional development that helps them stay updated with the latest teaching methodologies and pedagogical techniques. This directly improves the quality of classroom teaching and, indirectly, student learning outcomes. By strengthening the quality of teaching, Zakat effectively supports global efforts to achieve SDG 4, which emphasizes the importance of quality education for all. This research highlights the importance of managing zakat, infaq, and shadaqah (alms) (ZIS) funds to support the quality of life of mustahik, including funding for teacher training. This research emphasizes that good management of ZIS funds can facilitate effective teacher education and training programs, supporting global efforts to achieve SDG 4, which emphasizes the importance of quality education for all (Alinda & Nasrulloh, 2023). Research on the potential of zakat in managing SDGs in Indonesia shows that zakat has the potential to improve education quality. This includes supporting teacher professional development through scholarship programs and book writing awards for teachers, which aim to increase their intellectual capacity and thinking productivity (Muhammad, 2023).

The contribution of Zakat to achieving the SDGs differs between regions and countries with diverse socio-economic contexts

The contribution of zakat to achieving the SDGs can differ significantly depending on the socio-economic context, government structure, and local policies and practices in different regions and countries. These factors influence how zakat is collected, managed, and distributed and its effectiveness in helping achieve various development goals. The following are several aspects that differentiate the contribution of zakat to achieving the SDGs in multiple regions, including, firstly, the management and regulatory structure. Indonesian law also supports the contribution of zakat in supporting the SDGs, stating that zakat is a religious institution that aims to improve society's justice and welfare (Hasan, 2020). Since zakat and taxes positively influence the achievement of SDGs, policymakers should set requirements for calculating SDGs data. It guides further research on Islamic financial tools such as sadaqah, waqf, and grants (Noorbiah & Najahudin, 2022).

In some countries, such as Saudi Arabia and Malaysia, zakat is administered by government or semi-government agencies with strict regulations, which helps ensure efficient

collection and distribution. Malaysia, for example, has a highly organized system where zakat is collected and distributed by state zakat boards that work under strict regulations. This helps direct zakat to highly structured initiatives and ensures its contribution to SDGs such as education and good health. In Malaysia, Zakat is managed by state government agencies with strict regulations, guaranteeing efficient and organised Zakat collection and distribution. This allows the allocation of zakat funds to initiatives that are well structured and contribute significantly to SDGs, such as education and health. In Saudi Arabia, the government also manages zakat management centrally with an online system for collecting and distributing zakat, ensuring transparency and efficiency in operations (Fathoni et al., 2020). In countries with less organized zakat management systems or Where zakat is managed privately, it is often faced with challenges such as a lack of transparency and coordination, which can reduce the effectiveness of allocating zakat funds to projects that support the SDGs. This study suggests innovation and fintech technology must improve zakat management (Diana et al., 2020). In contrast, in countries with less organized zakat management systems or where zakat is managed privately, it may be more difficult to allocate funds effectively to projects that support the SDGs. This may be due to a need for more transparency and coordination or due to regulatory barriers.

Second, the priorities and needs of each country or region can influence how zakat funds are used. For example, in countries facing high poverty levels, such as Indonesia or Pakistan, Zakat is often directed to help address immediate poverty (SDG 1) and hunger (SDG 2). Zakat is also used in these countries to support natural disasters and recovery from crises, indirectly supporting SDG 11 (Sustainable Cities and Communities) and SDG 13 (Climate Action). In countries with high poverty rates, such as Indonesia, Zakat is often allocated directly to help overcome poverty (SDG 1) and hunger (SDG 2). Zakat is also used to support natural disasters and recovery from crises, supporting SDG 11 (Sustainable Cities and Communities) and SDG 13 (Climate Action) (Muhammad, 2023).

Zakat could be more focused on improving access to health services in countries with less developed health systems, such as some countries in Sub-Saharan Africa (SDG 3). Meanwhile, in countries with more robust educational infrastructure, more zakat may be invested in scholarships and higher education programs (SDG 4). In countries with less developed health systems, such as several countries in Sub-Saharan Africa, zakat is more focused on increasing access to health services (SDG 3), including providing health facilities and vaccinations (Shirazi, 2009). In countries with more robust educational infrastructure, such as Malaysia, zakat often invests in scholarships and higher education programs, supporting SDG 4 (Quality Education) (Harahap, 2018).

Third, a country's economic capacity also dramatically influences how effectively zakat can be used to achieve the SDGs. Countries with higher incomes may have more resources to collect and manage Zakat efficiently and integrate it with national development policies. In this context, zakat can be part of a more extensive approach to financing sustainable development. The potential of zakat can influence the SDGs even though the correlation is low in terms of poverty, hunger, and quality education. This study also found that access to quality education through allocating the BAZNAS scholarship program provides positive changes. This shows that zakat has the potential to be managed more effectively in contexts that have more robust economic resources to support the implementation of such programs (Muhammad, 2023).

However, the distribution of zakat funds to achieve the SDGs through poverty alleviation in Indonesia emphasises that the contribution of zakat in supporting the SDGs is also supported by the law, which states that zakat is a religious institution that aims to improve justice and social welfare. This study highlights the importance of increasing the effectiveness and efficiency of services in zakat management (Hasan, 2020). Good governance, accountability, effectiveness, and trust influence the success of zakat institutions in achieving the SDGs,

indicating the critical role of economic capacity and sound management in the efficacy of zakat (Rejab et al., 2023). Fourth, social and cultural factors also play a role in determining how zakat is implemented and how it contributes to the SDGs. In societies with high religious levels and strong respect for Islamic law, such as in many Middle Eastern countries, zakat may be more effective in raising funds and gaining public support. In countries with smaller Muslim populations or where religious practices are less integrated into public policy, the effectiveness of zakat may be more limited. Analysing these factors enables a deeper understanding of how zakat can be adapted and optimised to support the achievement of the SDGs in various national and regional contexts and how policies and initiatives can be designed to strengthen the role of zakat in sustainable development globally.

Zakat plays a role in improving the economic welfare of society, specifically in achieving SDG 1 (Reducing poverty)

In a sustainable economy, Zakat is essential in improving society's economic welfare, especially in achieving Sustainable Development Goal (SDG) 1, which aims to reduce poverty. The role of Zakat in supporting sustainable economic development can be seen from several essential aspects. Firstly, Zakat is an instrument of wealth redistribution designed to reduce economic disparities between individuals in society. By collecting a small portion of the wealth of the better off and distributing it to those in need, Zakat helps reduce poverty directly by providing financial assistance for basic needs such as food, clothing, and shelter. This redistribution process helps poor individuals and encourages local economic growth by increasing purchasing power and consumption. Research by Abdulai & Shamsiry (2014) emphasizes the role of Zakat as an effective mechanism for mobilizing and redistributing wealth, which can reduce poverty significantly within the country and between countries.

This research collects data empirically and uses a structured questionnaire to collect direct information about the role of Zakat in reducing poverty and sustaining livelihoods in selected countries (Abdulai & Shamsiry, 2014). Shaikh (2018) analyzes the economic potential of zakat institutions in terms of income redistribution, poverty reduction, and aggregate demand (Shaikh, 2018). This research shows that Zakat can consume unspent wealth over time and act as an automatic stabilizer at the macroeconomic level, helping to stabilize the extremes of the business cycle (Askari et al., 2014). Iqbal (2015) discusses Zakat as a religious tax imposed on idle wealth if the value of the wealth exceeds a specific limit. Zakat helps effectively redistribute income and indirectly indicates the role of income distribution in economic growth (Iqbal, 2015). Jaffer (2020) suggests an agent-based model for economic behaviour, suggesting that Zakat can be rationalized because it significantly reduces wealth inequality. The results of this model emphasize the importance of non-conventional handling of the financial problems of poverty and wealth (Jaffer, 2020).

Second, economic empowerment is no more than direct assistance; Zakat is also used for programs that empower Zakat recipients economically. This includes vocational education and training, providing microenterprise capital, and supporting small projects to help individuals start businesses or increase their income. With a focus on empowerment, Zakat delivers individuals with the tools and resources they need to escape poverty sustainably. Research by Kachkar & Alfares (2022) shows that micro and small business support programs have proven effective in overcoming poverty. By channelling zakat funds to these programs, zakah directly contributes to empowering underprivileged populations and helping them escape the cycle of poverty (Kachkar, 2022). Research by Uddin et al. (2021) in Semarang found that Zakat implemented through savings for members of Sharia financial services cooperatives supports the economic empowerment of small and medium enterprises, including providing business capital, training and mentoring (Uddin et al., 2021). A study by Bakri & Akhmad Syarifuddin

Daud (2019) evaluated the role of ZIS funds collected by BAZNAS Palopo City in empowering MSMEs. This research shows that many MSMEs receive qardul hasan financing from BAZNAS Palopo, proving the effectiveness of ZIS fund management in supporting productive and potential sectors (Bakri & Daud, 2019). Research by Sinaga et al. (2020) evaluated using productive zakat funds at Rumah Zakat Medan to empower mustahik in the micro business sector. This study found that capital support increased mustahik income, showing the development of mustahik micro-enterprises, which were also supported by regular assistance and coaching activities (Sinaga et al., 2020).

Fourth, Zakat can also be invested in infrastructure development that supports economic growth and improves the quality of life. Such investments include constructing health facilities, schools, and water supply systems. This infrastructure is vital for increasing access to basic services, an essential requirement for reducing poverty. This study highlights how zakat funds can be used to build clean water facilities and related infrastructure. LAZ Harfa, with the CLTS approach, succeeded in increasing the number of houses with latrines by 40.19% in Banten from 2006 to 2019, including the construction of 25 latrines in schools, with a significant increase in the number of beneficiaries to 47,174 people from 14,461 people (Fauzia & Rosifah, 2021). This research shows that zakat funds are distributed in the economic, education and health sectors in South Kalimantan, including funding for additional business capital and increasing education funds from year to year. This helps increase community access to quality essential services (Purnomo et al., 2020). This research explores how zakat funds are invested in Malaysia, including infrastructure development such as Zakat hemodialysis centres and educational development. This shows how zakat investment can strengthen social infrastructure and support community welfare (Alina et al., 2019).

Fifth, the distribution of Zakat in local areas helps stimulate or stimulate the regional economy by increasing spending and consumption at the community level. This directly supports local businesses and encourages job creation. Thus, Zakat not only functions as a means of social assistance but also as a mechanism for economic stimulation. A study by Jedidia & Guerbouj (2020) shows that Zakat contributes to economic growth by increasing aggregate demand through income redistribution and increasing consumption and investment. These findings emphasize that Zakat can be a growth factor in the Islamic economic framework and have substantial implications for economic policy in Muslim countries (Jedidia, 2020). Zakat on economic growth and employment opportunities in Indonesia. Zakat significantly affects economic growth, indirectly impacting job creation. These findings show that through economic growth, Zakat can help increase employment opportunities even though the effect is not significant for employment directly (Subekti et al., 2022). Relationship between zakat collection and distribution from a supply chain perspective to their economic impact in Indonesia. Zakat's collection and distribution positively affect the equitable distribution of wealth, economic growth, educational facilities for needy students, and good health facilities in Indonesia (Ridwan et al., 2019).

Sixth, in the context of a sustainable economy, Zakat requires efficient and transparent management to ensure that the funds are used effectively and achieve the desired results. A good Zakat management organization will have a robust reporting and accountability system to ensure that Zakat has a sustainable positive impact on recipients and society. Zakat institutions play an essential role in the Islamic financial system to maintain prosperity in Muslim communities. However, inefficient zakat management and low compliance with zakat payments were identified as the main obstacles faced by these institutions. Implementing good governance is essential to overcome this problem for long-term economic sustainability. The study results show that both institutions generally implement good governance practices but at a level different from optimal levels. A website must bet information to demonstrate its validity in ensuring effective and efficient zakat management and distribution (Sani et al., 2021). Six

elements of the Financial Management Accountability Index (FMAI), i.e., organisational management, budget, revenue, expenditure, assets, and reporting, are used as benchmarks. The findings show that receipts, expenditures, and asset management are the most critical areas that reflect the level of 'good' practices by zakat institutions. The results also show a positive relationship between financial management and financial performance. This study is significant as it highlights improvement areas and encourages institutions to achieve their goals (Anuar et al., 2010).

Seventh, in economic crises or natural disasters, Zakat can be used as a quick response to directly assist those affected, helping stabilize the local economy and post-crisis recovery. This is important to maintain social and economic stability in the long term. Zakat can significantly provide financial assistance to those in need during and after the COVID-19 pandemic crisis. This study emphasises that zakat, together with sadaqah, qard al-hasan, and infaq, is an essential Islamic social financial instrument in overcoming economic difficulties resulting from the pandemic and supporting recovery in the educational, social, humanitarian, and medical sectors (Haron et al., 2021). Zakat supports social protection and redistribution during the COVID-19 crisis in Pakistan, Egypt, and Morocco. Many population and Zakat contributors view Zakat as particularly important in COVID-19 and are likely to increase other charitable contributions. This research suggests that Zakat can complement state social protection and support redistribution in times of crisis (Gallien et al., 2023).

By approaching Zakat not only as a religious obligation but also as an essential component of a poverty reduction strategy, society can harness the full potential of Zakat in a sustainable economic context and achieve SDG 1 more effectively. Productive Zakat and the length of business operation significantly affect and positively correlate mustahiq income during the pandemic, emphasizing the importance of empowering Zakat in supporting economic recovery (Hamidi et al., 2022).

The paper highlights that Zakat, a fundamental component of Islamic philanthropy, profoundly impacts the achievement of several Sustainable Development Goals (SDGs). Zakat targets poverty alleviation by providing financial assistance to those in need, including people experiencing poverty and the vulnerable. The systematic redistribution of wealth through Zakat helps bridge economic disparities and provides a safety net for those in need. Case studies indicate that Zakat-funded programs have significantly reduced poverty levels in various regions, demonstrating their effectiveness in enhancing economic stability.

Zakat plays a role in reducing community hunger, specifically in achieving SDG 2 (Reducing hunger)

Zakat is essential in reducing hunger and achieving Sustainable Development Goal (SDG) 2, which aims to end hunger, achieve food security, and promote sustainable agriculture. First, the role of Islamic social finance in achieving SDG 2, research by Abduh (2019) explores how Zakat, along with infāq and waqf, can be used as an alternative source of philanthropic funding to close the annual global investment gap of USD 2.5 trillion for the SDGs. This study found that zakat funds can be used to establish advanced research laboratories, end hunger, achieve food security in the short and medium term, and expand quality agricultural land for sustainable agriculture in the long term (Abduh, 2019). Second, regarding the role of zakat in sustainable development, Zakat can play an essential role in achieving sustainable development goals related to poverty, hunger, global health, quality education, decent work, economic growth, and reducing inequality. This research highlights Zakat's economic potential and impact by reviewing theoretical and empirical studies, showing that Zakat can significantly help achieve SDG 2 related to hunger and food security (Shaikh & Ismail, 2017).

Zakat affects access to education and health services, especially in achieving SDG 3 (Good et al.) and SDG 4 (Quality education)

Zakat significantly improves access to education and health services, which is essential to SDG 3 (Good Health and Well-Being) and SDG 4 (Quality Education). Zakat contributes to SDG 3: Good Health and Prosperity, which includes using Zakat to build, repair, and maintain health facilities in underserved communities. This consists of the consumption and basic needs of the construction of hospitals, clinics, and health centres that can provide essential medical services to poor communities who previously may not have had access to adequate health care. Research by Utama (2021) shows that Zakat, infaq, and alms play a role in improving health and welfare through funding programs for proper health. Zakat institutions play a role in funding the health sector for eight categories of zakat recipients, including low-income and needy people (Utama, 2021). The role of Zakat in achieving sustainable development goals, including food security and good health. Zakat can fund research laboratories, end hunger, achieve food security, and support sustainable agriculture in the long term (Abduh, 2019).

Zakat can also help finance the purchase of necessary medicines and medical equipment, ensuring that health facilities in poor areas have the resources to treat illnesses and provide adequate care. This study shows the role of Zakat in supporting health and welfare through the Healthy Smile program by Rumah Zakat. This program focuses on health services and improving the quality of life of zakat recipients (Muliadi, 2020). This article discusses the role of primary health care in achieving SDG 3, focusing on providing medical services, vaccinations, and medicines. By supporting the primary healthcare system, Zakat plays a role in improving public health (Pettigrew et al., 2015). Zakat funds can be allocated to vaccination programs and disease prevention initiatives, which are crucial to improving public health. Through funding these programs, Zakat helps reduce the incidence of infectious diseases and increase life expectancy. This study explores the role of zakat funds in providing social protection in the Middle East and North Africa, including in the health sector. Zakat can support health services for those in need (Bilo & Machado, 2018).

Investing Zakat in health education programs increases awareness about health issues and healthy living practices. This education is essential to prevent disease and improve overall quality of life. Zakat has been a funding source for technology-based Information and Communication Technology in Islamic Boarding Schools (PeTIK), including health education during the COVID-19 pandemic. Zakat's investment in this program positively impacts the provision of undergraduate scholarships, increases education, income, job opportunities and children's education, and reduces poverty (Nurzaman & Putri, 2021). Whether zakat medical assistance helps improve the health of zakat recipients (asnaf) and indirectly improves their quality of life. The analysis showed that 93.4% of Asnaf reported that zakat medical assistance had improved their quality of life. This shows the critical role of Zakat in education and health assistance, which can improve health awareness and quality of life (Kefeli et al., 2017).

The contribution of Zakat to SDG 4: Quality Education includes Zakat, which is often used to provide scholarships to students who cannot afford their education. This assistance allows children from low-income families to attend school and pursue higher education, opening the door to better economic opportunities in the future. Zakat provides access to quality education by allocating the BAZNAS scholarship program for bachelor's, master's, and doctoral programs, as well as research assistance. This program also includes regular meetings with inspirational figures to spread practical experience and encourage BAZNAS scholarship recipients to become independent business people and help others (Muhammad, 2023). Zakat can be applied to construct and maintain educational facilities, especially in remote or less developed areas. These schools not only provide access to education but are also often community centres offering additional programs and services. The role of Rumah Zakat in sustainable economic development includes funding for the construction and maintenance of

educational facilities that provide access to education and community centres that offer additional programs and services (Muliadi, 2020). Funding teacher training with Zakat improves the quality of education offered. Well-trained teachers can provide more effective instruction, ensuring students receive a high-quality education that prepares them for future challenges. Zakat's investment in teacher training is seen to improve the quality of education. Research by Said (2023) shows that the potential of Zakat strengthens teachers' book writing skills through writing awards to increase intellectual potential, academic potential and thinking productivity (Muhammad, 2023). Zakat funds can also support inclusive education, ensuring that children with special needs get the resources and support necessary to participate fully in the learning process. A study by Utama (2021) shows that Zakat plays an essential role in funding the education sector for eight categories of zakat recipients, including people experiencing poverty and those in need, which includes support for inclusive education (Utama, 2021).

In a global context, effective zakat management and distribution are essential in achieving SDGs 3 and 4. This helps improve health and education standards at the local level and contributes to broader social welfare and progress. Therefore, the strategic integration of Zakat into national and international development policies can significantly increase the positive impact of Zakat on health and education. Zakat contributes to health improvement by financing healthcare services, including constructing hospitals and clinics, purchasing medical equipment, and funding vaccination programs. These initiatives improve access to healthcare for poor communities, reduce health disparities, and enhance overall public health outcomes. The findings illustrate the critical role of Zakat in supporting health and well-being, particularly in underserved areas. Zakat funds support educational initiatives, including scholarships for underprivileged students, building educational infrastructure, and funding teacher training programs. These efforts increase access to quality education and promote long-term socio-economic development. The research underscores the role of Zakat in reducing educational inequality and enhancing opportunities for marginalized communities.

Practical strategies and policies for integrating Zakat with SDG achievement programs

Integrating Zakat with programs to achieve Sustainable Development Goals (SDGs) requires effective strategies and policies to maximise contribution. Strategies and policies that can help integrate Zakat with SDG programs effectively include robust arrangements and regulations. In the context of sustainable development, government regulations and robust monitoring are vital to ensuring transparent and accountable zakat management. Following are some points that support effective implementation and organization. Countries with significant Muslim populations can develop policies and regulations that support transparent and accountable zakat management. These include countries with significant Muslim populations that have developed policies and regulations that support transparent and accountable zakat management, including setting standards for the collection, distribution, and use of zakat funds. For example, Law No. 23 of 2011 concerning Zakat Management in Indonesia provides a solid legal framework for Zakat management in the country, which supports transparency and effectiveness in the distribution and use of Zakat funds to achieve SDGs targets (Fahrozi & Suprima, 2022). Establish standards for the collection, distribution, and use of zakat funds. Implement a robust monitoring and evaluation system to oversee projects and programs financed by Zakat. This ensures that the funds are used effectively to achieve SDG targets. Implementation of a robust monitoring and evaluation system is essential to oversee projects and programs financed by Zakat. This ensures that the funds are used effectively to achieve SDG targets. Research by Naning Fatmawatie (2020) in Kediri City, Indonesia, shows that by using the National Zakat Index as a measuring tool, zakat management institutions can monitor and evaluate zakat

management performance, which in turn helps increase the achievement of SDGs in the area (Fatmawatie, 2020).

Second, Inter-Institutional Collaboration, Cooperation between zakat institutions and non-governmental organizations or NGOs with infrastructure and experience implementing social development programs. A synergy framework between Zakat Management Organizations (OPZ) and achieving SDG targets, especially in poverty alleviation. This research shows that OPZ indirectly contributes to achieving SDG targets, especially in alleviating poverty and hunger, providing quality education, and improving health. However, the spirit of synergy and coordination between OPZs has yet to be fully realized; each OPZ has its programs and targets, which require more cross-institutional collaboration (Ansoriyah et al., 2022). Obstacles, strategies, and stakeholders can help increase Zakat's role in achieving the SDGs. A synergy between stakeholders is needed to increase the role of Zakat in the SDGs, which aligns with goal 17 of the SDGs, and partnerships to achieve goals. Innovation in managing Zakat using fintech is also needed (Alfiani & Akbar, 2020). Integrate zakat funds into government development programs to achieve SDGs, like health, education, and poverty reduction programs. BAZNAS has made various efforts to optimize the distribution and utilization of zakat funds in implementing the SDGs, including developing poverty alleviation programs, educational assistance, economic empowerment, and social infrastructure. Besides that, BAZNAS also collaborates with various parties, including local governments and other social institutions, to ensure the effectiveness and sustainability of the programs implemented (Zunaidi et al., 2023).

Third, a data-based approach using data and analytics to plan and implement zakat projects. Data analysis can help identify areas needing intervention and ensure that resources are used efficiently. Using blockchain technology in zakat management offers transparency and security to ensure efficiency in zakat collection and distribution, reducing administrative and financial inefficiencies that often hamper zakat institutions. This technology also allows real-time data collection that can be used for better planning and responsiveness to community needs (Ahmed & Zakaria, 2021). Gather feedback from beneficiaries and other stakeholders to improve programs and ensure they remain relevant and practical. Increasing technological capabilities among Amil is essential for effective zakat management. This research highlights the importance of using data and analysis to determine priority problems and develop appropriate strategies (Widiastuti, 2021). The role of digitalization in zakat management in Indonesia. This research uses a systematic literature approach and finds that digitalization helps simplify zakat payments and increases zakat collection and distribution efficiency. The clarity in payment channels and improved access to zakat services through digitalization support better data collection and informed decision-making (Mulyo et al., 2023).

Fourth, education and awareness can be achieved by increasing awareness among the Muslim community about Zakat's importance in sustainable development. This education can increase the amount of Zakat collected and support public involvement in SDG programs. The importance of increasing awareness among Muslim communities about Zakat in the context of sustainable development. This study reveals that the Zakat program can speed up the poverty alleviation time from 7 years to 5.1 years, showing a significant effect of increasing awareness and participation in Zakat. This study also suggests that by continuously growing awareness for paying Zakat, the vast potential of Zakat amounting to IDR 217 trillion per year can be achieved, significantly supporting the SDGs (Harianto, 2019). Provide adequate training for zakat managers on allocating and using funds for projects that support the SDGs. The potential influence of Zakat in achieving the SDGs, especially in quality education. The findings show that by allocating the BAZNAS scholarship program, Zakat contributes positively to increasing education, income, and employment opportunities. This research also emphasizes the importance of developing book writing skills for teachers through writing awards, which

increase intellectual and academic potential and thinking productivity. This shows how vital training and capacity development are for zakat managers to use funds in a way that best supports the SDGs (Muhammad, 2023).

Fifth, technology can be used by adopting a technology platform for more efficient zakat management, from collection to distribution. Technology can help increase transparency and make tracking and monitoring funds easier. Blockchain can help reduce administration costs and increase muzakki trust by ensuring that Zakat funds are used effectively and reach needy recipients. This also makes it easier to track and monitor funds in real time (S. Harianto, 2019). Create a crowdfunding platform that allows individuals to fund specific zakat projects that support the SDGs directly. Crowdfunding platforms increase the ease and usability of distributing ZIS and build trust among donors. Platforms like this allow individuals to directly fund specific zakat projects that support the SDGs, thereby increasing transparency and accountability in using zakat funds (Karmanto et al., 2020).

Sixth, local adaptation can be achieved by prioritising zakat projects tailored to the specific needs and regional context of the communities served. This ensures that zakat programs are practical and relevant to local social and economic conditions. The importance of adapting to existing system dynamics to effectively implement microfinance that focuses on the needs of local communities (Machdum, 2018). Zakat is allocated to eight categories: the poor, those receiving Zakat, converts to Islam, servants, people in debt, those who struggle in the path of Allah, and travellers. This study shows that zakat funds are used as capital for small businesses, often unaffordable by traditional financial institutions such as banks, emphasizing the importance of programs adapted to local conditions (Gustari et al., 2023).

By implementing these strategies and policies, Zakat can be further integrated into global efforts to achieve the Sustainable Development Goals, maximizing its role in economic, social, and sustainable development.

Challenges and development Zakat can be developed as a sustainable financial instrument
Zakat has excellent potential to be developed as a sustainable financial instrument, making a significant contribution not only to social welfare but also to inclusive and sustainable economic development (Othman et al., 2021; Syamsuri et al., 2019). Several strategic steps and innovative approaches are needed to maximise this potential. However, some challenges must be overcome. How to develop Zakat as a sustainable financial instrument and the challenges that may be faced include, first, developing Zakat as a sustainable financial instrument by integrating Zakat management into the formal financial system, which can increase the efficiency of collection and distribution. This could include opening a particular zakat bank account, collaborating with financial institutions to manage funds, and using Sharia financial products to invest zakat funds productively. Applying fintech technology in zakat management can increase transparency, accountability, and accessibility.

An example is using mobile applications for Zakat collection, which makes it easier for Muzakki (people who pay Zakat) to pay Zakat and allows them to track how the funds are used. Developing projects that can be financed with zakat funds and have long-term socio-economic impacts. Examples include investment in educational infrastructure, health, and small business development that can provide jobs and increase people's incomes. Building partnerships with government, the private sector, and international institutions to support zakat-financed projects. This partnership can help improve the scale and effectiveness of zakat interventions and obtain technical and financial support.

Challenges in Zakat Development include the need for uniform regulations and coordination between Zakat institutions, which can hinder efficiency and transparency in managing Zakat funds (Fitriyah et al., 2023; Mutamimah et al., 2021). Without clear

regulations, there is a risk of misappropriation of funds and a lack of trust from the muzakki. Limitations in how zakat funds are invested—because they must comply with Sharia principles require innovation and particular expertise in developing appropriate financial products. Lack of awareness and understanding of the importance of Zakat and its potential as a tool for economic development is an obstacle to increasing Zakat collection. Broader education is needed to change the perception of Zakat from just a religious obligation to a strategic financial instrument. Differences in zakat practices between regions and countries can make it difficult to apply consistent standards and hinder international collaborative efforts. Measuring zakat-financed projects' direct social and economic impact is challenging, which can hamper performance evaluation and future planning. The development of Zakat as a sustainable financial instrument requires innovation, cooperation between sectors, and an integrated approach, addressing these challenges to ensure that Zakat can benefit social and economic development.

A critical analysis of the development of Zakat as a sustainable financial instrument and its challenges reveals several important aspects and areas that require further attention. First, the emphasis on the use of technology and fintech in zakat management is a significant step forward. This increases efficiency and transparency and expands Zakat's reach by easing payment and distribution (Omar & Khairi, 2021; Rachman & Salam, 2018). This innovation also shows the potential to modernize zakat practices further to be more relevant and attractive to the younger generation. The use of technology and fintech in zakat management brings significant innovation, increasing efficiency and transparency of the process. This allows Zakat to reach a broader range of recipients and facilitates payment and distribution. Technology is also helping to modernize zakat practices, making them more relevant and attractive to the younger generation. Implementing a blockchain-based system, for example, can ensure that every transaction is recorded securely and transparently, which increases donor trust and speeds aid distribution. Second, developing partnerships between zakat institutions and the government, private sector and international institutions is strategic (Fayokemi & Olumilua, 2023; Rachman & Salam, 2018). Such partnerships can strengthen the implementation capacity of zakat projects and increase the scale and impact of interventions. This partnership can also help integrate zakat programs with national and global development agendas. Partnerships between zakat institutions and the government, private sector and international institutions strengthen the implementation capacity of zakat projects and increase the scale and impact of these interventions.

This strategic partnership also helps integrate the zakat program with the national and global development agenda, optimizing resources and coordinating the handling of social and economic issues. Third, allocating Zakat to projects that have a long-term socio-economic impact is a sustainable approach (Allawi & Wibowo, 2021; Fadilah et al., 2019). This allows Zakat to be a direct aid and investment in sustainable development, which can bring about structural change in society. The allocation of Zakat to projects with long-term socio-economic impact changes Zakat from just direct aid to an investment in sustainable development. This approach allows Zakat to contribute to structural societal changes, such as infrastructure development, education, and health, which bring long-term and sustainable societal benefits.

Challenges and Areas of Improvement include insufficient regulation and coordination in identifying this problem; more concrete solutions in terms of policy and implementation need to be emphasized. The need for a clear and consistent legal framework across jurisdictions is critical. This includes standardizing zakat collection, management, and audit practices, which will require close coordination between ulema, policymakers, and zakat practitioners. The importance of interaction design for optimization in the Zakat Management System (ZMS) in Indonesia, including human, environmental, cultural, language, literacy, and regulatory factors to increase communication effectiveness between stakeholders. They suggest the importance of

a clear and consistent legal framework to improve the effectiveness of Zakat (Lubis & Azizah, 2018).

Second, Awareness and Education can be further developed by stating specific solutions to increase awareness about Zakat's role in economic development. Educational programs must be more than just information campaigns; There must be integration in formal education, use of digital media, and community involvement to educate about the broader benefits of Zakat. The role of the government as a regulator in managing Zakat in Indonesia and Malaysia highlights the importance of the government in making effective macroeconomic policies and providing adequate education to the public about the importance of Zakat (Najiyah & Febriandika, 2019). Third, challenges in measuring the direct impact of zakat projects require a more systematic approach and new technology for tracking and evaluation. The development of standardized metrics and measurement tools that can be used universally will help measure success and identify improvement areas. Problems in implementing the Zakat Law in Indonesia, including internal and external challenges and solutions for optimizing Zakat management. They suggest building coordinator capacity, internal education, and evaluating human resources to improve zakat management (Hidayatullah & Priantina, 2018).

Fourth, geographical and cultural variability is recognized as the need for more adaptive and flexible strategies to overcome these differences. The Zakat Implementation Local solutions adapted to each region's cultural and economic context can be emphasized in the Zakat implementation strategy. Factors that influence the implementation of regional regulations regarding zakat management in Gorontalo City include regulatory, institutional, social, and cultural factors. Several obstacles in implementing these regulations, and recommended increasing the socialisation of rules, community participation, the capacity of zakat management institutions, and local government support (Aswar & Rahim, 2023).

The discussion delves into the challenges of integrating Zakat with sustainable development efforts. Key challenges include public perception of Zakat, which can significantly influence its effectiveness. In some regions, there may be misconceptions or a lack of awareness about the benefits and potential of Zakat. Addressing these perceptions through community engagement and education is crucial for maximizing Zakat's contributions. Regulatory frameworks governing Zakat collection and distribution vary widely across different countries. Inconsistent regulations can hinder the efficient management and utilization of Zakat funds. The paper suggests that standardized regulations and improved governance are essential to optimize the impact of Zakat on sustainable development. Effective management of Zakat funds is critical to ensure their optimal use. The paper identifies gaps in current management practices, such as a lack of transparency and accountability. Implementing best practices in financial management and adopting technological solutions can enhance the efficiency and impact of Zakat programs. The discussion emphasizes the need for cross-sector collaboration to address these challenges. Zakat institutions can leverage additional resources and expertise to enhance their impact on sustainable development by partnering with government agencies, non-governmental organizations, and the private sector.

Conclusion

This research has explored the link between Zakat and the Sustainable Development Goals (SDGs), showing that Zakat, as a tool for wealth redistribution and poverty alleviation, has significant potential to support almost all SDGs. From improving access to education and health to strengthening economic empowerment, Zakat has proven its effectiveness in various geographic and social contexts. However, research also identifies several challenges in integrating Zakat with the SDGs, including a lack of consistent regulations and difficulty measuring impact. This shows the need for better cooperation between zakat institutions and

development agencies as well as institutional capacity and human resources to improve zakat management and distribution.

These findings imply the need for innovative policies and a more integrated approach to Zakat in sustainable development, enabling Zakat not only as a component of religious observance but also as a strategic instrument in the global agenda for sustainable development. Based on these findings, the proposed recommendations include the development of a more robust regulatory framework, increased multi-stakeholder collaboration, the use of information technology, and educational programs to increase public understanding of the role of Zakat in socio-economic development. Innovative policies and a more integrated approach are needed to optimize Zakat's contribution to achieving global sustainable development goals. This study offers critical insights for policymakers and practitioners of Zakat. Enhanced governance, transparency, and cross-sector collaboration are essential for maximising the impact of Zakat. Policymakers are encouraged to develop and implement regulations that ensure Zakat funds' efficient and transparent management. Practitioners are urged to adopt best practices in financial management and actively seek partnerships with various sectors to leverage additional resources and expertise. The study identifies existing research gaps and proposes new a venues for further investigation. Future research should explore the comparative impact of Zakat and other philanthropic models, the role of digital technology in enhancing Zakat management, and the long-term socio-economic impacts of Zakat-funded projects. Investigating these areas will advance the field of Islamic philanthropy and contribute to a deeper understanding of Zakat's role in sustainable development.

Future research should explore the comparative impact of Zakat and other philanthropic models, the role of digital technology in enhancing Zakat management, and the long-term socio-economic impacts of Zakat-funded projects. Additionally, it would be valuable to investigate the effectiveness of different regulatory frameworks across various countries and their effects on Zakat's contribution to the SDGs. Further examining case studies where Zakat has successfully integrated with national development plans could provide actionable insights. Investigating these areas will advance the field of Islamic philanthropy and contribute to a deeper understanding of Zakat's role in sustainable development.

Author Contribution

Agus Arwani: Creating and designing analyses, collecting data, contributing data or analysis tools, and Writing paper.

Rifqi Muhammad: Provide guidance, supervision, quality assessment, and suggestions for paper improvement.

Mahmudi: Provide guidance, supervision, quality assessment, and suggestions for paper improvement.

All authors have read and agreed to the published version of the manuscript.

Declaration of Competing Interest

We declare that we have no conflict of interest.

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