

Relevance of *Maqasid Al-Shari'ah* for Achievement Sustainable Development Goals (SDGs) on Zakat Institutions in Indonesia

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Abstract. *Maqāṣid al-Sharī'ah* is the goal of Islamic law which can be implemented through the zakat instruments and has the same orientation as the Sustainable Development Goals. This study aims to investigate the relevance of *Maqāṣid al-Sharī'ah* for the achievement of SDGs in Indonesia on zakat institutions. This study used a quantitative research method using Structural Equation Modelling Partial Least Square (SEM-PLS). The data was obtained through the Annual Report and Financial Statements of zakat institutions as well as literature studies. The samples were The National Alms Agency (BAZNAS), LAZ Alm Agency (*Rumah Zakat*), LAZ Wallet for the Poor (*Dompot Dhuafa*), LAZ Zakat Initiative Indonesia, LAZ Baitulmaal Muamalat LAZ Mandiri Foundation, and LAZ Indonesian Orphanage Foundation and LAZ Mizan Amanah Foundation. This research shows that *Maqāṣid al-Sharī'ah* including *hifẓ al-māl*, *hifẓ al-naṣl*, *hifẓ al-nafs*, *hifẓ al-aql*, and *hifẓ al-dīn* simultaneously and partially relevance achieving SDGs program on zakat institution. *Hifẓ al-māl* dimension has relevance to the achievement of the SDGs, the goal of ending poverty. The *hifẓ al-naṣl* dimension has relevance to the achievement of the SDGs in terms of reducing hunger. The *hifẓ al-nafs* dimension has relevance to the achievement of the SDGs, the goal of a healthy and prosperous life. The *hifẓ al-aql* dimension has relevance to the achievement of the SDGs of quality education goals. The dimension of *hifẓ al-dīn* on the achievement of SDGs in zakat institutions concludes that there is a strong relevance. The concept of *hifẓ al-dīn* is a dimension of *Maqāṣid al-Sharī'ah* which includes many things including the priority aspects of the SDGs, namely the handling of poverty and hunger, quality education, and good health. The implication of this research is expected to be a scientific study in BAPPENAS decision making in compiling a strategy for achieving the SDGs in Indonesia based on the fundamental values of Islamic law based on *Maqāṣid al-Sharī'ah* through philanthropic partners of zakat institutions.

Keyword: *Maqāṣid al-Sharī'ah*, Zakat, Sustainable Development Goals.

1 Introduction

Maqāṣid al-Sharī'ah is a goal of implementing Islamic law in everyday life. The main goal of *Maqāṣid al-Sharī'ah* is the main goal of Islam and is assumed to occupy an enviable position in contemporary discourse (Abubakar & Jinjiri, 2018). The doctrine of *Maqāṣid al-Sharī'ah* is a set of religious laws and moral codes in the Islamic system. It is considered central and covers all aspects of life related to personal, social, economic, political, and intellectual. Islam encourages socio-economic development which also establishes social justice and social welfare. The three basic goals of *Maqāṣid al-Sharī'ah*, namely human development, maintaining justice, and ensuring welfare. All three have a special position in the goals of Islam (Ullah & Kausar, 2017).

This concept becomes a concept of thinking that is attached to the development of socio-economic theory and practice. Socio-economic development and policy formulation in Islam requires a broad view of the centrality of achieving the goals of *Maqāṣid al-Sharī'ah*. A very comprehensive concept in regulating how sustainable development should be achieved both in micro and macro settings.

Globally, the United Nations (UN) has initiated a sustainable development goal for each country called the Sustainable Development Goals (SDGs). Each country is also committed to achieving these goals through various policies or programs implemented (Smith, 2014). Indonesia's commitment to implementing the Sustainable Development Goals (TPB/SDGs) in an inclusive, systematic, and transparent manner has been realized with the issuance of Presidential Regulation of the Republic of Indonesia Number 59 of 2017 concerning the Implementation of Achieving Sustainable Development Goals (SDGs & Nasional/BAPPENAS, 2019). The presence of the SDGs as a sustainable development goal that is also implemented by Muslim countries including Indonesia requires an in-depth study. The development goals that should be carried out by Muslim countries must be based on Islamic values and *Maqāṣid al-Sharī'ah* (Chapra, 2008).

Most of the concepts and targets of sustainable development set by the United Nations are to follow the *mash of sharia*. So that the concept of Islamic economics can implement sustainable development programs properly. Islamic finance is very relevant to the achievement of the SDGs because its principles emphasize a fair distribution of income and are oriented towards socio-economic and environmental activities (Mauliyah, 2019). Therefore, *Maqāṣid al-Sharī'ah* is needed to increase the awareness of Islamic law fundamentalists in the socio-economic system as a whole. Indonesia as one of the Muslim countries that agreed on the implementation of the SDGs needs to realize the SDGs with Islamic values, especially those contained in the *Maqāṣid al-Sharī'ah* dimension. One of the Islamic financial institutions that apply the *Maqāṣid al-Sharī'ah* concept and is considered capable of realizing the SDGs is the zakat institution.

Zakat in Indonesia is very potential as a partner in realizing the SDGs that apply the *Maqāṣid al-Sharī'ah* concept. It is noted that in 2018 the population of Indonesia reached 265 million people (BAPPENAS, 2018), and currently around 87.2% are Muslims of the total population or

reach 207.2 million people. In 2017 the number of zakat funds collected nationally reached 6 trillion ((BAZNAS), 2019). When compared to 2018 which reached 8.1 trillion, it can be said to increase significantly. The Amil Zakat Institution (LAZ) managed to raise funds of 3.6 trillion and the rest was collected from BAZNAS from the national level to the district level. Based on the results of the IPPZ (Zakat Potential Mapping Indicator) study, shows that the potential for zakat funds in Indonesia in 2019 will reach 233.8 trillion ((BAZNAS), 2020).

The huge potential of zakat in Indonesia is expected to be able to contribute to the achievement of the SDGs in Indonesia. In fact, this has been supported by research by Salman Ahmed Shaikh and Abdul Ghafar Ismail that zakat plays an important role in meeting the SDGs targets, namely income inequality, economic growth, quality education, global welfare, health, hunger, and poverty (Shaikh, 2017). Adam Bukowski said that zakat plays a role in the socio-economic context of a country. Its social role as an important tool for maintaining social justice is strongly expressed. There are only a few countries including Pakistan, Malaysia, Indonesia, and Brunei, where zakat is collected as an obligation by the state for socio-economic development (Bukowski, 2014).

There is a wedge between zakat and the SDGs, where the program implemented by the zakat institution focuses on five goals, namely ending poverty, ending hunger, healthy and prosperous life, quality education, and clean water and sanitation (Amymie, 2017). Mohamed Aslam et al prove that there is a causal relationship between zakat and economic development. Zakat also affects human development both in the short and long term. The distribution of zakat also affects education to stimulate a better social life (Suprayitno et al., 2017). However, it is different from the research conducted by Sella Fitri Anindita and Sahabuddin Sidiq who explained that the potential of zakat has not been able to play a role in overcoming poverty and improving welfare in Indonesia even though the province has a Muslim majority population. The potential of zakat can only play a role in the SDGs goals, namely economic growth and reducing the level of inequality in provinces with a Muslim majority (Anindita & Sidiq, 2918). The contradiction that whether zakat has a contribution or not to the priority aspects of the SDGs in Indonesia is still a fundamental question to be studied.

So it is necessary to know the management of zakat institutions in achieving SDGs through the *Maqāṣid al-Sharī'ah* concept. Although so far there has been no research that describes the *Maqāṣid al-Sharī'ah* index on zakat institutions, it has been implemented in other shariah financial institutions. As done by (Mergaliyey et al., 2019) related to maqashid sharia as an ethical framework for evaluating the performance of shariah banks. Mohammed (2008) revealed that the *Maqāṣid al-Sharī'ah* index is a performance measurement model of shariah banking based on the objectives of maqashid sharia which is framed through an operational behavior approach. Ahmed (2011) also offers the concept of measuring the value of *Maqāṣid al-Sharī'ah* through sharia banking products with two criteria, namely legal assessment and social assessment.

Previous research has related a lot to the concept of *Maqāṣid al-Sharī'ah* in Islamic financial institutions, especially shariah banking, but there has been no *Maqāṣid al-Sharī'ah* implemented

in zakat institutions. Likewise, the relation to the SDGs which will be studied in depth in this study using the main aspects of the Maqāṣid al-Sharī'ah dimensions, namely *hifz al-dīn*, *hifz al-nafs*, *hifz al-aql*, *hifz al-nasl* as indicators in their relevance to the achievement of the SDGs. on priority aspects, namely poverty, hunger, health, and education through zakat institutions in Indonesia.

2 Methods

This research is a descriptive quantitative study with the nature of the research analyzing in detail one or more organizations, or groups within the organization, to provide an analysis of the context and processes involved in the phenomenon under study. (Kothari, 2014). The object of research is the Zakat Management Organization which consists of the National Amil Zakat Agency (BAZNAS) and the Amil Zakat Institution (LAZ). The population in this study were all zakat institutions consisting of the National Amil Zakat Agency (BAZNAS) and the National Amil Zakat Institution (LAZ) which were officially registered at the Ministry of Religion. The technique used to determine the sample in this study is purposive sampling, which is a sample selection model based on certain criteria according to the needs of the researcher. The sample of this study was obtained with the following criteria:

- a. The sample is a national-scale zakat institution registered with the Ministry of Religion of the Republic of Indonesia.
- b. Zakat institutions that provide annual reports or publications of activities that can be accessed online during the research period, namely 2016-2020.
- c. Zakat institutions that provide financial reports of zakat institutions that can be accessed online during the research period, namely 2016-2020.

Based on the criteria that have been determined above, the sample in this study consisted of eight zakat institutions in Indonesia, as follows:

Table 1. Research Sample of Zakat Institutions

No	Zakat Institutions
1.	The National Alms Agency (<i>BAZNAS</i>)
2.	LAZ Alm Agency (<i>Rumah Zakat</i>)
3.	LAZ Wallet for the Poor (<i>Dompot Dhuafa</i>)
4.	LAZ Zakat Initiative Indonesia
5.	LAZ Baitulmaal Muamalat
6.	LAZ Mandiri Foundation
7.	LAZ Indonesian Orphanage Foundation

The data collection in this study is sourced from the Annual Report and financial reports of zakat institutions, namely BAZNAS, LAZ Rumah Zakat, LAZ Yayasan Mandiri, dan LAZ Yayasan Panti Yatim Indonesia. Sedangkan LAZ Dompot Dhuafa, LAZ Inisiatif Zakat Indonesia, LAZ Baitulmaal Muamalat, dan LAZ Yayasan Mizan Amanah. In addition, it was obtained through literature studies including international journals, articles, papers related to zakat, Sustainable Development Goals (SDGs), and *Maqāsid al-Sharī'ah*.

This research uses structural equation analysis (SEM) Partial Least Square (PLS). This analysis is a variant-based structural equation analysis (SEM) which can simultaneously test the measurement model as well as test the structural model. The measurement model is used to test the validity and reliability, while the structural model is used to test causality or relevance between variables (testing hypotheses with predictive models). (Abdillah & Hartono, 2015). The following is the matrix of this research using PLS_SEM as follows:

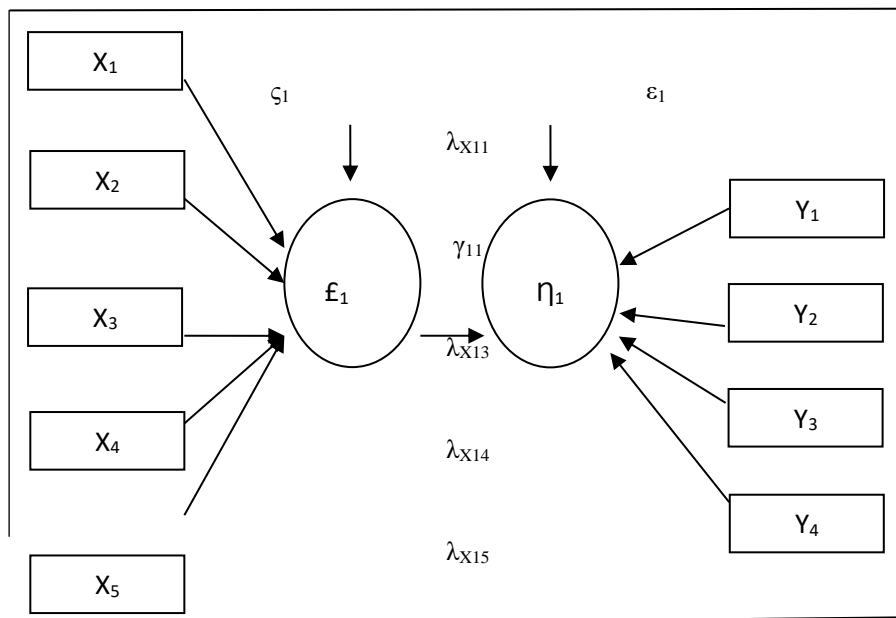


Fig. 1. Matrix Diagram of the PLS SEM Model

From the picture above, it can be separated into 3 parts, namely the structural model, the exogenous latent variable measurement model, and the endogenous latent variable measurement model. Where η_1 is an endogenous latent variable with n ξ_1 is an exogenous latent variable with n , λ_x dan λ_y , X and Y are regression coefficients, X and Y are indicators with n , dan ζ , ε are errors.

Departing from the concept of *Maqāsid al-Sharī'a* raised by (Al-Syatibi, n.d.), this study wants

to prove the relevance of *Maqāšid al-Sharī'ah* to the achievement of SDGs through zakat institutions using Partial Least Square (PLS). The findings in this study will prove that the dimensions of *Maqāšid al-Sharī'ah* have reflective or formative construct criteria related to relevance to the achievement of SDGs in zakat institutions.

3 Result and Discussions

Evaluation of the reflective model measurement model includes two stages, namely the evaluation of convergent validity and discriminant validity which can be evaluated in three stages, namely indicators of validity, construct reliability and AVE (Average Variance Extracted) values. The validity indicator can be seen from the factor loading value, the factor loading criterion of an indicator is suggested to be more than 0.5 then it is said to be valid, but if the factor loading value is less than 0.5 then it can be said to have a less strong correlation and must be removed from the constructed model. The following is the value of the factor loading indicator of the *Maqāšid al-Sharī'ah* zakat institution concept.

Table 2. Outer Loading *Maqāšid al-Sharī'ah* and SDGs at Zakat Institutions

Dimension	Variable	Standardized Loading Factor			
		2016	2017	2018	2019
<i>Hifẓ al-māl</i>	<i>Maqāšid al-Sharī'ah</i>	0,972	0,993	0,985	0,977
<i>Hifẓ al-naşl</i>		0,895	0,840	0,527	0,284
<i>Hifẓ al-nafs</i>		0,381	0,592	0,671	0,646
<i>Hifẓ al-aql</i>		0,841	0,946	0,989	0,985
<i>Hifẓ al-dīn</i>		0,938	0,993	0,937	0,934
Priority SDGs on Zakat	SDGs on Zakat	0,997	0,995	0,990	0,991

Source: Output SmartPLS, 2022

The results of the factor loading indicator of the *Maqāšid al-Sharī'ah* zakat institution show that in 2017 and 2018 all dimensions of the *Maqāšid al-Sharī'ah* variable have a factor loading value above 0.5, meaning that all dimensions are declared valid. However, in 2016 a dimension was declared invalid, namely "*hifẓ al-nafs*". In 2019 there is one invalid dimension, namely "*hifẓ al-naşl*". In the zakat management variable which consists of one indicator, namely "assets" in 2016-2019, all of them are declared valid.

The next test of convergent validity is constructed reliability by looking at the output of composite reliability or according to (Abdillah & Hartono, 2015) the criterion to be said to be reliable is the composite reliability or Cronbach's alpha value of more than 0.70. The following is the value of composite reliability or cronbach's alpha concept of *Maqāšid al-Sharī'ah* and SDGs at zakat institutions.

Table 3. *Convergent Validity Maqāṣid al-Sharī'ah and SDGs at Zakat Institutions*

Variable	Convergent Validity	
	Cronbach's Alpha	Composite Reliability
<i>Maqāṣid al-Sharī'ah</i>	0,888	0,920
SDGs on Zakat	0,996	0,997

Source: Output SmartPLS, 2022

Table 3 shows that the *Maqāṣid al-Sharī'ah* aspect of zakat institutions in Indonesia has a composite reliability value and Cronbach's Alpha above the permissible criteria of 0.70. This means that all variables in this study have been reliable. A reliability test is conducted to measure the consistency of the measuring instrument which shows the accuracy, consistency, and determination of a measuring instrument.

The results of the validity and reliability tests above conclude that in the evaluation of the *Maqāṣid al-Sharī'ah* reflective model there are dimensions that are declared invalid, namely the *hiḏ al-naḏs* dimension in 2016 and the *hiḏ al-naḏl* in 2019. This dimension is one of the measuring tools for aspects of *Maqāṣid al-Sharī'ah*. The two indicators in the evaluation of the reflection model will be removed from the *Maqāṣid al-Sharī'ah* concept construct and cannot be used in the next hypothesis.

After analyzing the results of the evaluation test of the reflective construct model, then as a comparison to determine the feasibility of the constructed model, this study compares the results of the model evaluation as proof of the concept of *Maqāṣid al-Sharī'ah* in the formative model. The formative model assessment using traditional validity cannot be applied to the indicators used in the formative measurement model and the concepts of construct validity and reliability become meaningless when applied to the formative model. The reliability test cannot be carried out because each indicator in a latent variable model is assumed to be independent of the other so the reliability value cannot be measured. The value of the t statistic which is reflected in the outer weight as a parameter determines that a formative construct has passed the validity test. According to (Abdillah & Hartono, 2015) The t statistic criterion is declared valid if the value exceeds 1.96 for the two-tailed hypothesis and 1.64 for the one-tailed hypothesis. The following is the t-statistic value of the outer weight table of the *Maqāṣid al-Sharī'ah* concept of zakat institutions in Indonesia in 2016-2019.

Table 4. *T Statistic Outer Weight Maqāṣid al-Sharī'ah and SDGs on Zakat Institution*

Corelation	T Statistic (IO/STERRI)			
	2016	2017	2018	2019
<i>Hiḏ al-māl => Maqāṣid al-Sharī'ah</i>	2,440	7,965	9,211	4,386

<i>Hifz al-naşl => Maqāşid al-Sharī'ah</i>	1,726	1,932	0,339	1,091
<i>Hifz al-naşs => Maqāşid al-Sharī'ah</i>	4,521	2,497	0,946	4,235
<i>Hifz al-aql => Maqāşid al-Sharī'ah</i>	0,452	0,757	1,723	1,548
<i>Hifz al-dīn => Maqāşid al-Sharī'ah</i>	1,126	2,207	0,897	1,117
Zakat =>SDGs	2,750	1,524	1,616	0,821

Source: Output SmartPLS, 2022

The results of the outer weight table show the t-statistical value of all dimensions on the latent variable *Maqāşid al-Sharī'ah* in 2016-2019 some indicators that are not valid. In 2016 the invalid indicators were "*hifz al-aql*" and "*hifz al-dīn*" from the *Maqāşid al-Sharī'ah* aspect. In 2017 the indicators that are not valid are the "*hifz al-aql*" indicator from the *Maqāşid al-Sharī'ah* aspect and the "assets" indicator from zakat management. In 2018 there was only one invalid indicator, namely *hifz al-naşl* from *Maqāşid al-Sharī'ah*. Furthermore, in 2019 the most invalid dimensions were "*hifz al-naşl*, *hifz al-aql*, and *hifz al-dīn*".

The explanation can be concluded that *Maqāşid al-Sharī'ah* and its dimensions when compared between the reflective model and the normative model, the results of the empirical analysis state that *Maqāşid al-Sharī'ah* and its dimensions have a formative model. This conclusion is obtained from the quantitative analysis of the Outer Least Square Partial Model. The proof of the reflective model from the results of the analysis found that each dimension from 2016 and 2019 has invalid data. This means that the reflective model opens the opportunity to remove dimensions from the construct so that *Maqāşid al-Sharī'ah* cannot be proven with limited dimensions. While the formative model also finds invalid data, the dominance of invalid data is certainly influenced by other factors so that the data is concentrated in the same year. Of course this is comprehensive compared to the outer loading of the reflective model. The high level of validity and reliability in the formative model compared to the reflective model certainly results in the elimination of measurement indicators being not carried out significantly and considering other factors that affect the validity of the data.

The relationship between formative constructs and other latent variables in a particular path model must be supported by theory or previous research which states that these indicators have a relationship with other indicators. Several studies related to *Maqāşid al-Sharī'ah* indicators, namely: (R. A Kasri, 2016) and (Hidayati & Tohirin, 2019) state that *Maqāşid al-Sharī'ah* consists of *hifz al-māl*, *hifz al-naşl*, *hifz al-naşs*, *hifz al-aql*, and *hifz al-dīn* can measure zakat management.

The *Maqāşid al-Sharī'ah* aspect consists of five dimensions of assessment as manifest variables consisting of *hifz al-māl*, *hifz al-naşl*, *hifz al-naşs*, *hifz al-aql*, and *hifz al-dīn*. To see the results of the relevance of the form variable to the latent variable *Maqāşid al-Sharī'ah*, it is necessary to analyze using the outer weight value (outer loading) in the Partial Least Square (PLS) method. The following are the results of the analysis of the outer weights aspects of *Maqāşid al-Sharī'ah*.

Table 5. Outer Weights *Maqāṣid al-Sharī'ah* Aspect

Years	<i>Maqāṣid al-Sharī'ah</i> Aspect				
	<i>Hifẓ al-māl</i>	<i>Hifẓ al-naṣl</i>	<i>Hifẓ al-nafs</i>	<i>Hifẓ al-aql</i>	<i>Hifẓ al-dīn</i>
2016	0,234	0,803	-3,025	0,117	0,309
2017	0,254	0,540	-0,635	0,172	0,329
2018	0,254	0,063	0,241	0,365	0,189
2019	0,276	-0,072	3,489	0,384	0,221

Source: Output SmartPLS, 2022

The results of the outer weights in table 5 show that in 2016 zakat institutions contributed to the dimensions of *hifẓ al-māl* of 0.234, *hifẓ al-naṣl* of 0.803, *hifẓ al-nafs* of -3.025, *hifẓ al-aql* of 0.117, and *hifẓ al-dīn* of 0.309. In 2017 the contribution of the *hifẓ al-māl* dimension became 0.254, meanwhile the *hifẓ al-naṣl* became 0.540, the *hifẓ al-nafs* became -0.635, the *hifẓ al-aql* became 0.172, and the *hifẓ al-dīn* became 0.329. In 2018 the dimensions of *hifẓ al-māl* had a contribution of 0.254, *hifẓ al-māl* of 0.063, *hifẓ al-nafs* of 0.241, *hifẓ al-aql* of 0.365, and *hifẓ al-dīn* of 0.189. Then in 2019 the contribution of the *hifẓ al-māl* dimension to 0.276, meanwhile the *hifẓ al-naṣl* to 0.072, the *hifẓ al-nafs* to 3,489, the *hifẓ al-aql* to 0.384, and the *hifẓ al-dīn* to 0.221.

From the description above, it can be proven that the *Maqāṣid al-Sharī'ah* aspect is dominantly influenced by the *hifẓ al-naṣl* dimension with an average contribution value for 4 years of 0.333. Therefore, zakat institutions in Indonesia can continue to increase the allocation of funds towards the achievement of the SDGs, namely reducing hunger.

Aspects of zakat management consist of total assets. To see the results of the contribution of the form variable to the latent variables of SDGs aspects in zakat institutions, it is necessary to analyze using the outer weight value (outer loading) in the Partial Least Square (PLS) method. The following are the results of the analysis of the outer weights of SDGs in zakat institutions, which are presented in table 5.

Table 6. Outer Weights SDGs On Zakat Institution

Years	SDGs on Zakat Institution
2016	0,254
2017	0,338
2018	0,214
2019	0,200

Source: Output SmartPLS, 2022

The results of the outer weights in table 6 show that in 2016 the SDGs in zakat institutions had an asset indicator contribution of 0.254, then in 2017 it was 0.338, meanwhile, in 2018 it had a contribution of 0.214, and in 2019 the contribution of asset indicators was 0.200. These results indicate that the SDGs in zakat institutions were the largest in 2017. Therefore, zakat institutions need to increase their assets every year so that they can contribute a lot to the SDGs in Indonesia.

The relevance of the *Maqāṣid al-Sharī'ah* concept to SDGs in zakat institutions can be analyzed using the F test (simultaneous) and the T test (partial). The following are the results of the contribution of the *Maqāṣid al-Sharī'ah* concept to the achievement of SDGs in zakat institutions simultaneously and partially in Indonesia in 2016-2019 based on the PLS_SEM model.

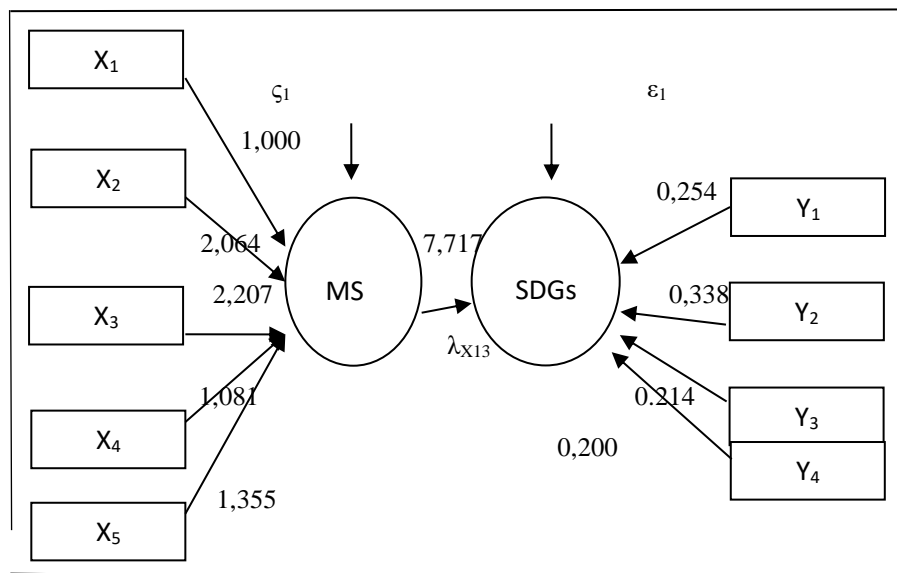


Fig. 2. Results of the PLS SEM Model Diagram

Source: Output SmartPLS, 2022

Furthermore, the results of the PLS_SEM model diagram are explained regarding the relevance of the *Maqāṣid al-Sharī'ah* concept to the achievement of SDGs in zakat institutions simultaneously based on the F test.

Table 7. Uji F Anova (Simultan) *Maqāṣid al-Sharī'ah* For Achievement SDGs on Zakat Institutions

Variable	F Value	Sig
<i>Maqāṣid al-Sharī'ah</i>	7.717	0.000
Priority SDGs on Zakat Institution		

Source: Output SmartPLS, 2022

The results of the above analysis found the calculated F value of 7.717. This value is greater than the F table of 7 which means that the variable are relevant to *Maqāšid al-Sharī'ah* (*hifẓ al-māl*, *hifẓ al-naşl*, *hifẓ al-nafs*, *hifẓ al-aql*, and *hifẓ al-dīn*) for achievement SDGs on zakat institutions. To explain in more detail the results, a t-test (partial) is needed. The t-test (partial) proves which variables have relevance to the achievement of SDGs in zakat institutions in Indonesia during the 2016-2019 period. The following are the results of the t-test (partial) which are described in table 7.

Table 8. Uji t (Partial) Dimension *Maqāšid al-Sharī'ah* *Maqāšid al-Sharī'ah* For Achievement of SDGs on Zakat Institutions

Variable	Indicator	T Value	Sig
<i>Maqāšid al-Sharī'ah</i>	<i>Hifẓ al-Māl</i>	1,000	0,318
	<i>Hifẓ al-Naşl</i>	2,064	0,040
	<i>Hifẓ al-Nafs</i>	2,207	0,028
	<i>Hifẓ al-Aql</i>	1,081	0,280
	<i>Hifẓ al-Dīn</i>	1,355	0,176

Source: Output SmartPLS, 2022

The results of the statistical t-test of the relevance of the *Maqāšid al-Sharī'ah* dimension to the achievement of SDGs in zakat institutions indicate that the *hifẓ al-māl* dimension has a t-count value of 1,000 greater than the t-table value of 0.68276, meaning that the *hifẓ al-māl* dimension has relevance to SDGs. Furthermore, the *hifẓ al-mal* dimension has a t-count value of 2.064 which is greater than the t-table value of 0.68276, meaning that the *hifẓ al-mal* dimension has relevance to the SDGs. The *hifẓ al-nafs* dimension has a t-count value of 2.207 which is greater than the t-table value of 0.68276, meaning that the *hifẓ al-nafs* dimension has relevance to the SDGs. The *hifẓ al-aql* dimension has a t-count value of 1.081 which is greater than the t-table value of 0.68276, meaning that the *hifẓ al-aql* dimension has relevance to the SDGs. Then the last dimension is *hifẓ al-din* which has a t-count value of 1.355 which is greater than the t-table value of 0.68276, meaning that the *hifẓ al-din* dimension has relevance to the SDGs. Based on this analysis, it is concluded that there is a relevance of the dimensions of *Maqāšid al-Sharī'ah* to the priority aspects of SDGs in zakat institutions in Indonesia.

3.1 The Relevance of *Maqāšid al-Sharī'ah* to the Achievement of SDGs in Zakat Institutions

Islam places the management and protection of property as something very vital in human life. So it is not surprising that many scholars have written chapters or books specifically discussing *Maqāšid al-Sharī'ah* in economics, including Imam Tahir Ibn Asyur in his book "*al-Maqāšid al-Sharī'ah Al-Islāmiyyah*" and Yusuf Qardawy in his book "*Al-Maqāšid al-Sharī'ah al-Muta'alliqah bil Māl*". Sharia applications related to the economy must not forget the spirit and spirit of *Maqāšid al-Sharī'ah* (Fauziah et al., 2018).

The *hifz al-māl* dimension of zakat institutions concludes that it has relevance to the achievement of the SDGs in ending poverty. This further confirms that *Hifz al-māl* is an important aspect that zakat institutions pay attention to. The purpose of implementing the concept of *hifz al-māl* is to be able to overcome economic problems. Currently, zakat institutions have become an alternative to meet the needs of the poor. But the most important thing is to get people out of poverty.

Hifz al-māl is one of the features in *al-darūriyyāt al-khams* which by most contemporary *maqasidiyyin* has shifted to *al-tanmiyyah al-iqtisadiyyah* (economic development) of a country (Sanuri, 2016). The obligation for everyone to work and do business in an effort so that they are not included in the poor group and can meet their needs. On the other hand, every Muslim who has more assets is obliged to help the poor so that they can help others get out of poverty and improve their lives. These efforts are part of maintaining the property to live in prosperity (Indra, 2018).

The concept of using zakat is formulated from the target of zakat which is directed at overcoming employment or unemployment and poverty. According to Faruq (2020), Nurzaman (2017), and Kasri (2017) that zakat affects increasing *mustahiq* income and reducing poverty. Giving zakat funds to *mustahiq* in the form of business capital assistance to carry out economic activities and potential productivity of *mustahiq*. Currently, many people do not know the specifics of zakat, especially its positive impact on the underprivileged. According to (Saad et al., 2020) that zakat is a balancer through the distribution of income between the rich and the poor. The obligation of zakat is an obligation that is not only related to the charity of *mahdhah* worship, but is a social charity related to the wider community.

The *hifz al-naşl* dimension has relevance to the achievement of the SDGs in the aspect of reducing hunger in zakat institutions. *Hifz al-naşl* proves that zakat institutions in Indonesia pay great attention to social issues. In Islam, so that offspring are preserved, a part from being prescribed for marriage, it is also necessary to have a good life for each offspring. One of them is not to let children starve and malnourished so they can survive longer. The problem of hunger has become a shared responsibility for fellow Muslims. So it is inevitable that the goal of the SDGs to overcome hunger is part of the goal of Islam in maintaining *hifz al-naşl*.

Zakat is one way to provide social security that Islam has shown. Islam does not want people who are neglected, do not have food, clothing, and houses for their families. A Muslim is required to meet the needs of his life by trying to work hard, but if he is unable, then the community will help and provide for him. Should not be left alone in a state of hunger, naked, and homeless (Al-Qardawi, 2004).

Wahid et al. (2017) said that zakat acts as a social security mechanism that plays an important role in rebuilding people's lives. Zakat institutions are trying very hard to provide social assistance to the poor. According to (Terziev et al., 2019) Social assistance is a form of social security and its existence guarantees people in distress. Its main aim is to help citizens to meet their basic needs and to develop and strengthen public solidarity in difficult life situations. Social assistance can overcome inequality and has a big impact on the social welfare of the community (Xian & Qin, 2019). The magnitude of the impact of social assistance triggers various social

institutions to contribute to ensuring a better social life. The *hifz al-nafs* dimension has relevance to the achievement of the SDGs, the goal of healthy and prosperous life in zakat institutions. Nurturing the soul is not only reflected in the prohibition of killing in Islam, but is also reflected in maintaining the ongoing life. If it is simplified in one word that is most relevant to represent it, then health is the main thing that determines survival in general, because with it the baby will be safe and humans can live a longer life (Pramesti & Irwansyah, 2020). Life protection is directed at the realization of good health and general welfare. Good health is related to physical health, while well-being is related to psychological health. In Islam, health must function as much as possible to be able to carry out productive and useful activities (Hasibuan, 2019).

Zakat institutions need to develop appropriate steps in this aspect so that they become philanthropic institutions that will contribute a lot to the achievement of the SDGs, namely a healthy and prosperous life. According to (Turnock, 2001) Public health services depend on various forms, both companies, non-governmental organizations, voluntary institutions and so on. So that the institution is obliged to organize public health facilities. If the public health infrastructure is not developed properly, it will result in a decrease in the quality of human resources. Improving health is the utilization of human resources and substructures which in itself improve the quality of life (Batool & Kumar, 2019).

Free health services are currently limited so they cannot accommodate the entire community. Health insurance contributions are also increasing so that they cannot be reached by the poor. So that the existence of zakat institutions is a solution for underprivileged people if they need access to health. According to (Shaikh, 2017) (Ahmad, 2019) and (Ali, 2019) that zakat institutions play a role in health access for the community. If people live healthily, they will be productive in carrying out activities and can work to meet their daily needs. In addition, the community will have difficulty getting access to health services such as hospitals and clinics. World Bank (2002) states that poverty and health are inseparable. One of the basic assets in implementing economic development is good public health. Health care is a concept that helps the poor. The lack of provision of health services in an area can lead to low health status, meaning that poor health can reduce the productivity of human resources it will ultimately reduce the quality of life and create poverty.

The dimension of *hifz al-aql* on the achievement of the SDGs of quality education goals has relevance to zakat institutions. This further makes it clear that *Hifz al-māl* is an important aspect that zakat institutions pay attention to be able to achieve the SDGs goals, namely quality education. Al-Qardawy (2007) argues that maintaining the existence of reason in Islam can be done in several ways, such as obliging someone to seek knowledge. The existence of guidance to seek knowledge from birth to death provides *fardhu kifayah* law to continue to seek knowledge.

Supporting the role of reason will provide new knowledge so that it can bring confidence and reject prejudice, reject *taqlid* towards ancestors, great people, and ordinary people, and invites to contemplate the creation of the heavens, the earth and all things created by God. The Qur'an places that reason has a high and noble status. So maintaining reason is one of the goals of Islamic law which seeks to keep the mind to direct someone to think objectively. Based on this,

it can be concluded that education which is the goal of the SDGs is part of the maintenance of reason itself.

Islam ordains that every Muslim should acquire knowledge ranging from individual duties (*fard 'ain*) which is knowledge focused on the individual character to Muslim governance (*fard kifayah*) which is more general and focuses on individual responsibility in a community. (Rasool et al., 2020). The importance of *hifz al-aql* in Islam is a strong impetus for the existing zakat institutions. They have become an example of institution that moves to create quality and quality education.

The dimension of *hifz al-dn* on the achievement of SDGs in zakat institutions concludes that there is a strong relevance. The concept of *hifz al-din* is a dimension of *Maqāṣid al-Sharī'ah* which includes many things. The priority aspects of the SDGs are no exception, namely poverty alleviation and fulfillment of needs, quality education, and good health. Islam commands that everyone work so that they can meet their personal and family needs. Thus will come out of the suffering of hunger and poverty because both will certainly happen in this world. The distribution of wealth through zakat is a solution that has been explicitly described in many verses in the Qur'an, the hadith of the Prophet Muhammad SAW.

Education is an important part of Islamic teachings, even the first commandment of the verse that was revealed, namely al-Alaq verses 1-5 is the concept of education. Education is the basis for understanding everything, so education is not only part of the *hifz al-aql* dimension, it is also part of the *hifz al-dn* dimension. Likewise with the health aspect, Islam also clearly makes it an important component in religious teachings. If education is a concept of *hifz al-aql* which is also part of the concept of the dimension of *hifz al-din*, then the health aspect is the basic concept of *hifz al-nafs* as well as a component of *hifz al-din*. Both are components that are mutually correlated and are an integral part of Islamic teachings.

The descriptions above are sufficient to confirm that in general the SDGs are part of the *hifz al-din* dimension of the *Maqāṣid al-Sharī'ah* concept. According to (Fad, 2019) and (Ramli, 2020) that the SDGs are concepts that are in line with *Maqāṣid al-Sharī'ah*. Zakat is a source of funds for the construction of facilities and infrastructure that must be owned by Muslims, such as facilities for worship, education, health, social and economic (Hamdan et al., 2020). So zakat institutions with their various creativity, are indirectly very relevant as partners to realize the achievement of SDGs in Indonesia based on the concept of *hifz al-din*.

The presence of the SDGs as a development goal that is also implemented by Muslim countries including Indonesia requires an in-depth study. The development goals that should be carried out by Muslim countries must be based on Islamic values and under *Maqāṣid al-Sharī'ah* (Chapra, 2008). The classical and modern views of *Maqāṣid al-Sharī'ah* are multidimensional. It has a larger scope that aims for the welfare of society to be better. Standard of living has an impact on adherence to religious teachings and rituals of faith-based activities (Ullah & Kausar, 2017).

Maqāṣid al-Sharī'ah is built on a basic assumption that the Shari'a that Allah, the Maker of Shari'ah has established through the main sources of Islamic ontology, namely the Qur'an and

Sunnah, is built on the achievement of benefit, not only for the individual but also socially. Therefore, the derivative sources under the main source of the Islamic ontology must also refer to the achievement of *Maqāṣid al-Sharī'ah* individuals and society at large, not only using the classical fiqh approach. Related to that, Ebrahim's argument that today's economic and social development needs to follow dynamic ijtihad based on *Maqāṣid al-Sharī'ah*, not just classical fiqh is very relevant. Apart from being able to comply with the objectives of sharia, this also encourages the creation of an innovative and dynamic development climate (Ebrahim, 2016).

In addition, *maslahah* is a principal in *Maqāṣid al-Sharī'ah* and its urgency in the purpose of development. This goal was then generalized by Najmuddin al-Tufi with a word that includes many dimensions, namely *maslahah*. Al-Tufi defines *maslahah* as a broad thing, including all social interests. Shihaddin al-Qarafi in Al-Dhakeerah defines *maslahah* as *Maqāṣid al-Sharī'ah* is not achieved without the fulfillment of this (Auda, 2008). Muhammad Abu Zahrah emphasized that essentially the purpose of Islamic law is a benefit, none of the laws prescribed by Allah are contained in the Qur'an and as-Sunnah, but in it there is a benefit (Zahrah, 1958). Moreover, through the analysis of *Maqāṣid al-Sharī'ah*, the benefit is not only seen technically but also in the dynamics and development of the law.

Based on Tariq Ramadhan's thinking, there are three prerequisite criteria in determining *maslahah*, namely: (1) *haqiqiyah*, authentic, and definitive, not speculative; (2) *kulliyah*, general in nature, in the sense that it does not only accommodate the interests of a particular person or group; (3) does not conflict with texts that are *qat'i* (Ramadhan, 2008). If the SDGs are understood in depth, then the theory of *maslahah* Ramadan with its three prerequisites, the SDGs can be categorized as *maslahah* in the global scope. If referring to the *Maqāṣid al-Sharī'ah* concept built by Ibn Qayyim, namely as long as it does not conflict with Islamic law, then the SDGs are part of *Maqāṣid al-Sharī'ah* itself.

In the perspective of *Maqāṣid al-Sharī'ah*, based on two sources of Islamic teachings, namely the Qur'an and Hadith, legal aspects, especially in the field of *mu'amalah*, were developed by scholars, including al-Syatibi who had tried to develop the subject or the principles contained in the source of Islamic teachings by linking them with *Maqāṣid al-Sharī'ah*. Where with this *Maqāṣid al-Sharī'ah* approach, the study carried out is more focused on looking at the values in the form of human benefit in every *taklif* revealed by Allah SWT (Al-Syatibi, n.d.). When examined further from al-Syatibi's statement, it can be said that the content of *Maqāṣid al-Sharī'ah* or the purpose of the law is a human benefit.

Management of *zakat* needs to be carried out optimally from the perspective of *Maqāṣid al-Sharī'ah*, especially in the distribution of *zakat* to achieve the welfare and prosperity of the community. So to ensure the management of *zakat* is by the values possessed by Islamic economics, *Maqāṣid al-Sharī'ah* should be used as a basis for consideration, at least the inspiration from the *Maqāṣid al-Sharī'ah* (R. A Kasri, 2016). In addition, the application of *zakat* with the *Maqāṣid al-Sharī'ah* approach is an applicative form in realizing benefit by paying attention to the five main aspects of *Maqāṣid al-Sharī'ah*, namely the maintenance of religion, soul, mind, lineage, and property. Especially in the context of realizing the SDGs goals related to poverty, hunger, health, and education.

4 Conclusion

The concept of *Maqāshid al-Sharī'ah* on the achievement of SDGs in zakat institutions based on Structural Equation Modeling_Partial Least Square (SEM-PLS) proves that simultaneously the concept of *Maqāshid al-Sharī'ah* has significant relevance. The *hifz al-māl* dimension has relevance to the achievement of the SDGs, the goal of ending poverty. The *hifz al-naṣl* dimension has relevance to the achievement of the SDGs in terms of reducing hunger. The *hifz al-naḥs* dimension has relevance to the achievement of the SDGs, the goal of a healthy and prosperous life. The *hifz al-aql* dimension has relevance to the achievement of the SDGs of quality education goals. The dimension of *hifz al-dīn* on the achievement of SDGs in zakat institutions concludes that there is a strong relevance. The concept of *hifz al-dīn* is a dimension of *Maqāshid al-Sharī'ah* which includes many things including the priority aspects of the SDGs, namely the handling of poverty and hunger, quality education, and good health.

The implication of this research is expected to be a scientific study in BAPPENAS decision making in compiling a strategy for achieving the SDGs in Indonesia based on the fundamental values of Islamic law through philanthropic partners of zakat institutions. This study provides recommendations to zakat institutions in Indonesia to implement the fundamental values of *Maqāshid al-Sharī'ah*, namely *hifz al-māl*, *hifz al-naṣl*, *hifz al-naḥs*, *hifz al-aql*, and *hifz al-dīn* properly because this has contributed to the management of zakat so that it has a positive impact on achieving the priority aspects of the SDGs in Indonesia.

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