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**The Role of Zakat and Waqf in Achieving Sustainable Development Goals (SDGs): A Global Perspective**

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**ABSTRACT**

**Purpose** — *This paper aims to explore the potential problems and solutions of waqf institutions in Indonesia, as well as the economic potential and impact of zakat through a review of theoretical and empirical studies. This paper provides an analysis that shows that zakat can play an important role in achieving sustainable development goals related to poverty, hunger, global health and prosperity, quality education, decent work and economic growth, as well as income inequality.*

**Method** — *This research uses a literature review. The literature review method involves investigating, analyzing, and synthesizing information from literature sources relevant to the research topic, such as journal articles, books, research reports, official documents, and other sources that can provide an in-depth understanding of the consideration of ESG factors in making decisions. Investation decision.*

**Result** — *Based on the search results, it can be concluded that zakat and waqf have an important role in achieving the Sustainable Development Goals (SDGs), especially in the fields of economics and social welfare<sup>123</sup>.*

**Novelty** — *This research has never been conducted before due to the novelty of the data analysis methods and techniques used, allowing the results of this research to provide an overview of various strategies and best practices from countries that have successfully integrated zakat and waqf in their sustainable development agenda. This article provides practical guidance for governments, financial institutions and civil society in utilizing the potential of zakat and waqf to support the achievement of the SDGs effectively and sustainably.*

**Keywords:** Zakat, Waqf, Sustainable Development Goals, Sustainable Development, Economy.

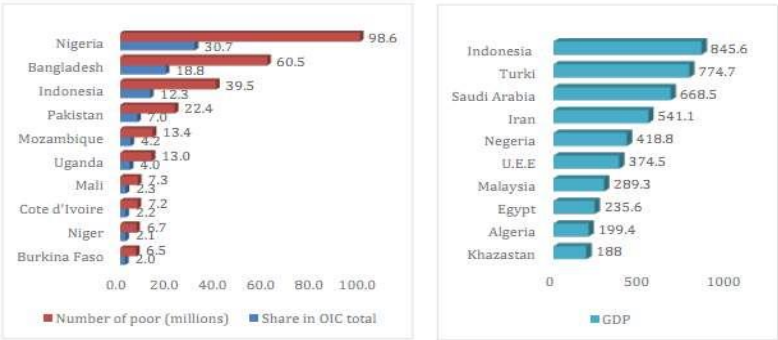
**INTRODUCTION**

Achieving Sustainable Development Goals (SDGs) is a global challenge that requires the involvement of various sectors and innovative financing methods. In order to achieve these sustainable development goals, sufficient, effective and sustainable financial resources are needed. In the midst of the complex dynamics of global development challenges, the role of zakat and waqf, as instruments of Islamic philanthropy, has emerged as a potential that can make a significant contribution to achieving the SDGs. Zakat, as the obligation to give part of one's assets to the needy in Islamic teachings, and waqf, as the practice of giving assets or property for social purposes, have a long history of providing solutions to social and economic problems. In the context of sustainable development, zakat and waqf can be considered as financial instruments that can have a positive impact on various dimensions of development, including social welfare, education, health and poverty alleviation. Although zakat and waqf have long been an integral part of Islamic economic principles, their full potential has not been fully utilized in the context of achieving the SDGs globally. Based on information released by BPS in 2018, there were 26,582,990 poor people in Indonesia, equivalent to 10.64% of the total population, which means 1 in 10 Indonesians are below the poverty line. Along with that, (Fitri, 2016) stated that Indonesia, as a country that has agreed to the implementation of sustainable development goals (SDGs), has confirmed its commitment to support the implementation of SDGs through various initiatives and has taken strategic steps.

The percentage of the Muslim population in Indonesia reached 87.18% according to the Central Statistics Agency (BPS) in 2010, which is both fortunate and a challenge for this country. Despite having the largest Muslim population in the world, it is unfortunate that this community does not yet dominate the economic sector, and in fact most still struggle in poverty. According to reports and analysis conducted by the Islamic Development Bank (IDB) in 2015, Indonesia was ranked 3rd as the poorest country among members of the Organization of Islamic Cooperation (OIC), when measured based on income. Meanwhile, when using a

Multidimensional approach, Indonesia is ranked 4th in terms of poverty among OIC countries, with the three main dimensions measured involving education, health and a decent standard of living. Ironically, even though Indonesia has the highest level of Gross Domestic Product (GDP) among other OIC countries, this does not reflect comparable economic dominance, as can be seen in the graph below.

**Figure 1.** Comparison of the Most Poverty and the Highest GDP in the OKI



Source: World Bank (2015)

Several steps that have been taken by Indonesia until the end of 2016 include (i) mapping the SDGs goals and targets with national development priorities, (ii) mapping the availability of SDGs data and indicators for each target and objective, including proxy indicators, (iii) prepare operational definitions for each SDGs indicator, (iv) formulate presidential regulations regarding the implementation of sustainable development goals, and (v) prepare national action plans and regional action plans related to the implementation of SDGs in Indonesia. The Indonesian Waqf Board noted that in 2018, the potential for cash waqf in Indonesia reached around Rp. 188 trillion per year, while land waqf reaches 379,353.71 hectares spread across 362,471 locations. However, most of this land is not utilized optimally and is not productive, in line with findings by Ihsan & Hj. Mohamed Ibrahim (2011). These findings show that only 3% of waqf funds are allocated to support socio-economic aspects, in accordance with research by Hasanah (2003).

Obstacles to the development of cash waqf in Indonesia are mainly caused by the government's lack of understanding of the potential of waqf funds in supporting economic growth, as indicated by Siswanto & Miranti (2011). In addition, the inaccuracy of waqf institutions (nadzir) in managing cash waqf funds is a major obstacle, hampering efforts to develop cash waqf to achieve sustainable development and overcome poverty in Indonesia, as noted by Hasanah, Wirdyangersih, & Prihatini (2005) in *Islamic Law of Zakat and Waqf, Theory and Practice in Indonesia*. Therefore, effective management and appropriate allocation of cash waqf funds by waqf institutions (nadzir) are needed to achieve the Sustainable Development Goals (SDGs). Research conducted by Mauludin & Rahman (2018), Kachkar (2017), and Siswanto, Rosdiana, & Fathurrahman (2017) shows that cash waqf can positively encourage sustainable development in various countries. Therefore, this research aims to deepen understanding of how zakat and waqf can act as financial instruments that can support and complement efforts to achieve SDGs in various countries.

**RESEARCH METHODS**

This research uses a qualitative-exploratory method to analyze literature related to zakat, waqf, and SDGs including investigation, analysis, and synthesis of information from literature sources relevant to the research topic, such as journal articles, books, research reports, official documents, and other sources. can provide an in-depth understanding of the role of zakat and waqf in achieving Sustainable Development Goals (SDGs) Against a Global Perspective. Data will be analyzed by detailing the role of zakat and waqf in achieving each sustainable development goal, emphasizing their impact on poverty alleviation, improving education, health and economic development

**METHOD**

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**RESULT AND DISCUSSION**

## Results

### The Role of Zakat in Sustainable Development Goals (SDGs)

Zakat, as a religious obligation in Islam, has great potential to play a role in achieving the Sustainable Development Goals (SDGs). The SDGs are a series of targets designed by the United Nations (UN) to address various global challenges, including poverty, hunger, inequality, climate change and social injustice. Following are some of the ways in which zakat can contribute to achieving the SDGs:

- a. Economic Empowerment (SDG 1, 8): Zakat can be used to empower poor communities through funding small and micro businesses, giving zakat can help create new jobs and advance a sustainable economic sector.
- b. Eradicating Hunger (SDG 2): Zakat can be allocated to support food programs, food distribution, or sustainable agriculture to overcome hunger problems.
- c. Health and Well-being (SDG 3, 10): Zakat can be used to provide access to basic health services, including vaccinations and health care for underprivileged communities. Help provide clean water and sanitation to improve health conditions.
- d. Quality Education (SDG 4): Zakat can be used to provide scholarships, build schools, and provide educational facilities to increase access to education for underprivileged communities.
- e. Gender Equality (SDG 5): Through giving zakat, gender equality can be promoted by providing special support to women in the form of education and training.
- f. Clean Water and Sanitation (SDG 6): Zakat can be used for clean water and sanitation projects to increase community access to these facilities.
- g. Community Empowerment (SDG 16): Zakat can help build strong communities by providing support for community empowerment programs, including skills training and capacity development.
- h. Partnership to Achieve Goals (SDG 17): Through zakat and amil institutions, partnerships can be built with various parties to increase the effectiveness and impact of zakat in achieving sustainable development goals.

### The Role of Waqf in Sustainable Development Goals (SDGs)

Indonesia is proven to still be experiencing difficulties in providing welfare to the community, which can be seen from the increase in poverty levels in rural areas in the 2009-2017 period (Isa, Ali, & Harun, 2011). History records that cash waqf is considered an effort to overcome poverty (Abdullah M., 2018). Although its application covers the fields of health, education and infrastructure, this is actually a form of benefit from cash waqf (Kahf, 2014). Waqf institutions have proven to be an effective forum for providing social welfare and supporting development through the distribution of philanthropic funds (Hasan, 2015). Therefore, the role of waqf institutions is expected to be key in achieving sustainable development. Although data shows that waqf in Muslim and non-Muslim countries such as Indonesia and China still do not have a clear plan, so the development of cash waqf funds cannot be fully realized (Shirazi, 2014). Therefore, waqf institutions in their efforts to achieve the Sustainable Development Goals (SDGs) must be supported by professionalism and appropriate goals in their management. In this context, the roadmap or strategic plan needs to implement goals that involve various aspects (Hadiyati, Heryanti, Haque, & Madihah, 2018).

- a. To alleviate poverty, cash waqf should focus on community empowerment and monitoring the development of economic skills.
- b. In the field of public health and welfare, cash waqf funds can be used to build hospitals and provide affordable health care facilities for low-income communities.
- c. Education can be improved by allocating cash waqf funds for the construction of educational facilities and providing scholarships to those who cannot afford it.
- d. Sanitation and clean water can be improved by allocating cash waqf funds for building wells and infrastructure that supports better sanitation.
- e. Providing training, capital and career development support is an effort to create decent workers and support economic growth.
- f. For the industrial, innovation and infrastructure sectors, cash waqf funds should be directed at business skills training and providing capital to support business development.
- g. In order to eradicate inequality, the distribution of cash waqf organized by Nadzir can open up job opportunities for the community.
- h. Sustainable development and provision of social services can be realized through assistance to build mosques, support remote villages, and overcome moral problems that may arise.

## Waqf Institutional Problems and Solutions in Indonesia

The development of cash waqf in Indonesia faces various challenges which can be categorized into four aspects, namely human resources (HR), trust, systems and sharia. All these problems can be grouped into problem, solution and strategy clusters. Several sub-criteria of problems in developing cash waqf in Indonesia include:

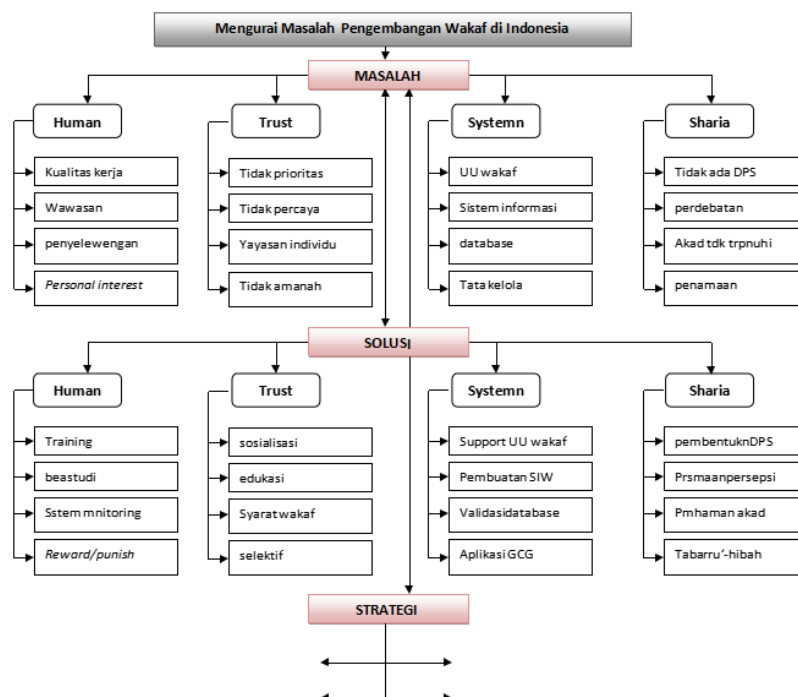
Challenges in Human Resources (HR):

- Low quality of work of fund managers; Lack of understanding about waqf; Potential misappropriation of waqf funds, Sustained personal interest in fund management.
- Trust Issues; Lack of focus on cash waqf products, Loss of donor trust, Domination of individual foundations, Insecurity of waqf recipients.
- Problems in the System; Weaknesses in the waqf law, Limitations of the waqf information system, Lack of accurate waqf database, Weaknesses in system governance.
- Sharia Issues; Lack of sharia supervision, Disagreement regarding the cash waqf agreement, Failure to fulfill the waqf agreement, Use of the term tabarru' funds as waqf funds.

Based on the results of interviews with several experts and literature studies, a description of the solutions to the problems above was obtained. Solutions to these problems include:

- Human Resources (HR) Solutions Procurement of training for HR; Study opportunities for HR managers, Creation of a financial monitoring system, Implementation of rewards and punishment for HR.
- Trust Solutions; Socialization of the importance of cash waqf, Cash waqf education to the community, Total waqf requirements for donations, Selection of potential recipients of funds.
- System Solution; Support waqf regulations/laws; Creation of a waqf information system, Valid waqf database system, Good Corporate Governance Application
- Sharia Solutions; The need for DPS for waqf institutions; Similarity of perception between scholars, understanding cash waqf practices for donors, the name tabarru' becomes a grant fund.

**Figure 2.** ANP Network Model.

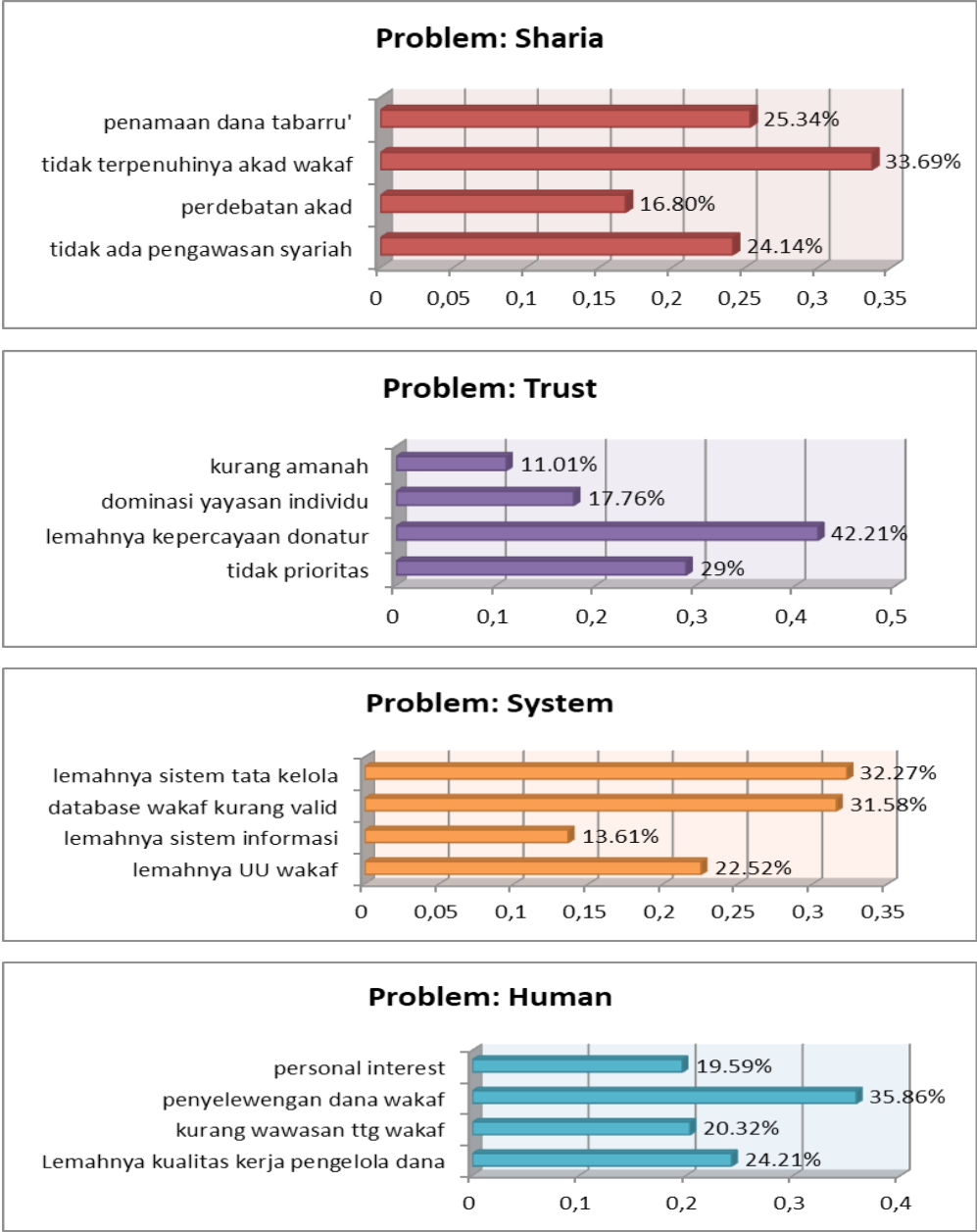


**Source:** Elaborating cash waqf development in Indonesia Using analytic network (2022)

The statistical results obtained show a consensus of experts and practitioners regarding issues, problem solving and strategies in developing cash waqf in Indonesia. In diagram 4.2 below, priority issues are shown numerically, with trust being the main issue influencing restrictions on the development of cash waqf in

Indonesia, reaching 29.54%. Followed by sharia issues (27.92%), human resources (24.37%), and systems (18.14%) ranked last. The results of respondents' agreement on the problem cluster show a value of  $W=0.053$ , which shows that 5% of respondents agree that trust is the main problem in the development of cash waqf in Indonesia. Not in line with the problem cluster, the solution given priority in developing cash waqf in Indonesia is the sharia aspect, reaching 30.07%, followed by systems (25.11%), human resources (23.56%), and trust (21.24%) which ranks last. The results of respondents' agreement on the solution cluster show a value of  $W=0.102$ , which means 10.2% of respondents agree that the main solution in developing cash waqf is the sharia aspect.

**Figure 3.** Synthesis Results of Sub Criteria for Cash Waqf Development Problems in Indonesia



Source: Elaborating cash waqf development in Indonesia Using analytic network

The figure shows that the main focus on the trust aspect is socialization, which reached 33.97%, followed by selection of potential recipients of waqf funds at 27.26%, education at 21.99%, and total waqf requirements for donations which received last priority with 16.76%. The rater agreement obtained for the trust solution sub-cluster shows a value of  $W=0.2069$ , which means 20.69% of respondents agree that the order of developing cash waqf in Indonesia based on the trust aspect solution sub-criteria is socialization, selection of potential recipients of waqf funds, education, and total waqf requirements for donations. . The priority solution in the system aspect is support for waqf regulations/laws at 44.06%, followed by the creation of a waqf information system at 24.78%, database system validation at 20.11%, and good corporate

governance applications which received the last priority at 11.03%. The results of obtaining rater agreement for the system solution sub-cluster show a value of  $W=0.804$ , which means 80.4% of respondents agree that the order of cash waqf development in Indonesia based on the system aspect solution sub-criteria is support for waqf regulations/laws, creation of a waqf information system, validation of the database system, and application of good corporate governance.

### **Challenges and Obstacles in Implementing Zakat and Waqf to Achieve SDGs**

Although zakat and waqf have great potential to contribute to achieving the Sustainable Development Goals (SDGs), there are several challenges and obstacles that need to be overcome for their implementation to be successful. Here are some of them:

**a Lack of Awareness and Understanding:** The main challenge is the lack of public

- a. Awareness and understanding of the role of zakat and waqf in sustainable development. Insufficient education can hinder active participation in zakat and waqf practices.
- b. Non-transparency and Misuse of Funds: The problem of non-transparency in the management and distribution of zakat and waqf funds can cause a lack of public trust. Misuse of funds by zakat management institutions can also be a serious obstacle.
- c. Lack of Professional Management: Many zakat and waqf management institutions face challenges in professional and efficient management. Lack of trained and skilled human resources can affect the performance of the institution.
- d. Legal Uncertainty: Some countries may face legal uncertainty regarding zakat and waqf. Unclear policies or legal uncertainty can hinder the potential for effective collection and distribution of funds.
- e. Poverty of Information and Financial Infrastructure: Communities living in remote areas or who have limited access to financial services may face difficulties in participating in zakat and waqf programs.
- f. Technological Challenges: The use of technology in the management and distribution of zakat and waqf has not yet reached its full potential in several regions. Lack of technological infrastructure can be a barrier.
- g. Differences in Interpretation and Priorities: Differences in interpretation about who is entitled to receive zakat and how waqf funds should be used can make implementation consistent and effective.
- h. Ethical and Social Challenges: There are ethical challenges in determining how the allocation of zakat and waqf can achieve maximum impact. In addition, social and cultural factors can also influence the level of participation and effectiveness of implementation.

### **Best Practices for Countries that Successfully Integrate Zakat and Waqf in the Sustainable Development Agenda**

#### **Saudi Arabia**

The development of waqf has experienced significant growth in various forms, including hotels, land, apartments, shops, gardens and places of worship. The proceeds from waqf are used in various ways, some of which is allocated for the maintenance of the Grand Mosque and the Nabawi Mosque, while the other part is invested productively to support educational facilities and other social activities. Saudi Arabia shows its seriousness in handling waqf by establishing the Ministry of Hajj and Waqf. The main task of this ministry is to develop and manage waqf in accordance with the conditions set by the waqif. To oversee waqf policy, the government formed the High Waqf Council chaired by the Minister of Hajj and Waqf, with members consisting of Islamic law experts from the Ministry of Justice, representatives from the Ministry of Economy and Finance, the Director of Antiquities, as well as three members from intellectual circles and journalists. This council has the authority to use the results of waqf development and determine steps in developing waqf in accordance with the conditions set by the waqif and waqf management.

#### **Sudan**

Productive waqf management with orderly governance began in 1987 with the establishment of the Sudanese Islamic Waqf Board. The Waqf Board is given broad authority to manage and carry out all tasks related to waqf, tidy up waqf administration, encourage certification of waqf land, and motivate benefactors to donate waqf. Apart from that, the Waqf Board also supervises the nazir in managing the waqf to make it more productive and in line with the waqif's objectives. In 1991, the government issued a policy that gave

many privileges to the Waqf Board by providing reserve funds for waqf institutions that carry out productive land projects, including new agricultural land, waqf projects in residential areas, and waqf projects in the trade sector that they have built. This is a form of subsidy from the government to increase the productivity of waqf assets. The Sudanese Waqf Board implemented new principles in managing productive waqf by focusing on two main tasks: encouraging new waqf through pre-planned channels and increasing the development of productive waqf assets. The Sudanese Waqf Board also recorded several breakthroughs, especially in the education and health sectors. In the education sector, the Waqf Board is raising waqf funds from philanthropists to build student dormitories adjacent to the campus, with this project being carried out in collaboration with the national funding agency for Sudanese students and students. In the health sector, the Waqf Board is building hospitals on the outskirts of cities and villages in Sudan. In addition, pharmaceutical development projects in rural areas aim to provide medicines at very affordable prices to poor people in rural communities.

### **Bangladesh**

Which is one of the most densely populated countries, shortage of land and other physical assets continues to be a problem every day, even in the agricultural and housing sectors. Therefore, cash waqf has become a popular alternative solution and is accepted by people who want to improve welfare through activities in accordance with sharia principles. The emergence of waqf in Bangladesh is reflected in the increasing public interest in cash waqf. Several Islamic banks have involved themselves in this cash waqf practice. After the government issued regulations regarding private universities in 1992, many private universities and higher education institutions were established in the country, some of which were funded through cash endowments (M. Kabir Hasan, et al: 2018, 106). In Bangladesh, waqf is managed by Social Investment Bank Ltd (SIBL). Thanks to this bank, the social capital market (voluntary social market) has succeeded in developing. In this market, the instruments being developed include waqf property development bonds, cash waqf deposit certificates, family waqf certificates, mosque property development bonds, mosque commodity shares, welfare loan certificates, Hajj savings certificates, and so on (Ahmad Rodoni; Muhamad Anwar Fatohoni: 2019, 197).

### **Turkey**

The success of waqf can be seen, such as cash waqf in the city of Bursa, Orhan Gazi area. According to Cizakca (1995: 13-54), around 60,000 people have borrowed funds from waqf funds for their needs, such as education, health, family and other facilities. This shows that cash waqf in Turkey can provide great benefits for the welfare of society and support the socio-economic development of society.

### **Singapore**

Despite being a non-Muslim majority country, also implemented waqf successfully. The Islamic Religious Council of Singapore (MUIS) together with the Singapore Real Estate Waqf (WAREES) have succeeded in managing and developing waqf assets productively. The total waqf assets in Singapore reach S\$ 250 million, including mosques and star hotels. The success of waqf management in Singapore not only contributes to social and religious needs in Singapore, but also benefits other countries such as India, Yemen, Saudi Arabia and Indonesia (Alaiddin Koto; Wali Saputra: 2017, 16-39).

### **United States**

United States also has productive waqf assets, such as an apartment project worth US\$85 million on land owned by the Islamic Cultural Center of New York (ICCNY). Waqf in the United States is managed by the Kuwait Awqaf Public Foundation (KAPF), a professional Islamic financial institution, and invested professionally to support community needs (Fahmi Medias: 2010, 71-86).

### **Discussion**

Analysis shows that zakat and waqaf can play a crucial role in achieving sustainable development goals, including overcoming poverty, hunger, global health, prosperity, quality education, decent work, and economic growth, as well as reducing income inequality.

#### **Role of Zakat and Waqf in Achieving Sustainable Development Goals (SDGs)**

- a. Both Zakat and Waqf have been identified as important tools for sustainable development, particularly in the context of guaranteeing basic needs, increasing social welfare, and fostering economic progress.
- b. Zakat, an obligatory almsgiving in Islam, can help alleviate poverty and improve the economic system, thus contributing to the prosperity of the community.

- c. Waqf, on the other hand, can also play a crucial role in achieving SDGs by contributing to economic development and social welfare.

The synergy of Zakat and Waqf has the potential to provide numerous benefits for society and the economy, and their effective management is expected to contribute to the realization of sustainable development goals, especially in Muslim-majority countries.

## CONCLUSION

Based on the search results, it can be concluded that zakat and waqf have an important role in achieving the Sustainable Development Goals (SDGs), especially in the economic and social welfare sectors. Zakat can guarantee people's basic needs, while waqf can increase the level of people's welfare. The large potential of zakat and waqf in Indonesia can encourage and improve sustainable development goals, and its optimization can support the implementation of SDGs14. To achieve the SDGs, it is important to involve various parties and distribute zakat to eight recipient groups in accordance with the SDGs4 target. It is recommended that further research and efforts be carried out to maximize the potential of zakat and waqf in achieving the SDGs, especially in Indonesia. And cooperation is needed between zakat and waqf institutions with the government, non-government organizations and the private sector to increase effectiveness and positive impact on the SDGs. And there is a need for clear regulations and strong monitoring mechanisms to ensure transparency and accountability in the management of zakat and waqf funds.

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