

ZAKAT AS AN ISLAMIC SOCIAL FINANCIAL INSTRUMENT IN ENCOURAGING THE ACHIEVEMENT OF SDGS NUMBER 2

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ABSTRACT -This study discuss the role of zakat as a social Islamic financial instrument in helping achieve the SDGs, particularly No. 2, namely eradicating hunger. This study analyzes through classical literature methods and sources of scientific articles and practical theoretical publications on zakat, Islamic philanthropy, and the Sustainable Development Goals. This study analyzes theoretically and thematically developing zakat's contribution to providing food access, full-time labor, humanitarian enforcement, and reducing food insecurity. The results of this study yield several conclusions and recommendations. First, zakat plays a role in food security through staple food distribution, nutrition programs, and empowerment of food-based micro-enterprises. Third, programs can be digitized through crowdfunding, institutional zakat, and platforms. However, these efforts still face regulatory, literacy, and public trust issues. Zakat has strategic potential with SDG 2 and is synergistic with other SDGs, such as poverty alleviation and improving health. Professional, transparent governance, digital integration, and synergy with agriculture are needed to ensure the sustainable impact of zakat.

Keywords: Zakat, Islamic Social Finance, Sustainable Development Goals

ABSTRAK – Zakat sebagai Instrumen Keuangan Sosial Islam dalam Mendorong Pencapaian SDGs dalam Bidang Mengatasi Kelaparan. Penelitian ini bertujuan untuk membahas peran zakat sebagai instrument keuangan social izlam dalam membantu pencapaian SDGs khususnya di No.2 yaitu zore hunger. Peneltian ini menganalisis melalui metode literature klasik dan sumber daya artikel ilmiah serta publikasi teoritis praktis tentang zakat, filantropi islam dan tujuan Pembangunan berkelanjutan. Peneltian ini menganalisis teoritis dan tematik mengembangkan kontribusi zakat untuk memberikan akses makanan, buruh penuh waktu, penegakan kemanusiaan, dan penurunan kerawanan pangan. Hasil penelitian ini menghasilkan beberapa Kesimpulan dan rekomendasi. Pertama zakat berperan dalam ketahanan pangan dilakukan dari distribusi pangan pokok, program gizi, dan pemberdayaan usaha mikro berbasis pangan. Ketiga program dapat dilakukan digitalisasi melalui crowdfunding, zakat lembaga, dan platform. Walaupun upaya ini masih terbentur pada masalah regulasi, literasi, dan masalah kepercayaan publik. Zakat secara potensial strategis dengan SDGs No.2 dan synergistic dengan SDGs yang lain, seperti pengentasan kemiskinan dan meningkatkan kesehatan. Tata kelola yang profesional, transparan, dan integrasi digital serta sinergisme dengan pertanian diperlukan untuk memastikan dampak zakat yang berkelanjutan.

Kata Kunci: Zakat, Keuangan Sosial Islam, Tujuan Pembangunan Berkelanjutan

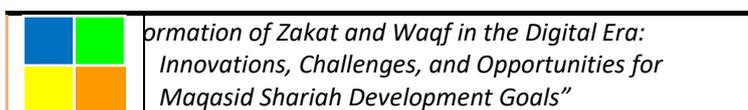


INTRODUCTION

Hunger has also increased post-pandemic. Before 2019, approximately 25–26% of the population faced food insecurity. The pandemic exacerbated disruptions to the food supply chain and distribution, impacting food access for the vulnerable. Furthermore, there is an interrelationship between poverty, gender inequality, and the environment. Empirical studies have found a link between hunger and low income, gender inequality, and environmental performance; this shows that ending poverty (SDG 1) and climate action (SDG 13) have a strong link to addressing hunger. (Clemente-Suárez et al. 2022) Lack of education on food and sustainable agriculture. Formal agricultural and nutrition education is often not adapted to local contexts, preventing vulnerable families from gaining effective knowledge to reduce food insecurity. The effects of hunger on academic achievement are evident in childhood hunger, which has a direct negative impact on academic achievement. (Larson and Larson 2019) School meal programs have been shown to improve learning outcomes, but coverage remains inadequate in developing countries.

In this digital era, zakat or Islamic charity in Indonesia faces significant challenges, despite its potential to generate trillions of rupiah annually. Key obstacles include low zakat literacy, limited manager capacity (nazhir), and regulations that do not fully support digital innovation. Digitalization, including zakat management, crowdfunding, and blockchain, offers significant opportunities to increase transparency, efficiency, and accessibility of zakat, as well as empower productive economic sectors such as MSMEs. (Hadiyanto 2024) However, its implementation is still hampered by immature regulations and low public trust in digital platforms.

Ziswaf, particularly productive ziswaf and cash ziswaf, has great potential as an economic and social instrument to fund the development of community welfare. When managed professionally, transparently, and in accordance with sharia principles, ziswaf can support the education, health, microeconomic (such as MSMEs), community empowerment, and poverty alleviation sectors, thus becoming a sustainable alternative solution for the welfare of the people in Indonesia. (Asy'arie et al. 2024) Ziswaf (Islamic charity) is an instrument of Islamic philanthropy with significant potential to support sustainable development, particularly in education. In the modern context, Ziswaf is no longer limited to physical forms such as land or buildings, but has evolved into more flexible and accessible Ziswaf management.



Advances in digital technology have also driven the emergence of new innovations in Ziswaf collection, one of which is through crowdfunding platforms, which enable broad community participation. This innovation addresses the need for a fast, transparent, and massive fundraising mechanism, while simultaneously bringing Ziswaf closer to the younger generation and urban communities.

Ziswaf is based on the principles of worship and the permanence of benefits (*tsawab jariyah*), whereby assets donated to ziswaf cannot be bought or sold or inherited, and the proceeds must be used for the benefit of the community. Meanwhile, conventional endowments are more secular in nature. (Pradana 2020) That to support the sustainability of certain institutions (such as universities or hospitals), and is managed professionally with a focus on financial returns. (Syafrina et al. 2023)

Legally, endowments are subject to civil law, while ziswaf follows Islamic jurisprudence principles and state ziswaf regulations (UUD No. 41 of 2004 of Indonesia). Sharia ziswaf also has a strong spiritual dimension and serves as a means of socio-economic empowerment for the community through the development of productive ziswaf, cash ziswaf, and other social programs. With the enormous potential of both systems, integrating the spiritual values of ziswaf with the professionalism of endowment management presents a strategic opportunity to create a sustainable philanthropic model that supports holistic human well-being. While numerous studies have explored the general role of ZIS (*zakat, infaq, sedekah*) or waqf management in poverty alleviation, a deeper understanding of zakat's specific contribution to supporting food security and eliminating hunger remains limited. For example, a study of zakat empowerment in the food security sector conducted in East Java showed only a limited impact in establishing independent farmer groups. (Amuda and Faizah 2020)

Meanwhile, systematic literature on the contribution of ZIS to food security and stunting improvement is more general and overview-based, without isolating the unique mechanisms of zakat itself. (Lestari et al. 2024) Thus, research is needed that explicitly explores how zakat, as a specifically regulated instrument of Islamic philanthropy, can contribute to increasing food availability, access to nutritious food, and reducing food insecurity.



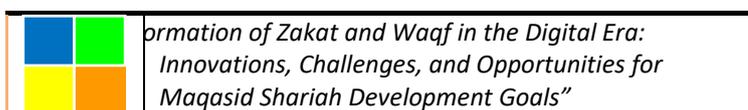
Zakat, besides being an act of worship, also serves as a socio-economic instrument that significantly contributes to poverty alleviation, particularly in supporting the first point of the SDGs. Analysis using VOSviewer shows an increasing trend in publications, author collaborations, and research topics emphasizing zakat management, strategy, and impact. However, the relationship between zakat and the SDGs remains underexplored, requiring further study. (Batari, Juliana, and Monoarfa 2024) These findings are expected to serve as a reference for academics and policy makers in optimizing the potential of zakat as a strategic solution for sustainable development.

Through BAZNAS's role in distributing zakat funds to support the SDGs, particularly poverty alleviation in Indonesia, zakat funds are channeled to the economic, education, health, humanitarian, and da'wah sectors, based on sustainable and participatory principles. Productive programs such as empowering mustahik (beneficiary) businesses, scholarships, and healthcare services have been proven to help reduce poverty and improve welfare. (Hasan 2020)

LITERATURE REVIEW

In the topic Distribution of Zakat Funds to Achieve SDGs This study found that the distribution of zakat plays a vital role in supporting the achievement of the SDGs, particularly in reducing poverty and hunger. Properly managed zakat can improve the welfare of mustahik through productive programs rather than merely consumptive assistance. The findings highlight zakat's effectiveness in strengthening social justice and income distribution. However, challenges remain in ensuring transparency, accountability, and integration with national development policies.(Kusumaningtias et al. 2025)

In The research Exploring Strategies to Enhance Zakat Role to Support SDGs that enhancing zakat's role in supporting the SDGs requires innovative approaches such as digitalization, multi-stakeholder collaboration, and integration with other Islamic financial institutions. The findings demonstrate that zakat can contribute to various SDG targets, particularly poverty alleviation (SDG 1) and zero hunger (SDG 2), provided that it is supported by professional governance and program innovation.(Hasan 2020)



Zakat is highly compatible with the SDGs. Nearly all SDG goals align with the maqashid syariah and the values embedded in zakat, especially in areas of poverty reduction, education, health, and economic justice. The research concludes that zakat does not merely overlap but directly contributes to SDG achievement. However, it also stresses the need for further empirical studies involving zakat practitioners, regulators, and international organizations such as the UNDP to establish a more systematic integration of zakat with the SDGs.(Alfiani and Akbar 2020) Both organizational capacity and social capability of zakat management organizations (OPZ) have a significant positive effect on organizational sustainability. More importantly, social capability was found to moderate the influence of organizational capacity on sustainability. This means that professional management, combined with strong social capability (such as networking, transparency, and public trust), enhances the role of zakat institutions in supporting the SDGs, particularly SDG 1 (No Poverty).(Sulistyowati 2023)

METHODOLOGY

In this study, a descriptive qualitative approach with a library research method is highly relevant to the research topic. Because it explores and analyzes in depth the role of zakat as an Islamic social financial instrument in supporting the achievement of the Sustainable Development Goals (SDGs), especially SDGs No. 2. Data sources taken come from primary and secondary literature, such as the Qur'an, hadith, classic reference books on zakat, as well as scientific articles and journals related to zakat, Islamic philanthropy, social finance, and the SDGs. The data analysis technique used was content analysis, using a thematic approach. Researchers identified, categorized, and interpreted key themes related to the function of zakat in food provision, equitable distribution, empowerment of those entitled to food, and its impact on reducing food insecurity. The analysis was conducted deductively, starting with the concept of zakat in Islam and then connecting it to the context of sustainable development, specifically the achievement of SDGs No. 2.

RESULT AND DISCUSSION

Zakat Collection and Distribution Mechanism

A digital zakat collection strategy can speed up the payment process, simplify calculations, and enable monitoring, thereby increasing collection



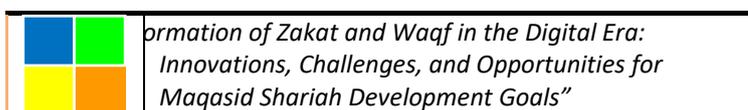
efficiency. The success of a digital campaign is greatly influenced by the quality of the amil and the appropriate campaign methods. (Mia Andika Sari and Lucky Herviana 2024)The online platform facilitates recurring/micro donations (auto-debit), making it easier to build and track “daily zakat/infaq” behavior as a regular cash flow for the institution.(Nasution 2023) Collaboration with corporations/communities supports the scale of collection and is in line with the spirit of SDG-17, in mapping zakat programs.(Mubarak and Wahyuni 2024). Sustainable and Sharia-compliant digital marketing strategies have been proven to increase fundraising reach and social impact. (Syafriana et al. 2023)

Zakat distribution programs for food security. Many institutions distribute zakat in the form of staple food aid, basic food packages, and zakat-based urban farming models to strengthen food availability and access for vulnerable groups.(Nurul Suhada Ismail (a) 2019) Nutrition assistance & stunting reduction in the Nutrition Zakat Program by BAZNAS, Rumah Zakat, Dompot Dhuafa, and LazisMu DIY have shown contributions to improving nutritional status and reducing stunting.(Satiawan and Muhammad 2024)

In the target of mustahik (asnaf) & conditional mechanisms in Targeting the poor, families with toddlers at risk of stunting, helpless elderly, and urban poor communities can be strengthened with the Conditional Cash Transfer approach so that nutritious food shopping actually occurs. (Esa, Wahid, and Yaacob 2025)The impact on poverty & food security in zakat distribution has been shown to be associated with poverty reduction which directly intersects with food access, although implementation challenges between data, institutional capacity, and program sustainability remain in various contexts. (Jaenudin and Herianingrum 2022)The sustainable income recovery model directs zakat towards sustainable income programs, namely micro-food businesses and urban farming, to help overcome food insecurity in the long term. (Salim et al. 2024)

The Relevan between Zakat and SDGs 2

Muslims' intention to pay zakat using the Theory of Planned Behavior (TPB). Religiosity, trust in zakat institutions, and knowledge positively influence zakat intention. The most relevant SDGs funded by zakat are the people cluster (poverty alleviation, education, and health).(Asmalia, Awaliah Kasri, and Ahsan 2018) Zakat is one of the largest Islamic philanthropic



instruments in the world, with an annual potential of US\$200 billion–US\$1 trillion. Unfortunately, this potential remains underutilized by global development institutions. If maximized, zakat could support funding for the SDGs, particularly in poverty and hunger eradication.(Noor and Pickup 2017)

The distribution of zakat in the form of rice and ready-to-eat meals is an effective rapid response to ensure the availability of basic food for the poor, orphans, the elderly, and urban poor communities. The practice of food-based zakat (rice for zakat fitrah) strengthens food availability and is relevant to Islamic jurisprudence traditions that emphasize local staple foods. Some studies even encourage the intensification of zakat fitrah payments in the form of rice to stimulate sustainable socio-economic impacts. (Alim et al. 2023) Beyond direct aid, the synergy of zakat in local agriculture (urban farming, strengthening small farmers, productive inputs) shows evidence of increasing food security as well as farmer incomes, supporting food access and stability. (Swandaru, Rizkiningsih, and Kuswanda 2021) This zakat-agriculture model is reported to increase farmers' productivity, skills, and welfare and mitigate urban food vulnerability.

Zakat-based nutrition programs in the aspects of nutrition, maternal-child supplementation, Supplementary Food Provision that have been implemented by BAZNAS, Rumah Zakat, Dompot Dhuafa, and LazisMu DIY have shown a contribution to reducing the risk of malnutrition and stunting, while supporting the realization of SDGs No. 2. Conceptual and empirical studies confirm zakat as a social safety net that improves access to nutritious food and the nutritional status of vulnerable households. (Satiawan and Muhammad 2024)

The main challenges in transparency to support the SDGs include: (1) program sustainability, fluctuating zakat fund flows and amil capacity can hinder the transition from short-term food aid to long-term food security interventions. (2) validation of mustahik in data quality and target sharpening affects effectiveness (who is truly food insecure). (3) accountability that transparency and clarity of reports, audits, and impact tracking have been proven to affect the willingness of muzakki to distribute zakat through institutions (trust deficit issue). (Ansori and Silvino Violita 2025) Strong governance in periodic reporting, internal/external audits, and transparency of program data, to maintain sustainability and public trust.



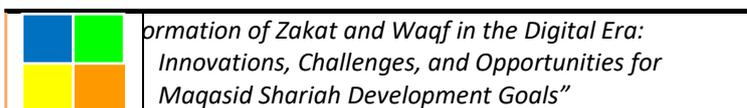
CONCLUSIONS

Zakat is strategic role as an Islamic social financial instrument in supporting the achievement of SDGs No. 2, namely eradicating hunger (Zero Hunger). The zakat program, implemented in the form of rice zakat, food aid, ready-to-eat meals, and synergy with local agriculture, has been proven to contribute to increasing food access, reducing nutritional insecurity, and strengthening the food security of those entitled to receive it. Furthermore, zakat also functions as a safety net that helps vulnerable groups such as the poor, orphans, the elderly, and urban poor communities in meeting basic needs. However, the effectiveness of zakat still faces several challenges, including limited validation data for those entitled to receive it, program sustainability, and management transparency and accountability.

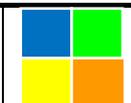
To optimize zakat in supporting the achievement of SDG No. 2, it is necessary to strengthen the governance of zakat institutions, emphasizing transparency, independent audits, and impact-based reporting. Zakat institutions also need to expand program innovation, for example by strengthening collaboration with the local agricultural sector, government, and business partners so that zakat functions not only as consumptive assistance but also encourages sustainable food self-sufficiency. Furthermore, the use of digital technology in collecting mustahik data, monitoring distribution, and educating muzakki is key to increasing public trust while ensuring that zakat truly contributes to reducing the prevalence of hunger and malnutrition in the community.

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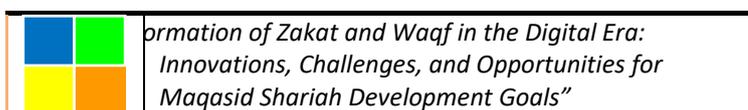
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