

Volume. 11, No.  
June –  
December 2019

Al-Amwal: Jurnal Ekonomi dan Perbankan Syariah  
ISSN: 2303-1573 e-ISSN: 2527-3876  
Homepage: <https://www.syekhnurjati.ac.id/jurnal/index.php/amwal>  
email: [alamwal@uinssc.ac.id](mailto:alamwal@uinssc.ac.id)

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## Modeling Zakāh Contribution to Sustainable Economic Development: Evidence from an Analytic Network Process Framework

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### Article Info

#### Article History:

Received 10 September  
th, 2019

Revised 12 October th,  
2019

Accepted 15 November th,  
2019

Available online in 20  
December 2019

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#### DOI:

10.70095/alamwalv17i2

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**Paper type:**

**Research paper**

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### ABSTRACT

*The purpose of this study is to describe theoretically and empirically zakah as an Islamic financial instrument that has one function to alleviate poverty. The function of zakah is in line with the goal of sustainable economic development which is a form of global commitment in spurring for better economic growth. Research strategy which used in this research is mixed methods with the Analytical Process Networking approach. Sampling technique used in this research is purposive sampling. Objects in the study include zakah management organizations, academics, government, and practitioners. The findings of this study are that the priority of implementing zakah distribution in supporting sustainable community economic development is the social aspect with a rater agreement  $W=0.36444$ . Four strategies can achieve sustainable community economic development, namely Improving the quality and quantity of concern for community social institutions and stakeholders; Improve disaster risk reduction comprehensively and efficiently; Improving the quality of fair law enforcement Increasing job opportunities and concern for community MSMEs.*

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**Keywords:** Zakah institutions; Sustainable Development Goals; Analytical Networking Process

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## INTRODUCTION

Indicators of the success of economic development consist of increasing income and meeting needs. To achieve advanced economic development, it is necessary to increase community economic activities by providing entrepreneurship training and capital for businesses (Kimbonguila et al., 2019). Poverty in Indonesia in March 2019 was 25.14 million people, when viewed from the percentage in March 2020 the poor in Indonesia was recorded at 9.41 percent, decreasing in the previous year to 9.82 percent. However, poverty is still a state problem in Indonesia. Especially on the island of Java, East Java Province is one of the provinces that have the number 3 poverty rate in Indonesia (BPS, 2020).

**Table 1. Poverty Levels in Java in 2016-2019**

Province	poor %				
	2016	2017	2018	2019	2020
DKI Jakarta	3.93	3.75	3.77	3.57	3.47
West Java	9.53	8.95	8.71	7.54	6.91
Central Java	13.58	13.27	13.01	11.32	10,80
Yogyakarta	14.91	13.34	13.02	12.13	11.70
East Java	12.34	12.05	11.77	10.98	10.37

Source: BPS percentage of poor people by province 2019

The table above shows that in Java, East Java Province is included in the three provinces with a poverty rate of 10.37%. In 2019 the poverty rate in East Java was 10.37 percent. The total poverty rate in East Java is in 38 districts/cities in East Java. The success of development can be measured by the level of the human development index (HDI), the human development index (HDI) will be able to reflect human resources (HR) with the assumption that the higher the quality of human resources, the higher the ability to improve economic welfare and can prevent poverty and can reduce the number of poverty rates in East Java Province. According to (Hadi & Novaliyosi, 2019), that most of the poor are citizens whose people work in agriculture, where agriculture is a sector where most of the population of Indonesia are farmers. In general, the population of East Java as farmers with a percentage (46.18%) and the rest work in the trade sector with a percentage (18.80%), in the service sector (12.78%) while in the industrial sector (12.51%). Thus, people who work in the agricultural sector have the potential to become poor people and the rate of economic growth becomes slow. Meanwhile, people who work in industry and government can easily raise their standard of living and fulfill all their needs and are very small to become poor (Sukmana, 2020).

Jember Regency is one of the largest regencies in East Java Province with 31 sub-districts and a large population. Jember Regency is one of the largest cities in East Java with an area of 3,293.34 Km<sup>2</sup>. Jember Regency is faced with so many problems and various forms of problems. The problem that is significant and needs attention is the problem of poverty (Kronenberg & Fuchs, 2021).

**Table 1. Percentage of Poor District Population in East Java Province**

City	Presentation of the Poor 2017 -2018	
	2017	2018
Situbondo	10, 31	10, 45
Jember	10.37	9, 76
Bondowoso	9.98	9, 11
Banyuwangi	9.56	9, 11
medium	7.57	7.3
Tulungagung	7.25	7.5
Sidoarjo	5.6	5.1
Surabaya	4.88	4.12

Source: BPS East Java 2019

Table 2 shows that Jember Regency is in second place as the Regency with the highest percentage of poor people in East Java Province after Situbondo Regency. In 2020, the number of poor people with a percentage of 10.31% decreased when compared to 2019 at 10.31%. The reduction in the poverty rate in 2020 proves that the Jember Regency government has paid attention to the problem of poverty by establishing an integrated service unit for poverty alleviation (ULTPK) as the front line of poverty reduction.

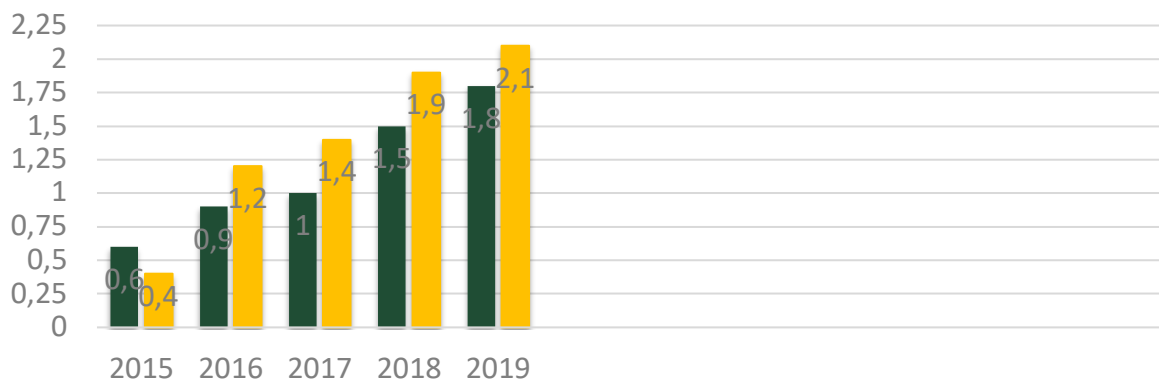
**Table 2. Poor Population, Percentage of Poor Population, Poverty Depth Index, Poverty Severity Index, Poverty Line**

POVERTY INDICATORS	JEMBER DISTRICT POVERTY INDICATORS, 2011 – 2018								
	2011	2012	2013	2014	2015	2016	2017	2018	RS
Poverty Line(000 Rupiah /capita month)	226.55	242.44	260.11	267.96	283.51	299.82	310.65	324.17	
Number of Population Below Poverty Line (000)	292.10	277	277	270.40	269.54	265.10	310.65	243.42	
Percentage of Poor Population ( P0 )	12.44	11.76	11.76	11.28	11.22	10.97	11	9.98	
Change in Percentage of Poor Population (%)	-0.83	0.68	-0.08	-0.40	-0.06	-0.25	0.03	-1.02	
Poverty Depth Index (P1)	-	1.60	1.25	1.47	1.58	1.33	1.33	1.45	
Poverty Severity Index (P2)	-	0.30	0.22	0.31	0.33	0.29	0.28	0.33	

Source: BPS 2019

The table above shows that every year Jember Regency experiences an increase in the number of poverty, meaning that the poverty rate in Jember Regency is relatively large. Theoretically, this requires a new instrument to minimize poverty. The right instrument to reduce poverty is the awareness of the rich to issue their property obligations in the form of zakah, infaq, and sadaqah. (Ahmad et al., 2015). In this context, zakah becomes an obligation for the rich, and zakah funds are given to people who are entitled to receive zakah, especially to the needy and poor. In the study of Islamic economics, zakah has a unified coherent value, namely promoting the principles of justice, balance, and economic equity and focusing on the micro economy or the real sector. Zakah is a strategic instrument and a source of funds for economic development and minimizing poverty (Saad et al., 2014). The benefits and impacts of zakah for zakah recipients are, first, zakah is a spiritual appeal of religion as a reflection of the faith of a Muslim. Second, as a source of finance, where people who issue a zakah, namely Muslims, will never stop until the Day of Judgment. The three zakahs can empirically eliminate and minimize social inequalities in society and become a redistribution of state assets (Ali et al., 2014).

The amount of ZIS fund receipts at BAZNAS Jember Regency since its establishment has increased. In 2018, ZIS growth increased in the range of 100% compared to the previous year. Likewise, ZIS revenue from 2018 until the end of 2019 has increased, the number of ZIS funds collected at BAZNAS Jember Regency can be seen in the table below.



**Figura 1. Percentage of ZIS Fund Raising in Jember Regency, East Java**

Source: BAZNAS Jember, 2019

Zakah receipts which have reached 2.1 percent in 2019 can theoretically have the potential to overcome poverty in Jember Regency. With the proportional and targeted distribution of zakah, it can reduce the inequality between the rich and the poor that occurs in Jember Regency. Efforts and efforts that can be made to improve the welfare of the ummah and empower the community are by utilizing and making ZIS funds an instrument to improve community economic development and alleviate poverty (Hassan & Noor, 2015). Islam functionally aims to overcome and provide solutions to all human problems related to the economy, education, health, environmental preservation, and so on. In this context, the goal of Islam is following the objectives of the sustainable development agenda, namely to increase economic growth and realize social welfare and eliminate poverty (Tahir, 1995). The Sustainable Development Goals are a new economic development framework to accommodate all changes in all countries. Thus, the Sustainable Development Goals are very appropriate as a new instrument in overcoming these global problems. In this context, the Indonesian government agreed to become a stakeholder and participate in making agreements with the United Nations (UN) to implement and realize the sustainable development agenda together (Mwebesa et al., 2021).

Through BAPPENAS, the largest country in ASIAN states that the sustainable development agenda is a program that aims to improve the community's economic sector sustainably and realize the welfare of life for every citizen, namely by ensuring equal justice, healthy quality of life, equitable education, health environment and guarantee of justice from

one generation to the next (Calicioglu & Bogdanski, 2021). Sustainable development is an agenda that is programmed for a very long period, namely until 2030 as a joint sustainable development made for all countries and can be approved by various parties to the head of state in the resolution forum (UN). Sustainable development is a global program related to the goals of Islam. Sustainable development goals and targets can run and stand on their own, therefore there needs to be an integrated implementation and support from the government sector and other economic institutions to become stakeholders in realizing sustainable development programs (Glinskiy et al., 2020). According to (Chapra, 1992), that zakah funds can be used as a source of great wealth so that they can become the capital of state development as was done by previous leaders of Islamic countries. Zakah can also be a way for the world to view Islam as friendly and compassionate. By making zakah the biggest contribution to the welfare of society and supporting the achievement of sustainable development, it will be able to change the image of Islam in the eyes of a world that loves peace and security because until now most people regard Islam as a radical religion and synonymous with violence.

Evidence of the relationship of zakah to support sustainable development programs is the existence of Law No. 23 of 2001 concerning "Zakah Management" where zakah as a dimension of religious institutions functions to improve people's welfare and alleviate poverty. One of the goals of sustainable development that is in line with the orientation of zakah is alleviating poverty and overcoming what the government is currently trying to find solutions for (Roobavannan et al., 2020). The National Amil Zakah Agency is a central organization formed by the government for the management of zakah funds. Therefore, BAZNAS has an important role to participate and cooperate in the success of the sustainable development agenda. BAZNAS Jember Regency, which is located in East Java Province as one of the National Zakah Amil institutions, followed up on the collaboration between the Central BAZNAS with the United Nations and the United Nations For Development Program. The central government in this case makes sustainable development a guide in organizing and realizing the sustainable development agenda and is committed to always synergizing with various stakeholders (Alim, 2015). It can be understood in this context, that the main grand design of sustainable development goals is no profession and promotes the welfare of social life and improves the community's economy. For this reason, it is necessary to establish Islamic social institutions as a form of effort to overcome these problems. In connection with this, zakah funds managed by the BAZNAS institution can not only be used and are limited to activities as consumptive goods but can also be used as business capital.

## **LITERATURE REVIEW**

### ***Zakah***

The source of Islamic finance that is very strategic and has the potential to help the community's economy is zakah. Zakah is the obligation of a Muslim to spend wealth as a form of obedience to Allah SWT. Thus, to be said to be obedient to Allah's commands, one must carry out individual obligations, namely carrying out zakah obligations. The long history of the institution of zakah shows that zakah is an important component of the Islamic economic system. The success of zakah to be able to alleviate poverty occurred during the caliph Umar Abdul Aziz (Hayeeharasah et al., 2013). Islam is a way of life for all Muslims. The principles and teachings in Islam are what every Muslim should follow to live a peaceful life and create harmony for their family and society They also help society in developing peace according to Islamic guidelines(Fitria, 2013). In essence, all the wealth that is produced by Muslims from their efforts, whatever the source, there is the right of some Muslims to get a small part of the property. Assets that meet the requirements to pay zakah must be given to eight groups that have been determined by Allah SWT in the Qur'an (Sawmar & Mohammed, 2021)

## Sustainable Economic Development

Sustainable economic development is the agenda of world countries to realize it with existing natural resources. Where this agenda aims for the interests of each country, namely the realization of a country without poverty, quality education, ensuring health, and so on. Biodiversity is also key to the quality of ecosystem restoration and contributes to the achievement of a sustainable community economy (Glinskiy et al., 2020). Post-2015, also known as sustainable development goals which are designed and planned for the next 15 years until 2030 (Luukkanen et al., 2019). This is one of the work programs that will guide the development of countries around the world. The concept of sustainable development goals can be used as a framework and work program for new economic development-oriented to accommodate all forms of change that occurred after 2015, Millennium Development Goals as a result of the flow of capital and working population from poor to rich areas there is a risk of regional crises and higher conflict so that differentiation, in this case, can stimulate development and it must be lowered (Ahmad et al., 2015).



Figure 2. Sustainable Economic Development

## METHOD

Methods developed by Thomas L Saaty to develop a measurement of the relationship or relevance and also to obtain a priority scale from an individual perspective to find a priority scale for zakah performance in supporting sustainable community economic development and strategies. Development (Saaty, 1999). The Analytical Network Process is a development of the Analytical Hierarchy Process method. Analytical Network Process is a technique for deciding on a priority problem. The Analytical Network Process method considers dependencies between elements in the same set (internal dependencies) and dependencies between elements in different sets in the problem (external dependencies). Inner dependence indicates that there is an interaction between criteria in the same cluster. External dependencies indicate that there is an interaction between criteria in different sets (Yang et al., 2020). The Analytical Network Process is a general theory of relative measurement used to derive a composite priority ratio scale from individual ratio scales representing the relative

measurement of the influence of interacting elements concerning control criteria. Via superman matrix whose elements are themselves a column priority matrix. The Analytical Network Process method plays a role in capturing the coming and going of dependencies and feedback within and between cluster elements (Iswanaji et al., 2021).

**Table 4. Model Construct of Analytic Network Process (ANP) Priority Assessment Method**

Numerical Scale (Intensity of Importance)	Verbal Scale (Definition)
9	Absolute very important
7	very important
5	More important
3	A little more important
1	Middle value

Source: Thomas L Saaty (2005)

## RESULTS AND DISCUSSION

In this study, decomposition is applied to describe problems in the priority scale of zakah for sustainable development in a complex manner to become a hierarchical framework or cluster or sub-cluster network. The component network for the Analytic Network Process Method in this study includes four models of community economic development and 17 implementations of sustainable community economic development. The stages of the Analytic Network Process Method in this study can be demonstrated in six steps using the Super Decision software [www.superdecisions.com](http://www.superdecisions.com) in determining the model (Saaty, 1999).

### Identification of problems

Based on the results of the literature and interviews with several experts, academics, and organizational practitioners, several problems became the priority scale for the distribution of zakah funds for sustainable development. The authors classify these problems into four aspects:

#### Social

It is a part of people's lives in general. The problems of this social aspect include poverty, hunger, poor health, low levels of education. face the problem. The solution to this problem, academic experts offer solutions to parties who play a role in BASNAS and people who have wealth to help in social aspects

#### Environment

Problems in this aspect include clean water and proper sanitation; sustainable cities and settlements; responsible consumption and production; climate change management; marine and terrestrial ecosystems. The solution to overcome this problem is to strengthen water security and conserve natural resources, environment, and disaster management and maintain a sustainable environment through biofloc technology through water quality management functions, as well as a source of nutrition and biocontrol, becoming a solution in overcoming environmental problems for future aquaculture. sustainable

#### Law and Governance

Legal and governance aspects relate to connectivity with other world countries. Issues with the legal aspects of governance include improving quality; protection of Indonesian

citizens and improving fair law enforcement. The solution to overcome this problem is to improve the quality of law enforcement with justice as stated in Pancasila that justice is for all Indonesian people.

### Economy

Economic problems include inadequate work and low economic growth. The solution to the problem of improper work is by providing training/training on human resources and work productivity so that they have knowledge and insight into the world of work and provide business capital. Furthermore, the government maximizes the use of RLH development by the APBD, which is a decent housing program sourced from the APBD. This program is implemented to improve the living standards of the poor, especially in terms of health (Zainon et al., 2014).

### Couple Comparison

Based on the data processed from filling out the questionnaire using Super Decision 3.2 Software and Microsoft Exel 2010, the results of the comparison (Pairwise Comparison) are as follows:

**Table 4. Results of Comparison of Paired Clusters Aspects of the Problem**

ASPECT OF THE PROBLEM							
Aspect	R5	R4	R3	R2	R1	N/R	Rank
Social	0.351	0.333	0.385	0.467	0.286	0.36444	1
Environment	0.189	0.167	0.143	0.160	0.286	0.18886	3
Law and Governance	0.109	0.167	0.087	0.095	0.143	0.12029	4
Economy	0.351	0.333	0.39	0.277	0.286	0,32641	2

Data source processed (2020)

The results of the data processing show that the pairwise comparison of the problem aspect clusters has the main priority from the various aspects that exist according to the results of the questionnaire with the experts. Of the four aspects that become the priority of the problem is the social aspect with an average value of 0.36444. The results of the aspects that become the next priority are economic environmental aspects of 0.32641, environmental aspects of 0.18886, and legal and governance aspects of 0.12029.

**Table 5. Pairwise Comparison of Solution Aspect Clusters**

ASPECT OF THE PROBLEM							
Aspect	R5	R4	R3	R2	R1	N/R	Rank
Social	0.333	0.286	0.455	0.333	0.22	0.32697	1

ASPECT OF THE PROBLEM							
Environment	0.167	0.143	0.141	0.333	0.42	0.24146	3
Law and Governance	0.167	0.286	0.141	0.167	0.12	0.17645	4
Economy	0.333	0.286	0.263	0.163	0.22	0.25512	2

Data source processed (2019)

The results of data processing show that the results of the comparison of the solution aspect cluster have the main priority from the various aspects that exist according to the results of the questionnaire with the experts. Of the four aspects that become the priority of the solution, the social aspect with an average value of 0.32697. The results of the aspects that become the next priority are the economic aspect of 0.25512 and the environmental aspect of 0.24146 and the last is the legal and governance aspect with an average value of 0.17645.

**Table 6. Pairwise Comparison of Strategic Aspect Clusters**

ASPECT OF THE PROBLEM							
Aspect	R5	R4	R3	R2	R1	N/R	Rank
Improving the quality of community social care	0.200	0.400	0.467	0.333	0.354	0.35093	1
Improve disaster reduction	0.200	0.200	0.160	0.167	0.161	0.17749	3
Improving the quality of fair law enforcement	0.200	0.200	0.160	0.095	0.131	0.15868	4
Increase the quantity of community MSME jobs	0.400	0.200	0.277	0.333	0.354	0.31290	2

Data source processed (2020)

The results of data processing show that the pairwise comparison of the strategic aspect cluster has the main priority from various aspects of the experts. Of the four aspects that become strategic priorities, the social aspect with an average value of 0.35093. The result of the aspect that becomes the next priority is the economic aspect of 0.31290 and the environmental aspect of 0.17749 and the last is the legal and governance aspect of 0.15868.

### Synthesis

Based on the results of data processing using Super Decisions 3.20 Software and Exel 2010 Software, the results of the geometric mean and rater agreement (W) calculations are obtained from each aspect. faced in realizing sustainable community economic development. The key person agreed on four aspects of the problem in sustainable community economic development with a rater agreement value of  $W = 0.6071$ . These results indicate that the priority issues that must be addressed are: 1) Social 2) Environmental 3) Law and governance 4) and economics. Regarding the solution aspect, the approval rate is quite low, meaning that the respondents' opinions are varied, namely  $W = 0.3023$ . The key person agrees with the priority solutions of the four problems of sustainable community economic development, namely the social aspect. This solution addresses the problems of no poverty, no hunger, a

healthy and prosperous life, quality education, and gender equality. Problems and solutions determine the priority strategy to be taken. Overall, almost all key persons agreed ( $W = 0.4583$ ) on the strategy of sustainable community economic development in Jember Regency, East Java. This strategy will support the solution of the problems of the previous aspects such as Social environment, Law and governance, and Economics. These four strategies are: 1) Improving the quality of care for community social institutions and stakeholders 2) Improving disaster risk reduction 3) Improving the quality of law enforcement that is just and 4) Improving the quality of community MSME jobs.

Zakah in Islam has two dimensions, namely worship, and socio-economic dimensions. In the religious dimension, zakah is an obligation commanded by Allah SWT. Meanwhile, in the socio-economic dimension, zakah serves as a driving force for the community's economy and fulfilling the needs of life. Zakah also serves not only to help the mustahik economy but can be a balancing instrument in the national economic sector. In the long term, the main goal of zakah is to transform mustahik into muzak. This shows that zakah has the potential to overcome economic inequality and poverty in a country. The essence of the Islamic spirit in solving the problem of poverty is that it is inclusive and must be embedded in the development of Islamic finance (Muhammad & Saad, 2016). As an element of the Islamic economy, zakah has a very important role in economic growth in Indonesia. The role of zakah institutions in economic activity is no less important than the functions of other Islamic financial institutions. The existence of existing zakah institutions is expected to encourage the country's economy. The existence of the Amil Zakah Institution is a solution in collecting and distributing zakah funds. The distribution of zakah is defined as the distribution of zakah to mustahik consumptively. This means that the provision of zakah funds is intended for daily needs. While the utilization of zakah is defined as the distribution of zakah funds to mustahiq with an orientation to the productive aspect, it is intended that mustahik can produce independently by capitalizing on the zakah funds they receive (Naz'aina, 2015).

Zakah is part of an Islamic economic system that is based on Islamic teachings and aims to provide economic welfare for the life of the Muslim community in general. Zakah is also an instrument in Islam that can be used to alleviate poverty and can create a fair balance between resources in realizing maqasidus shari'ah. Thus any measures to reduce income and wealth disparities will be more successful if strengthened by activating the Islamic economic system through zakah (Hassan & Noor, 2015). Sustainable development in Islamic economics is defined as a balanced and sustainable improvement in human material and non-material welfare and describes development as a multidimensional process that involves increasing welfare through progress, reorganization, and reorientation of the economic and social system through spiritual improvement following the holistic view of Islamic teachings. In this context Islamic finance plays a fundamental role in achieving sustainable development goals. Islam and development are very much following Islamic teachings. Islam promotes fair economic distribution and upholds the rights of the poor through zakah instruments and other forms of charity (Méndez-Picazo et al., 2021).

This alignment effort, if implemented correctly and optimally, will make it easier for Muslims to get out of the cycle of poverty. Sustainable development is generally centered on material factors such as education, health, and income. In Islam, health, education, income distribution, social justice, comfortable housing, clean environment, human rights are integral parts of sustainable development. (Mohan et al., 2021). Based on the results of the analysis using the Analytical Networking Process method found various problems in sustainable community economic development in Jember Regency. The main problem in sustainable community economic development is social related to the poverty of the people of Jember Regency. The second problem is the economy related to inadequate employment due to the lack of quality education. The next problem in sustainable community economic development is environmental factors. The last problem is related to law and governance where this is part of a sustainable community development program to strengthen law enforcement agencies. To answer the problems in sustainable community economic development in Jember Regency, several strategic steps can be taken, namely; First, a strategy that can be done by improving the quality of care for social institutions is by releasing some of our wealth to be

given to those who are classified as poor. Forgiving assets can be through community social institutions such as BAZNAS, LAZ, and so on. Second, the strategy that can be done is to increase disaster risk reduction comprehensively and efficiently. Third, improving the quality of law enforcement with justice can also be a strategy in realizing sustainable community economic development. The last strategy is to increase job opportunities and concern for MSMEs

## CONCLUSION

The findings from the results of this study that the distribution of zakah in supporting sustainable community economic development in Jember Regency, East Java is very significant. The priority of distribution of zakah funds in supporting sustainable community economic development is in the social aspect with a rater agreement  $W = 0.36444$ . Four strategies can achieve sustainable community economic development, namely: 1) Improving the quality and quantity of concern for community social institutions and stakeholders; 2) Improve disaster risk reduction comprehensively and efficiently; 3) Improve the quality of law enforcement that is just, and 4) Increase employment opportunities and concern for community MSMEs. Priority issues that must be addressed immediately in distributing zakah funds are social, economic, environmental, legal, and governance aspects. So that it becomes important homework (PR) for related parties and must carry out in-depth studies so that sustainable community economic development in Jember Regency can be carried out. Important things that must be done by local and central governments to be able to overcome poverty problems and realize sustainable community economic development are 1) Poverty alleviation 2) Improving community welfare 3) Implementation of smart Indonesia programs 4) Increasing food sovereignty

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