



THE ROLE OF BAZNAS NORTH SUMATRA PROVINCE IN ENCOURAGING SUSTAINABLE DEVELOPMENT GOALS (SDGS) THROUGH SOCIAL IMPACT-BASED ZAKAT ACCOUNTING

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ABSTRACT

Achieving the Sustainable Development Goals (SDGs) requires cross-sector collaboration, including in zakat management. BAZNAS North Sumatra Province is strategically positioned to support the achievement of SDGs 1, 4, and 8 through a productive zakat program. However, reporting practices that still emphasize financial output aspects make measuring social impact less than optimal. Examining the role of BAZNAS North Sumatra Province in encouraging the achievement of SDGs through the implementation of social impact-based zakat accounting, with a focus on the effectiveness of business capital assistance programs and assistance in completing student final assignments. This study uses a descriptive-explanatory design with a mixed methods approach. Qualitative data were collected through interviews, observations, and document reviews, while quantitative data were analyzed using the Social Return on Investment (SROI) framework on 54 beneficiary respondents. The business capital assistance program increased the average income of mustahik by 20.58% with an SROI ratio of 1:2.83, and encouraged independence and self-confidence. Meanwhile, the thesis completion assistance program accelerated graduation, enabled 100% of its recipients to obtain employment, and achieved an SROI ratio of 1:7.87. Both programs significantly contribute to the achievement of SDGs 1, 4, and 8. This research combines the application of social impact-based zakat accounting with quantitative SROI measurements at the provincial BAZNAS level. The results provide empirical evidence of zakat's role in supporting the SDGs and offer an outcome-based evaluation model with potential adaptation in other regions.

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1. INTRODUCTION

Over the past two decades, the concept of sustainable development has become a key global paradigm through the 2030 Agenda for Sustainable Development Goals (SDGs), initiated by the United Nations. This agenda encompasses 17 goals and 169 targets aimed at ending poverty, preserving the environment, and improving global prosperity. In Indonesia, a central challenge is optimizing the potential of local resources, including religious institutions, to support the achievement of the SDGs.

One potential instrument Indonesia possesses is zakat. Zakat has long been recognized as a solution to address economic challenges in various countries. Since the time of the Prophet Muhammad (peace be upon him), zakat has been directly demonstrated to resolve economic problems, improve the welfare of the people, and serve as a source of state revenue (Sardini & Imsar, 2022). According to a report by the National Zakat Agency (BAZNAS), the national zakat potential is estimated at IDR 327 trillion. However, the realization of its collection is still far from optimal, as evidenced by the following data on the collection and distribution of ZIS.

Table 1. Amount of ZIS receipts and collections at BAZNAS North Sumatra

Years	Collection	Distribution
2019	Rp 7.5 miliar	Rp 5.3 miliar
2020	Rp 10.5 miliar	Rp 9.8 miliar
2021	Rp 9.2 miliar	Rp 14,6 miliar
2022	Rp 19.4 miliar	Rp 10.9 miliar
2023	Rp 15.1 miliar	Rp 22.5 miliar

Source: BAZNAS, 2024

Zakat has a substantial link to several SDGs, such as poverty alleviation (SDG 1), improving the quality of education (SDG 4), and economic growth (SDG 8) (Nurhasanah, 2023). Therefore, integrating zakat management into the SDGs framework is a strategic step that needs to be implemented immediately. Professional zakat management has significant potential to support the achievement of sustainable development programs, known as the Sustainable Development Goals (SDGs) (Mulyani & Nasution, 2023).

In practice, BAZNAS, as the authoritative institution for zakat management, has initiated integrative measures, one of which is through a social impact-based accounting approach. This approach emphasizes not only financial accountability but also measures the social contribution of zakat distribution (Yulita Amalia & Huda, 2020). However, in reality, many zakat reports only highlight the financial input and output dimensions, without comprehensively examining the long-term social impact. BAZNAS, as a modern philanthropic institution that demands transparency not only in terms of finances but also in terms of impact, should begin fully implementing social impact-based zakat accounting so that zakat payers can see their contribution to sustainable development.

Particularly in North Sumatra Province, BAZNAS has played an active role in distributing zakat funds to various social and economic sectors. Several BAZNAS North Sumatra programs relevant to the SDGs include the poor assistance program (SDG 1), the thesis completion assistance program (SDG 4), and the business capital assistance program (SDG 8). However, empirical studies assessing the relevance and effectiveness of these programs in relation to achieving the SDGs are still limited. Several previous studies have demonstrated an impact on poverty reduction and increased access to education, but no accounting framework has yet been found to systematically assess zakat's social contribution to sustainable development goals (Citaningati, 2024).

The need for this research is increasingly pressing with increasing global attention to the importance of social accountability in the management of public institutions. The concept of social impact accounting has emerged as a crucial approach for measuring the outcomes and impact of implemented programs, not simply administrative output. This poses a significant challenge for BAZNAS, especially at the regional level, to demonstrate the social value of each zakat program distributed (Nasution et al., 2024). The main issue raised in this study is the unmeasured contribution of BAZNAS to achieving the SDGs, due to the lack of comprehensive implementation of a social impact-based zakat accounting system. This gap not only complicates the institution's performance evaluation process but also weakens zakat's position as an alternative development instrument. Therefore, an in-depth study is needed to demonstrate the importance of integrating zakat, the SDGs, and a social impact-based accounting approach.

The primary objective of this study is to critically examine the role of BAZNAS of North Sumatra Province in supporting the implementation of the SDGs through the implementation of social impact-based zakat accounting. The study focuses on identifying strategies, challenges, and opportunities for transforming the zakat accounting system within a sustainable development framework.

This research is expected to provide both theoretical and practical contributions. From a theoretical perspective, this paper aims to enrich the body of knowledge on Islamic social accounting and zakat

management in the context of sustainable development. Meanwhile, practically, the results of this study are expected to provide concrete policy recommendations for BAZNAS and other stakeholders in building a zakat reporting system that is not only financially transparent but also has a transformative social impact.

2. RESEARCH METHOD

This study employed a descriptive-explanatory design with a mixed methods approach, combining a qualitative approach for social exploration and a quantitative approach for measuring social impact in the form of economic value using the Social Return on Investment (SROI) framework. The purpose of this design is to identify, analyze, and measure the contribution of the BAZNAS zakat program to achieving the SDGs targets through a social impact-based zakat accounting approach. The object of this study was the business capital assistance program and final project assistance for these. The subjects were recipients of the assistance and program implementing staff from BAZNAS in North Sumatra Province. The population in this study was all beneficiaries of the business capital assistance program and final project assistance for these in 2023-2024. The sampling technique used purposive sampling.

Data collection techniques included in-depth interviews, observation, documentation, and archival studies. Data analysis techniques for qualitative analysis used thematic methods to explore social impact-based zakat accounting practices and their alignment with SDG achievement. For quantitative analysis, a questionnaire and the SROI approach were used to calculate the social value created by the zakat program. SROI calculation uses the formula

$$\text{SROI} : \frac{\text{total dampak nilai sosial}}{\text{Total Investasi}}$$

3. RESULTS AND ANALYSIS

Qualitative Findings

This study uncovered several key themes emerging from the experiences of recipients of zakat (mustahik) and BAZNAS (National Agency for Zakat) administrators in North Sumatra Province regarding the implementation of productive zakat and educational assistance, which are aimed at supporting the achievement of the SDGs through the application of social impact-based accounting.

1. Economic Impact and Increased Independence of Mustahik

In the business capital assistance program, the majority of mustahik reported a significant increase in family income after receiving business capital assistance. For example, Abd. Rahman (41), a grocery store owner, stated:

"Previously, my family income was only around 1.5 million rupiah per month, but now from the shop I can earn 2.5-3 million rupiah per month. Now I no longer have to worry about buying rice or paying electricity."

A similar trend was also shared by Murtiman (44), a workshop owner, who experienced an increase in income from around Rp 2 million to Rp 3.5-5 million per month. With an average income of Rp1,575,000 before receiving assistance and Rp2,825,000 after receiving assistance, there was a 79% increase in income. This increase occurred because the capital received was used to expand businesses, increase inventory, and improve business facilities.

This increase also contributes to the creation of economic independence. Mustahik, who previously relied on their spouse's income or assistance from others, now have their own source of income. They are also increasingly able to meet basic family needs, such as children's education, healthcare, and food consumption. This situation reflects a shift in the role of mustahik from mere recipients of assistance to individuals actively involved in economic activities, in line with the spirit of empowerment promoted by SDGs 1 (No Poverty) and SDGs 8 (Decent Work and Economic Growth). These findings indicate that business capital assistance not only increases income but also reduces mustahik's dependence on external assistance.

However, two respondents, Erizal (47 years old) and Susi (40 years old), stated that the assistance had not yet brought significant changes due to limited business skills and unsuitable business locations. This demonstrates the variation in impacts influenced by recipient capacity and environmental conditions.

Beyond the economic impact, this assistance program also brought about significant social change. Many mustahik (beneficiaries) reported that their social status in the community had improved due to their

economic development. Erma Yunita (38 years old), a widow with two children who now runs a catering business, shared:

“My neighbors used to look at me with pity. Now they often order food from me and even recommend it to their acquaintances.”

Increased self-confidence was also a significant finding. Many beneficiaries reported feeling more confident in interacting with the community and customers. They also began developing new skills, such as financial record-keeping, marketing, and customer service. Some even took the initiative to create job opportunities for local residents, for example by involving local youth in their businesses. These findings indicate that the productive zakat program has a multi-faceted impact, not only providing direct benefits to individual recipients but also strengthening social networks in the surrounding community. However, not all recipients feel the same way. Susi (40 years old) expressed that she felt burdened because her business had not shown significant progress.

2. Educational Assistance and Study Completion Acceleration

The BAZNAS (National Agency for the Assessment and Application of Islamic Education) final project completion assistance program significantly contributes to accelerating the graduation of students from low-income families. Before receiving assistance, many students faced financial challenges such as paying tuition fees (UKT), thesis printing costs, and field research needs. One recipient, Rismadhani, revealed that she used the assistance to pay her UKT and support her research needs, allowing her to focus more on completing her final project. Most recipients stated that this assistance not only accelerated the completion of their studies but also reduced the psychological stress caused by financial difficulties.

Beyond simply supporting graduation, this program also plays a role in improving the job readiness of graduates. Some, like Rismadhani and Aulia Sahdana Akbar, successfully secured employment shortly after graduation. This demonstrates that the assistance contributes to increasing graduates' competitiveness in the workforce. Overall, this program supports the achievement of SDG 4 (Quality Education) by providing more equal access to education for students from low-income families, and encourages the achievement of SDG 8 (Decent Work and Economic Growth) by increasing employment opportunities for graduates.

3. Zakat Accounting Practices and Impact Reporting Challenges

From a management perspective, an interview on July 23, 2025, at the BAZNAS office with Mr. P.A., Head of Finance and Planning for BAZNAS North Sumatra Province, revealed that reporting remains output-oriented, such as the number of beneficiaries and funds disbursed, without fully adopting the Social Return on Investment (SROI) approach or other social impact evaluation methods. The Head of the Finance Division stated:

“Currently, BAZNAS North Sumatra Province has not yet fully implemented a social impact-based zakat accounting model. The reports prepared are still limited to output data and do not include standardized outcome or impact measurements.”

Limitations in human resources and facilities remain a major challenge in developing impact-based reporting. However, management has demonstrated a commitment to continuously improving the quality of reporting by strengthening human resource capacity and building collaborations with various parties. Efforts to integrate zakat programs with SDGs goals have also been initiated through collaboration with relevant institutions, such as the Manpower Office, the National Population and Family Planning Agency (BKKBN), and higher education institutions.

4. Cross-Sector Collaboration and Integration with the SDGs

BAZNAS North Sumatra collaborates with several institutions, such as the Manpower Office, the National Population and Family Planning Board (BKKBN), and the North Sumatra High Prosecutor's Office, to expand the social impact of its zakat program. This collaboration encompasses various initiatives, including stunting reduction efforts and job skills training. This step reflects a strategic policy aligned with the achievement of the Sustainable Development Goals (SDGs), specifically goals 1 (No Poverty), 4 (Quality Education), and 8 (Decent Work and Economic Growth).

Quantitative Findings

1. Program and Respondent Profile

This study examines two programs implemented by the National Azizah (BAZNAS) of North Sumatra Province in the 2023–2024 period:

- a. The Business Capital Assistance Program, which reached 43 beneficiaries, mostly micro-entrepreneurs with low to medium initial income levels and business durations ranging from 16 to 26 months.
 - b. The Final Project (Thesis) Compilation Assistance Program, which was provided to 11 beneficiaries, the majority of whom were final-semester students from low-income families.
2. Socio-Economic Impact of the Business Capital Program

The analysis of 43 respondents who received BAZNAS business capital assistance showed an average income increase of 20.58%, from Rp1,515,116 before receiving assistance to Rp1,826,744 after receiving assistance. This represents an increase in average monthly income of Rp311,627, with the highest difference reaching Rp1,100,000. However, there were also outlier cases with a decrease in income of Rp200,000, indicating that some businesses experienced no growth after the assistance.

In terms of social impact and independence, the assessment results for five indicators (self-confidence, economic independence, ability to overcome difficulties, capacity to recruit workers, and motivation to develop a business) obtained an average score of 18.19 out of a maximum of 25 points.

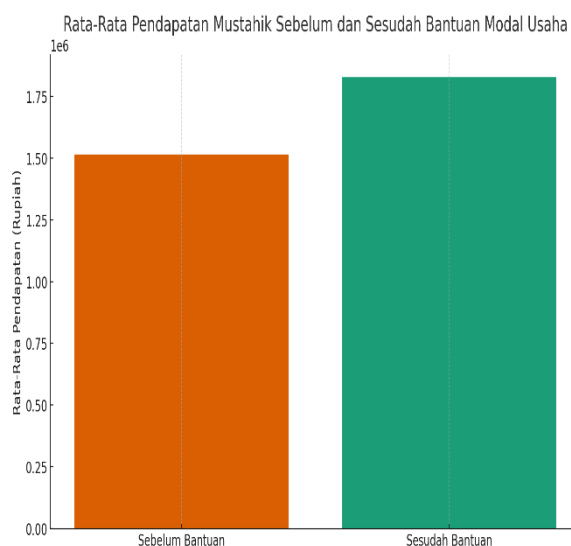


Figure 1. Graph of average income of mustahik receiving business capital assistance

These findings reflect that the majority of aid recipients experienced positive changes in non-economic aspects, particularly related to increased self-confidence and entrepreneurial motivation. This finding is strongly linked to:

SDG 1: No Poverty

This program contributes to helping mustahik (beneficiaries) escape poverty by strengthening the micro-enterprises they run. The significant increase in income and the ability to manage and develop businesses help reduce the economic vulnerability of mustahik families.

SDG 8: Decent Work and Economic Growth

Business capital support also encourages the creation of new jobs, as evidenced by the number of aid recipients who have started employing others and increased business productivity. This aligns with SDG 8, which aims to promote inclusive and sustainable economic growth and support entrepreneurship development.

Overall, this score distribution confirms that the BAZNAS business capital assistance program not only impacts the income of mustahik but also strengthens their social capacity for independence. The program's effectiveness is further strengthened by perception data, where almost all respondents stated that this assistance was well-targeted, worthy of continuation, and recommended to other mustahik.

SROI Analysis: Business Capital Assistance Program.

Value of Input Calculation. The following is the calculation of the investment value (input) incurred during the program's implementation:

Table 2. Investment Value Calculation

Component	Value (Rp)	Object
Total Assistance Funds	80.000.000	43 recipients
Program Operational Costs	8.000.000	10% of the aid funds
Total investasment	88.000.000	

Calculation of Socioeconomic Impacts. The table below provides an overview of the impact calculation approach for each identified impact parameter.

Table 3. Calculation of Impact Values

Types of Impact	Value (Rp)	Assumption
Increased Direct Income	3.774.000	Direct survey data
Savings on Children's Education Costs	92.000.000	Average 2 children per family
Increased Family Savings	11.500.000	Increased savings capacity
Local Economic Multiplier Effect	26.400.000	Local economic circulation
Job Creation	11.200.000	Direct survey data
Social Value of Independence	43.000.000	Non-monetary values of independence
Total Social Impact	187.844.000	

SROI calculation. After the impact monetization value is obtained, the SROI ratio is calculated as follows:

Table 4. SROI calculation for business capital assistance

Indicator	Value
Total Zakat Aid (Input)	Rp 88.000.000
Total Social Impact (Outcome)	Rp 187.844.000
SROI	1:2,13

This means that every IDR 1 of zakat disbursed by BAZNAS generates approximately IDR 2.13 in economic benefits for those who mustahik (recipients of the program). This demonstrates high social efficiency.

Socio-Economic Impact of the Thesis Assistance Program

Analysis of 11 respondents who received final project assistance from BAZNAS indicates that this program has had a very positive impact on the completion of their studies. All respondents successfully completed their studies on time and graduated. Based on calculations of several indicators, such as confidence when facing exams and motivation to complete their studies, an average score of 20.54 was obtained out of a maximum of 22, with a score distribution ranging from 19 to 22.

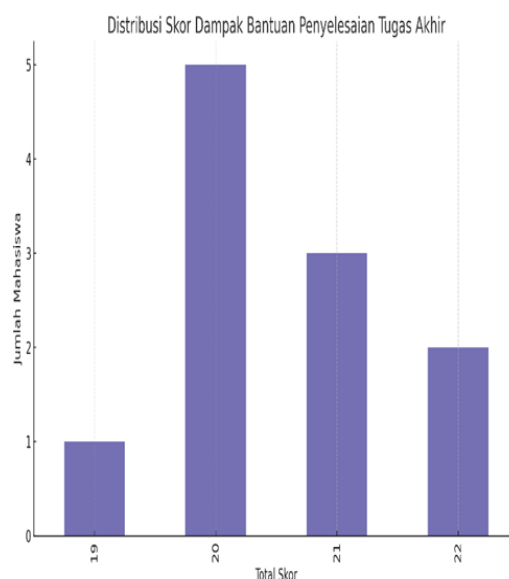


Figure 2. Distribution graph of thesis completion assistance scores

These findings indicate a consistent and positive perception of the program's effectiveness. Furthermore, all respondents stated that this assistance helped them find employment after graduation (100% were employed), increased their confidence in completing their studies, was worthy of being recommended to other students preparing their final projects, and encouraged active community contribution after graduation. Thus, this program has not only been proven to assist in completing their studies but also serves as an effective transition to the world of work and community service. These findings also directly contribute to the achievement of:

SDG 4: Quality Education

The final project assistance program provides a solution to one of the main obstacles faced by students from low-income families in completing higher education: financial constraints. Through this support, access to higher education becomes more inclusive and equitable, especially for vulnerable groups.

SDG 8: Decent Work and Economic Growth

The relevance of SDG 8 is also evident in the fact that the majority of assistance recipients have found employment after graduation. This reflects the importance of timely completion of studies in accelerating the transition to the world of work more efficiently.

SROI Analysis of the Thesis Completion Assistance Program.

1. Value of Input Calculation. The following is a calculation of the investment value (input) incurred during the program's implementation:

Table 5. Investment Value Calculation

Component	Value (Rp)	Keterangan
Total Assistance Funds	16.500.000	11 recipients
Program Operational Costs	1.650.000	10% of the aid funds
Total investment	18.150.000	

2. Calculation of Socioeconomic Impacts. The table below provides an overview of the impact calculation approach for each identified impact parameter.

Table 6. Calculation of Impact Values

Types of Impact	Value (Rp)	Assumption
Direct Thesis Cost Savings	14.300.000	Market Price Analysis

Accelerated Completion Time Value	52.800.000	Opportunity Cost Approach
Increased Employment and Career Opportunities	44.000.000	Income Differential Analysis
Social Impact and Family Pride	11.000.000	Social Value Assessment
Total Social Impact	122.100.000	

3. SROI calculation. After the impact monetization value is obtained, the SROI ratio is calculated as follows:

Table 7. SROI calculation for thesis completion assistance

Indicator	Value
Total Zakat Aid (Input)	Rp 18.150.000
Total Economic Benefits (Outcome)	Rp 122.100.000
SROI	1:6,72

This means that every Rp 1 of zakat disbursed by BAZNAS generates approximately Rp 6.72 in economic benefits for those entitled to receive it. This demonstrates very high social efficiency.

Overall, the two BAZNAS programs analyzed in this study make a significant contribution to the Sustainable Development Goals agenda. The synergy between improving economic welfare (SDGs 1 and 8) and expanding access to education (SDG 4) reflects a comprehensive approach and can serve as an example for implementation in other regions.

4. CONCLUSION

The results of this study indicate that the productive zakat program implemented by the National Zakat Agency (BAZNAS) of North Sumatra Province has had a significant impact on improving the economic and social welfare of those entitled to receive the zakat. One of the flagship programs, business capital assistance, successfully increased the average income of beneficiaries from Rp1,515,116 to Rp1,826,744. Based on a Social Return on Investment (SROI) analysis, this program demonstrated a social return ratio of 1:2.83. In addition to economic benefits, there was also a significant increase in social aspects such as self-confidence, economic independence, and motivation to develop businesses, with an average social score of 18.19 out of a maximum of 25 points.

Conversely, the thesis assistance program for underprivileged students demonstrated very positive outcomes. All beneficiaries successfully completed their education on time and secured employment upon graduation. The average perceived social impact score was 20.54 out of a maximum of 22, while the SROI ratio of 1:7.87 was recorded, significantly higher than other programs.

Overall, both programs demonstrate that zakat is not merely an instrument for distributing financial well-being, but also serves as a tool for social empowerment. These results confirm zakat's strategic contribution to supporting the achievement of the Sustainable Development Goals (SDGs), particularly SDG 1 (poverty eradication), SDG 4 (access to quality education), and SDG 8 (increased employment opportunities and economic growth). The application of social impact-based zakat accounting has proven effective in generating concrete and measurable added value for beneficiaries.

These findings have important practical implications. First, the allocation of zakat funds to productive programs needs to be increased, given the significant social and economic impact they generate. The thesis assistance program, for example, is highly worthy of replication by BAZNAS at the national level to expand access to higher education for vulnerable groups. Second, zakat institutions at the provincial and district/city levels need to strengthen their outcome-based reporting systems, including the use of the SROI method, to increase accountability and public trust.

However, this study also has limitations. The relatively small number of respondents limits the scope of generalizations. Furthermore, the impact evaluation was conducted in the short term, thus failing to capture long-term changes in the independence of the beneficiaries. Methodologically, the social impact measurement approach does not fully adhere to strict international standards, for example, by not using a control group or advanced quantitative methods. The study focused only on two zakat programs, while many other programs have not been analyzed from an impact-based accounting perspective.

Therefore, it is recommended that further studies be conducted with a longitudinal design to evaluate the sustainability of impacts in the medium to long term. Future research should also include other zakat programs, such as health services, skills training, and emergency social assistance. A more in-depth application of a mixed methods approach will enrich the analysis by incorporating a balance of quantitative and qualitative aspects, including narratives of the lived experiences of beneficiaries. Thus, zakat institutions such as BAZNAS can further demonstrate their transformational contribution to building a just, independent, and inclusive society by strengthening the role of zakat in the sustainable development agenda.

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