

Research Article

Green Financial Instrument: The Role of Productive Zakat in Achieving Sustainable Development Goals (SDGs)

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Abstract: Sustainable Development Goals (SDGs) are a global transformation agenda initiated by the United Nations in 2015. Indonesia, as one of the member states, faces multidimensional challenges in implementing SDGs. One of the promising strategies in Islamic social finance is the productive zakat program managed by BAZNAS, which aligns with poverty alleviation, education access, and inclusive economic growth. This research aims to analyze the implementation of productive zakat as a green financial instrument to accelerate the achievement of SDGs in Indonesia. The study offers a conceptual and empirical model integrating Islamic financial principles and national development planning to optimize zakat for sustainable transformation. It fills the gap by linking productive zakat with thematic SDGs targets in a structured governance model. The research applies a qualitative-descriptive approach using secondary data sources from BAZNAS reports, national zakat databases, and academic studies. Content analysis is used to examine the contribution of zakat programs toward SDGs indicators. Zakat significantly contributes to SDG 1 (No Poverty), SDG 3 (Good Health), SDG 4 (Quality Education), and SDG 8 (Economic Growth), with effective programs like Z-Mart, BAZNAS Health Clinics, and scholarship schemes. Challenges include low public literacy and the need for digitalized zakat tracking systems. The study proposes a strategic model—"Zakat for Sustainable Indonesia"—emphasizing spatial-thematic mapping, multi-stakeholder integration, and digital monitoring systems to improve zakat's effectiveness in SDGs achievement.

Keywords: Green Finance; Islamic Social Finance; Quality Education; Sustainable Development Goals; Zakat.

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1. Introduction

Journal of Future Artificial Intelligence and Technologies accepts research paper submissions that contain at least 4000 to 8000 words or around 8 to 20 pages for research articles and a maximum of 30 pages for review articles. The introduction must be written briefly, concisely, and clearly. The introduction must contain an explanation of (1) the Research object, (2) Methods that have been used previously, (3) the Weaknesses and strengths of each method or may briefly allude to related work and/or hypotheses, (4) Research problems (5) Proposed solutions and/or approaches (6) List of Contributions (6) Rest of paper. The introduction section must be scientific and rich in citations. Use "maintext_" style for this paragraph.

The Sustainable Development Goals (SDGs) are a global transformation agenda agreed upon by 193 United Nations member states in September 2015. This concept integrates the principles of comprehensive development previously advanced by the Brundtland Commission, emphasizing the importance of balancing economic, social, and environmental aspects in shaping a sustainable future (Alisjahbana & Murniningtyas, 2018:2). Theoretically, the concept of social transformation developed by Rostow (1960:45) serves as a critical foundation for explaining structural change towards equitable and responsible development. The World Bank report (2023:78) identifies four key dimensions for SDG implementation in developing countries: institutional capacity, resource availability, political commitment, and community participation. These findings illustrate that SDGs are not merely symbolic objectives, but rather serve as a blueprint for global development transformation toward a more just, dignified, and sustainable world.

The implementation of SDGs in Indonesia faces complex and multidimensional challenges. Indonesia's vast archipelagic geography, cultural and social diversity, and regional development disparities demand an adaptive and inclusive national strategy. The multidimensional poverty framework developed by Amartya Sen (1999:112) provides an important lens through which to understand development issues that go beyond economic concerns to encompass human capabilities and access to development resources. Research from the Islamic Development Bank (Hasan & Siddiqui, 2021:34) emphasizes the importance of development strategies tailored to the socio-economic and cultural characteristics of each member of the Organization of Islamic Cooperation (OIC), including Indonesia. In this context, zakat emerges as a significant Islamic social finance instrument with the potential to support equitable and community-based SDG implementation.

Indonesia's regulation, particularly Law No. 23 of 2011 concerning Zakat Management, mandates zakat to support efforts in enhancing social welfare and poverty alleviation. Article 3 of this law outlines two main objectives: (1) to improve the efficiency and effectiveness of zakat services and management, and (2) to optimize zakat benefits for public welfare. These objectives align with the SDGs' vision of social justice, inclusive economic growth, and environmental preservation. The concept is also reinforced by Kahf's theory of distributive justice (1999:67), which positions zakat as an economic transformation mechanism promoting equity and social solidarity. Furthermore, Chapra's Islamic economic framework (2000:89) suggests that zakat, when managed with spiritual and ethical values, can function as a macroeconomic planning tool balancing individual and societal interests. Thus, zakat is not merely an obligatory religious act but can also serve as a green financial instrument with structural impact on sustainable development, particularly in alleviating poverty, improving education access, and strengthening productive economic sectors.

In the past three years, zakat management and its contribution have shown significant progress. The 2022 BAZNAS report noted that the national zakat potential in Indonesia reached IDR 327.6 trillion per year, although actual collection only accounted for about 12–15% of this potential (BAZNAS, 2022:11). If managed transparently and effectively, zakat can become an alternative resource supporting the acceleration of SDG achievement in Indonesia. Empirical studies by Muhammad (2024) have demonstrated zakat's significant role in reducing poverty and social inequality across Muslim-majority countries in Asia and Africa. In the Indonesian context, Yanti et al. (2024) revealed direct correlations between zakat programs and SDG indicators, especially in education, health, and economic empowerment. Arwani et al. (2024) further confirmed that zakat accelerates SDG achievements through stronger synergy between Islamic social finance and national policy institutions. Nevertheless, key challenges persist, including low public awareness, institutional gaps, and suboptimal regulatory implementation.

This study takes a strategic position by analyzing the integration of productive zakat, managed by BAZNAS Indonesia, as part of a green financial instrument supporting national sustainable development. The conceptual framework integrates the theories of social transformation (Rostow, 1960), capabilities (Sen, 1999), distributive justice (Kahf, 1999), and Islamic economics (Chapra, 2000). Academically, the study fills a research gap by linking Islamic social financial instruments with national SDG-based development strategies. The ultimate goal of this research is to formulate an implementable model that optimizes the role of productive zakat in supporting sustainable development efforts across Indonesia.

2. Literature Review

Sustainable Development Goals (SDGs)

The concept of sustainable development was first introduced in the report *Our Common Future* by the World Commission on Environment and Development (WCED), also known as the Brundtland Commission, in 1987. The commission was established by the UN Secretary-General in 1983 as a response to growing concerns over environmental degradation and human resource depletion (Abdoellah, 2016:12). Twenty-eight years later, this concept was formally adopted as a global development principle under the 2030 Agenda for Sustainable Development, signed on September 25, 2015, by 193 UN member states, resulting in 17 goals and 169 targets across four development pillars (Alisjahbana & Murniningtyas, 2018:2).

Sustainable development is a concept that, while seemingly simple, involves high complexity. It emphasizes not only intergenerational equity but also values such as freedom, equality, solidarity, tolerance, respect for nature, and shared responsibility (Roehrl, 2013:9). SDGs have become a national and regional development priority. Effective implementation requires harmonized planning policies at both central and regional government levels. Local governments are encouraged to explicitly include SDG targets in their Medium-Term Regional Development Plans (RPJMD), along with measurable programs, indicators, and targets. Adequate financial support is also critical to ensure effective and equitable goal achievement (Triatmanto, 2021:1).

The SDGs encompass a broad spectrum of social and economic development areas, including poverty, hunger, health, education, climate change, water management, sanitation, energy access, environmental conservation, and social justice. Indonesia has institutionalized these goals through Presidential Regulation No. 59 of 2017, which reaffirms the country's commitment to global SDG achievement. Indonesia's goals include expanding education access, reducing poverty, improving environmental quality, and enhancing social welfare. One of the key long-term visions aligned with SDGs is "Indonesia Emas 2045," which reflects a commitment to inclusive and sustainable national development.

The Concept of Zakat

Zakat is a portion of wealth entrusted by Allah that must be distributed to designated recipients (asnaf) as outlined in the Qur'an, Surah At-Taubah verse 103: "Take alms from their wealth in order to purify and sanctify them, and pray for them. Verily, your prayers are a source of peace for them. And Allah is All-Hearing, All-Knowing" (QS. At-Taubah: 103). The word "zakat" is derived from "zaka," meaning pure, good, blessed, and growing. Zakat embodies the hope of bringing blessings, purifying the soul, and fostering goodness (Sabiq, 2015:5). According to the Regulation of the Minister of Religious Affairs No. 52 of 2014, zakat is defined as an obligation upon every Muslim or Islamic institution to allocate part of their

Wealth to eligible recipients in accordance with Islamic law. The primary objective of zakat is to improve the welfare of underprivileged communities, particularly amid increasingly complex economic challenges. Zakat also plays a role in social equilibrium and solidarity by addressing income disparities in society.

Zakat in the Context of Sustainable Development

Zakat, as a religious obligation in Islam, holds great potential as a strong instrument for sustainable development and the welfare of disadvantaged communities. Referring to Law No. 23 of 2011, Article 3 states that zakat management has two primary objectives: (1) increasing zakat's benefits to enhance social welfare and alleviate poverty; and (2) improving the efficiency and effectiveness of zakat management services. These objectives align with the overarching goals of the SDGs—economic, social, environmental, and justice-based development. Furthermore, Articles 25, 26, and 27 of the law detail the principles of zakat distribution and utilization. According to Article 25, zakat must be distributed to eligible recipients (mustahik) as stipulated in Surah At-Taubah verse 60.

These include the poor, the needy, zakat administrators, reverts (muallaf), those in bondage (riqab), those in debt (gharimin), those striving in the way of Allah (fii sabilillah), and wayfarers (ibnu sabil)—all of which correspond to the primary target groups of SDG implementation. Article 26 elaborates that zakat distribution must be based on priority, with attention to equity, fairness, and regional needs. Article 27 explains that:

1. Zakat may be utilized for productive purposes to address poverty and improve living standards;
2. Such utilization is allowed only after the mustahik's basic needs are met;
3. Further provisions regarding productive zakat usage are regulated by the Minister.

Zakat management in the context of SDGs is carried out across sectors such as education, health, humanitarian aid, and advocacy. To ensure alignment, BAZNAS has developed a codification guideline that links zakat programs with SDG matrices (BAZNAS, 2021),

providing a roadmap for integrating zakat disbursement strategies with national SDG action plans.

Table 1. SDGs Codification in Zakat Programs.

Sector	Target Asnaf	SDG Indicators Covered	Program Example
Economy	The Poor	15 SDG indicators	Economic Empowerment
Social	8 Asnaf Groups	37 SDG indicators	Social Assistance
Education	The Poor, Fii Sabilillah	18 SDG indicators	Education Scholarships
Health	8 Asnaf Groups	33 SDG indicators	Health Infrastructure Aid
Da'wah & Advocacy	8 Asnaf Groups	13 SDG indicators	Support for Preachers (Da'i)

Source: SDGs-based Zakat Program Codification Guidelines (BAZNAS, 2021)

3. Proposed Method

This study employs a qualitative descriptive approach focused on analyzing the implementation of productive zakat as a component of Green Financial Instruments supporting the achievement of Sustainable Development Goals (SDGs) in Indonesia. This approach was chosen to gain a deep understanding of the dynamics and impacts of zakat programs managed by the National Zakat Agency (BAZNAS) of the Republic of Indonesia, particularly in the economic, social, and environmental dimensions aligned with the SDG framework (Sugiyono, 2020:15). The research is non-experimental and exploratory in nature. The researcher did not intervene directly in the observed phenomena but rather examined ongoing practices through documented data and official reports. The objective is to identify and explain the relationship between the implementation of productive zakat and key national sustainable development indicators (Kothari, 2019:4).

The study relies on secondary data sources, including: The official 2023 report on the contribution of zakat to sustainable development, published by BAZNAS and the Strategic Studies Center of BAZNAS (PUKAS BAZNAS, 2023:12). Digital publications, policy documentation, program guidelines, and relevant data available on the official websites of BAZNAS RI (<https://baznas.go.id>) and PUKAS BAZNAS (<https://puskasbaznas.com>). Scholarly literature and policy papers linking productive zakat, green financial instruments, and SDGs (Alisjhabana & Murniningtyas, 2018:23).

The collected data cover the structure of zakat programs, achievement indicators, supporting policies, and integration mechanisms between zakat and SDG targets such as poverty alleviation, economic empowerment, education, and environmental resilience. Data were gathered through documentary studies involving the following steps: Identifying and reviewing annual reports by BAZNAS RI and the 2023 zakat contribution report to SDGs. Constructing a data matrix based on program areas (economy, social, education, health, and environment) and their connections to SDG indicators (BAZNAS, 2023:17). Analyzing content from policy documents and programs through official online sources and recent academic publications that support the integration of Islamic Social Finance with sustainable development (Yanti et al., 2024:510).

The data analysis method used was content analysis with a thematic approach. The analysis process follows the model developed by Miles, Huberman, and Saldana (2014:277), which includes: Data condensation: extracting and summarizing key data points from official reports; Data display: organizing and categorizing information into narrative or matrix form; Conclusion drawing/verification: interpreting findings and validating emerging patterns and relationships.

4. Results and Discussion

Contribution of Productive Zakat Programs to Achieving Sustainable Development Goals (SDGs) in Indonesia

The findings of this study reveal that the implementation of productive zakat has made a significant contribution to several priority SDG indicators. These programs are strategically directed to support poverty alleviation, mustahik economic empowerment, inclusive education, access to healthcare, and the strengthening of inclusive microeconomic ecosystems. According to the BAZNAS report, productive zakat managed by BAZNAS RI has contributed directly to SDG 1 (No Poverty), SDG 3 (Good Health and Well-being), SDG 4 (Quality Education), and SDG 8 (Decent Work and Economic Growth).

Contribution to SDG 1: No Poverty

Productive zakat programs such as Z-Mart, Z-Chicken, Z-Auto, and Balai Ternak have emerged as successful examples of zakat-based economic empowerment. For instance, Z-Mart empowers beneficiaries (mustahik) through entrepreneurship training, inventory support, and standardized shop management systems. Additionally, mustahik receive continuous mentoring for 6 to 12 months to ensure the sustainability of their businesses. The 2023 BAZNAS report states that more than 1 million beneficiaries were reached through these poverty alleviation programs. These initiatives not only fulfill short-term needs but also create long-term “exit strategies” for mustahik to eventually become zakat payers (muzakki). This concept aligns with Kahf’s theory of distributive justice (1999:67), which considers zakat as a means to establish socioeconomic equilibrium, and Sen’s capabilities theory (1999:112), emphasizing empowerment as a core element of human welfare. Empirical studies by Muhammad (2024) and Yanti et al. (2024) also demonstrate a direct correlation between productive zakat and the systemic reduction of poverty in Muslim-majority countries.

Contribution to SDG 4: Quality Education

BAZNAS allocates zakat funds to educational scholarships ranging from primary to tertiary levels. Notable programs include:

1. Beasiswa Cendekia BAZNAS (BCB) for university students;
2. Beasiswa Santri for students at traditional and tahfidz Islamic boarding schools,
3. Sekolah Cendekia BAZNAS (SCB)—a free integrated Islamic school,
4. Fee subsidies (UKT) for students affected by post-pandemic economic hardship.

In 2023 alone, more than 2,500 students from 113 universities received educational support from zakat programs. These efforts substantiate the notion that zakat not only meets basic needs but also facilitates upward social mobility. This implementation is consistent with SDG targets 4.1 and 4.3, which aim to ensure equal access to quality education. From Sen’s perspective, education is a fundamental prerequisite for expanding individual freedom and life opportunities.

Contribution to SDG 3: Good Health and Well-being

Zakat has also proven effective in enhancing healthcare access for vulnerable populations. One tangible implementation is the establishment of Rumah Sehat BAZNAS (RSB) in seven strategic regions—Jakarta, Yogyakarta, Makassar, Pangkalpinang, Sidoarjo, and Parigi Moutong. These health centers provide free services including general medical treatment, dental care, laboratory tests, and inpatient care for underprivileged patients. Additional programs include assistance for non-BPJS patients, emergency transport, free ambulances, and maternal-child health education. In 2023, RSB services reached more than 230,000 beneficiaries nationwide. These efforts directly address SDG target 3.8 (Universal Health Coverage), 3.1 (reducing maternal mortality), and 3.2 (reducing infant mortality). This supports Chapra’s Islamic economic view (2000:89), in which zakat functions as a public fund for securing essential rights such as healthcare. Arwani et al. (2024) further affirmed the role of zakat in filling healthcare service gaps in developing countries.

Contribution to SDG 8: Decent Work and Economic Growth

Zakat programs are also strongly oriented toward micro, small, and medium-sized enterprises (MSMEs) that are tailored to mustahik capacities. Programs such as Z-Chicken, Z-Mart, Z-Auto, and vocational training reached more than 10,000 active beneficiaries in 2023. Zakat acts as an economic intervention tool that supports not only financial independence but also the development of inclusive business ecosystems. BAZNAS fosters group enterprises, cooperatives, and community forums to ensure sustainability. These initiatives support SDG target 8.3, which emphasizes inclusive entrepreneurship and productivity enhancement. This aligns with Rostow's development theory (1960), where MSMEs serve as a transitional base for accelerating economic growth. Research by Malik et al. (2021) shows a positive relationship between productive zakat, income improvement, and MSME competitiveness.

Contribution to SDGs 6, 14, and 15: Environmental Sustainability

Productive zakat also contributes to environmental preservation through programs that include: Provision of clean water and sanitation (SDG 6), such as public toilets, bore wells, and hygiene education; Coastal and marine ecosystem conservation (SDG 14), including mangrove planting and shellfish seeding; Forest rehabilitation and green initiatives (SDG 15), through Green Waqf programs and educational forests.

These activities demonstrate that zakat funds can be directed towards environmentally sustainable actions in line with the maqashid al-shariah (objectives of Islamic law) and the environmental dimension of the SDGs. Chapra (2000:90) emphasizes the necessity of balancing natural resource utilization with ecological sustainability in Islamic economics. Overall, these findings reinforce Kahf's view of zakat as an effective redistribution mechanism for achieving social and economic justice. Furthermore, Sen's capabilities approach is reflected in the way zakat programs not only fulfill basic needs but also create opportunities for mustahik to develop with dignity and independence. The implementation of productive zakat as a green financial instrument supports Rostow's theory of social transformation (1960:45), in which development relies not only on physical capital but also on equitable and participatory social structures. Nonetheless, several implementation challenges persist, including limited public literacy on productive zakat, weak institutional coordination, and the lack of comprehensive, SDG-based reporting systems. Strengthening the digital ecosystem—such as through BAZNAS's SI-Zakat and the SDGs Tracker developed by PUSKAS BAZNAS—is essential to address these integration and transparency challenges (BAZNAS, 2023:22).

Strategic Model for Enhancing the Effectiveness of Productive Zakat in Supporting Sustainable Economic Development (SDGs) in Indonesia

To optimize the contribution of productive zakat toward the Sustainable Development Goals (SDGs), a strategic model is needed—one that is not only normative but also implementable, adaptive, and measurable. Based on the analysis of policy documents, official reports by BAZNAS and PUSKAS BAZNAS in 2023, and various empirical findings, this study proposes an approach called the Integrative Model: “Zakat for Sustainable Indonesia.” This model is designed to consolidate the potential of zakat as an Islamic social finance instrument integrated with Indonesia's national development planning system. Its objective is to mainstream zakat into the country's sustainable development strategy. The model comprises three core approaches:

Spatial and Thematic Mapping Based on SDG Priority Data

Zakat distribution has traditionally relied on administrative and reactive approaches. However, in order to effectively address development challenges that are often local and specific, spatial (poverty-mapping by region) and thematic (sector-based SDG needs) mapping is essential. This data-driven approach ensures that zakat programs are targeted, evidence-based, and responsive. For example: Regions with high stunting rates should be prioritized for zakat-based nutrition and health programs (SDGs 2 and 3). Areas with low Human Development Index (HDI) scores should focus on education and workforce training (SDGs 4 and 8). This approach aligns with Presidential Regulation No. 59 of 2017 concerning the implementation of SDGs, which emphasizes the importance of localizing SDGs. It also reflects participatory development theories, where decisions based on local data strengthen program legitimacy (Sen, 1999:115).

Multi-Stakeholder Integration in Productive Zakat Governance

One of the primary challenges in productive zakat management is institutional fragmentation across national and local levels. Thus, the proposed model emphasizes collaborative governance through multi-stakeholder integration, involving: BAZNAS as the principal implementer of zakat programs; Local governments as partners in data collection, supervision, and integration into regional development planning; Academics and research institutions as providers of evidence-based analysis and impact evaluations; Philanthropic organizations and corporations for co-funding and strategic partnerships; Communities and grassroots groups as direct implementers and beneficiaries. This model is aligned with the “whole-of-government” and “whole-of-society” approaches embedded in the SDGs, promoting collective participation and shared responsibility. It also aims to standardize national governance of productive zakat in a transparent and accountable manner.

Digital-Based Monitoring and Evaluation System (SDGs Tracker)

This model places digital technology at the core of transparency and accountability in zakat management. Conventional reporting methods—manual and non-integrated with development indicators—have hindered zakat’s measurable contributions to SDGs. The SDGs Tracker system, developed by PUSKAS BAZNAS, should be institutionalized as a national reporting standard. The system enables: Tracking zakat’s contributions to individual SDG targets; Visualizing impact through dashboards based on region and sector; Real-time reporting to stakeholders and the public; Evaluations based on both quantitative and qualitative indicators. This digital monitoring system supports swift, data-driven decision-making. Within the Islamic economic governance framework, this fulfills the principles of mas’uliyah (accountability), shafafiyah (transparency), and hisbah (public oversight) (Chapra, 2000:91).

5. Conclusions

This study concludes that productive zakat, as managed by the National Zakat Agency (BAZNAS) of the Republic of Indonesia, makes a significant and strategic contribution to the achievement of the Sustainable Development Goals (SDGs) in Indonesia. Programs such as Z-Mart, Z-Chicken, educational scholarships, BAZNAS Health Clinics, and clean water and environmental preservation projects have demonstrated strong correlations with indicators from SDG 1 (No Poverty), SDG 3 (Good Health), SDG 4 (Quality Education), SDG 8 (Economic Growth), and SDGs 6, 14, and 15 (Environmental Sustainability). Theoretically, this contribution supports multiple frameworks including Rostow’s theory of social transformation, Kahf’s distributive justice, Sen’s capability approach, and Chapra’s Islamic economic principles. Zakat is shown not only as a religious obligation or social finance mechanism, but also as a transformative instrument in national development planning. However, implementation challenges remain—such as low public literacy regarding productive zakat, weak integration with national development plans, and the absence of robust data-based monitoring systems. As a solution, this study offers the strategic model “Zakat for Sustainable Indonesia,” which integrates spatial-thematic mapping, multi-stakeholder collaboration, and digital reporting systems based on SDG indicators. It is recommended that policymakers: 1) Institutionalize zakat as a development instrument in national and regional planning documents; 2) Strengthen the zakat digital ecosystem (such as SI-Zakat and SDGs Tracker) for real-time transparency and accountability; 3) Foster collaborations between BAZNAS, local governments, universities, and private sector actors to create inclusive and impactful zakat programs.

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