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Achieving Sustainable Impact of *Zakāh* in Community Development Programs

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Abstract

Zakāt Community Development (ZCD) Program is one of the featured programs initiated by Indonesia National Board of Zakāt in empowering the community and prioritizing the fulfillment of people's capacity and skills as a basis for mobilizing people and making changes. More than a hundred communities, which are represented at village level, have been chosen to benefit from the program since last year. In practice, the ZCD program has various fields in economic, spiritual, social, educational, and health activities to improve the living standards of the mustahik. The beneficiaries of the program are also expected to be self-reliant and be able to spread the inspiration to those around them so as to make the impact of zakāt long term.

This study is conducted to examine the sustainable impact of zakāt toward the welfare of mustahik living in a community. By using mixed methods, the indicator of sustainable impact is derived from the Sustainable Development Goals (SDGs). The assessment or evaluation indicator is developed specifically to determine whether the communities are suitable to benefit from ZCD programs. It is also necessary to measure the outcome of the program from the perspective of sustainability

This study shows that conceptually zakāt and SDGs have significant relevance. It is because zakāt is an instrument of Islamic economic development which places the Maqāṣid al-Sharī'ah *as its implementation*

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goal. Because of its narrower scope compared to the Maqāṣid al-Sharī'ah, *SDGs can be used as a reference indicator for zakāt to fulfil the purpose of development which is reflected in Maqāṣid* al-Sharī'ah.

Furthermore, from samples of ZCD programs in some selected villages, it has been found that communities of mustahik are able to scale up their welfare by utilizing the zakāt programs. Some of them have successfully created new productive activities which transform their status from mustahik to muzakki. Interestingly, these achievements are not only for those who receive zakāt, but also for non-recipients who are living in the same community that gets involved in the programs.

Keywords: *Zakāt* Community Development, Sustainable Impact, *Maqāṣid* al-Sharī'ah, Sustainable Development
JEL Classifications: O12; D31; Q01; P43
KAUJIE Classification: E15; N7; S5; R62

1. Introduction

Since 1997, Indonesia has been initiating and implementing various national programs for community empowerment projects that have reached more than 70,000 villages across Indonesia[1]. The importance of community-based programs, which are technically focused on rural areas, is further strengthened by being included as one of the priority programs in the Indonesia National Medium Term Development Plan 2015-2019 (RPJMN 2015-2019). According to this plan, within the next five years the number of underdeveloped villages can be reduced by 5000 villages and the number of empowered villages would increase to 2000 villages by 2019.

In line with this national program, Indonesia National *Zakāt* Board (BAZNAS) has for the past several years focused on the *zakāt* program to empower disadvantaged regions. Empowering disadvantaged regions has also been mentioned as one of the BAZNAS strategic programs in Indonesia until 2020, which places *Zakāt* Community-Based Development (ZCD) as the main instrument of all *zakāt* empowerment programs. ZCD aims to empower the

[1] Haider, H. PNPM/Community-driven development in Indonesia (GSDRC Helpdesk Research Report). Governance and Social Development Resource Centre, University of Birmingham, Birmingham, UK (2012), 17 pp.

community by targeting the mustahik communities who live in the villages which are left behind. The goal of this program is to improve communities' standard of living from the economic, spiritual, social, educational, and health aspects.

More than a hundred communities, which are represented at village level, have been chosen by BAZNAS to benefit from the program since 2017. In practice, the ZCD has various fields to improve the living standards of the mustahik. Empowerment-based programs prioritize the fulfillment of people's capacity and skills as a basis for mobilizing people and making changes. Theoritically the ZCD can also be categorized as an empowerment program that guarantees sustainability of the impact. Because not only does it make the recipients prosper, but they are expected to be self-reliant and be able to spread the benefit to the surrounding environment so as to make the impact of *zakāt* long term.

There are currently limited studies on the sustainability aspect of *zakāt*. Although several studies have tried to relate *zakāt* with indicators of sustainability frameworks such as Sustainabile Development Goals (SDGs), none has considered the impacts by using actual data. It would be interesting to see whether the theoritical claim of sustainability impact of *zakāt*, particularly the program of ZCD, is empirically confirmed. Another challenge is how to develop such indicators that not only can measure the effectiveness of *zakāt* from Islamic based values but also reflect the sustainability framework.

Therefore this study will try to consider the extent to which *zakāt* empirically has an impact on a sustainability basis that derived from SDGs by taking the example of the ZCD program carried out by BAZNAS. Methodologically this study will first link the religious aspect of *zakāt* that is reflected in *Maqāṣid* al-Sharī'ah toward SDGs, and then build the technical method on how the sustainability impact of *zakāt* can be measured properly. The finding will be shown and analyzed after the method is explained.

2. *Zakāt, Maqāṣid* al-Sharī'ah, and Sustainable Development

Zakāt is a means of the dedication of a servant of Allah SWT as well as the mechanism of redistribution of wealth. Historical evidence shows that *zakāt* can be an important development instrument for the state, especially in its role to reduce

the concentration of wealth, channeling funds from the rich to the needy (Chapra, 1992)[2]. Thus, the goal of more equitable and just development can be achieved.

Because of the very strategic role of *zakāt*, some countries, including Indonesia, have institutionalized the management of *zakāt*. The *Zakāh* Law Act No. 23 of 2011 provides legal certainty of institutionalization of *zakāt* by a non-structural state institution, BAZNAS. Moreover, it shows that the state wants to embrace *zakāt* as one of the instruments for development.

To ensure the administration of *zakāt* is in line with the fundamental values held by Islamic economics, *Maqāṣid* al-Sharīʻah should be used as the basis for its consideration, or at least the inspiration from the perspective of the *Maqāṣid* al-Sharīʻah (Kasri, 2016)[3]. Recent researches also consistently bring *Maqāṣid* al-Sharīʻah as a basis for calculating the performance of financial institutions. For example, Martan et al. (1984)[4], who use the framework for thinking of *Maqāṣid* al-Sharīʻah to measure the performance of Islamic banking, and Dusuki (2005)[5], who measures the performance of corporate social responsibility within the *Maqāṣid* al-Sharīʻah framework for thinking.

Zakāt should 'have more right' to use the *Maqāṣid* al-Sharīʻah-based development framework for thinking in all its processes (Kasri, 2016)[6]. Fundamentally, *zakāt* can not only fulfill the legal and substance of the *shari'ah*, but it is also relatively easy to promote social faces and alignments to the real sector of *shari'ah* itself. The concept of development in Islam is comprehensive because it places religious responsibility as an integral part of human development (Ibrahim A. O, 2016)[7].

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2 Chapra, M. U. (1992). Islam and the Economic Challenge. Riyadh: The Islamic Foundation and The International Institute of Islamic Thought.

3 Kasri., R. A. (2016). *Maqāṣid* al-Sharīʻah and Performance of Zakat Institutions. Kyoto Bulletin of Islamic Area Studies, 9 hlm. 19-41.

4 Marta, S. S. dan Abdul-Fatah, Anwar. (1984). Islamic vis a-vis Traditional Banking: A "Fuzzy-set" Approach. Journal of Research in Islamic Economics, 2(1): hlm. 29-44.

5 Dusuki, A. W. (2005). Corporate Social Responsibility of Islamic Banks in Malaysia: A Synthesis of Islamic and Stakeholders' Perspective. UK, Loughborough University, PhD Thesis.

6 Ibid: Kasri., R. A.

7 Ibrahim A. O, A. A. (2016). *Maqāṣid* al-Sharīʻah: The Drive for an inclusive human development policy. Shari'ah Journal, Jil. 24, Bil. 2, 290.

On the other hand, the UN has initiated the Sustainable Development Goals (SDGs). Additionally, SDGs are a sustainable global development agenda that has gained consensus from 193 member states of the United Nations which commit themselves to its achievement. SDGs are also a continuation initiative of the previous Millennium Development Goals (MDGs). Although the coverage of the field of SDGs is very broad and ambitious, it is still being developed by considering different national realities, capacities, and levels of development and respecting national policies and priorities.

As a product, SDGs are the result of multi-stakeholder agreements and a transparent, participatory and inclusive process of all stakeholder voices over a period of three years. This is in line with one of SDGs' slogans, Leaving No One Behind (involving all parties without exception), where it is expected that SDGs can be implemented by all parties from government, private sector to civil society from all the world community to build a more inclusive, sustainable and resilient future for mankind and for the planet. Thus, as a sustainable global development agenda with a target of 15 years (2015 - 2030), SDGs have 17 goals and 169 achievement targets.

The potential linkage and intersection between *zakāt* and SDGs requires cooperation among multi-stakeholders in the community. The way of looking at the relationship of *zakāt* and SDGs should also in a way of Islamic *da'wah* contribute to the world. To ensure the linkage of *zakāt* and SDGs to be equal, they are needed to be compared by observing the relevance and priority of each goal. Comparing these two concept is could be done specifically by placing *Maqāṣid* al-Sharī'ah, as development framework of *zakāt*, on the one side and SDGs on the other side.

According to the concept of *Maqāṣid* al-Sharī'ah by Ibn Qayyim, certainly as long as they do not conflict with the Islamic law, the SDGs are part of the *Maqāṣid* al-Sharī'ah itself. It is because Ibn Qayyim's unlimited definition of *Maqāṣid* al-Sharī'ah can be even wider than the 17 points in the SDGs. As long as a target can bring social benefit, then the target can be incorporated into the *Maqāṣid* al-Sharī'ah.

By using matrix matching method, our previous study shows the relevant concept of the SDGs and *Maqāṣid* al-Sharī'ah as a platform of *zakāt*[8]. This method is a modification of the matching method commonly used in the field of social

[8] MS Nurzaman, et al. 2017. Sebuah Kajian Zakat on SDGs. Center of Strategic Studies, Indonesia National Board of Zakat

science[9]. The matrix approach in the study is used to facilitate the comparison between level of needs of variables, i.e., SDGs, *Maqāṣid* al-Sharī'ah, at the same time.

The study found that, among 17 SDGs, there are 4 highest priority goals, i.e Goal 1. Without poverty, Goal 3. Good Health, Goal 2. No Hunger, and Goal 11. Sustainable Cities and Communities. Those goals are being addressed by most of the *zakāt* organizations in Indonesia and especially BAZNAS is very relevant to the context of the implementation of SDGs. Moreover, BAZNAS as the implementer of *zakāt* program has also prioritized its achievement targets appropriately through ZCD program. It indicates that the *zakāt* work is also related and highly relevant in making a real contribution to those goals. For instance, *amil* (*zakāt* administrators) make efforts to open wider access to the *mustahik* and to encourage the *mustahik* and the people in their surroundings to be self-reliant.

Therefore, it can be strongly suspected that *zakāt* and SDGs have significant relevance. It is because *zakāt* is an instrument of Islamic economic development which places the *Maqāṣid* al-Sharī'ah as its implementation goal. On the other hand, almost all points on SDGs are on the same path as the *Maqāṣid* al-Sharī'ah. Because of its narrower scope compared to the *maqasid shari'ah*, SDGs can be used as an interim goals reference for *zakāt* to fulfil the ultimate purpose of development which is reflected in *Maqāṣid* al-Sharī'ah (Nurzaman et al., 2017).

There is a relevant relation between *Maqāṣid* al-Sharī'ah as the framework of *zakāt* and SDGs. The relevance that occurs is adjusted based on the context of the needs of the *mustahik* conditions . Although all 17 SDGs may be contributed (directly or indirectly) from *zakāt* work, they are not entirely the responsibility of *zakāt* work alone. There are duties and responsibilities of the *zakāt* institutions such as BAZNAS that can govern and manage programs that specifically aim to improve the community life so that the impact can be sustained in the long run.

3. Literature Review on Community-Based Index

The above studies have shown a relevant relation between *Maqāṣid* al-Sharī'ah as the framework of *zakāt* and SDGs. However, none of the studies has evaluated the relation by using actual data. To evaluate the concept, one needs an indicator from which the empirical study could be conducted. Several related measurements

9 Nielsen, R.A. 2016. Case Selection via Matching. Sociological Methods & Research 45(3) hlm. 569-597

in Indonesia which may address the impact evaluation of ZCD program have been released, including the Village Development Index (*Indeks Pembangunan Desa* or IPD) developed by the National Development Agency of Indonesia (known as Bappenas) and the Central Board of Statistics (*Badan Pusat Statistic* or BPS) in 2014, as well as Building Village Index (*Indeks Desa Membangun* or IDM) developed by the Village Ministry of Indonesia in 2015.

The Village Development Index (2014) measures the level of village development from 5 dimensions:

a. Basic services: education and health.
b. Infrastructure condition: facilities, infrastructure, local economic development, etc.
c. Accessibility/transportation: traffic, road quality, road accessibility, availability of public transport, regional distance, and travel time, etc.
d. Public service: environment, and community empowerment (referring to BPS village potential data).
e. Government administration: completeness of village administration, village autonomy, village asset/wealth, and quality of human resources.

On the other hand, the Building Village Index (2015) issued by the Village Ministry, measuring the level of village development from 3 dimensions:

a. Social: health, education, social capital, and settlement.
b. Economic resilience: diversity of community production, available trade centers, distribution access, access to financial institutions, economic institutions, regional openness.
c. Ecology: environmental quality, potential/prone to natural disasters.

At international level, OECD[10] (1996), an economic organization composed of 35-member countries, measures the development of villages on four main elements, namely:

a. Population and migration: population density, changes in land used, structure, household, and community.
b. Social welfare and justice: income, housing, education, health, and security.

[10] The Organisation for Economic Co-operation and Development.

c. Economic structure and performance: labor, employment, sector, productivity, and investment.
d. Environment and sustainability: topography and climate, land use change, habitat and species, soil and water, and water quality.

The European Commission establishes regional development indicators called Regional Competitiveness Index (2013). The concept has 3 major dimensions as follows.

a. Basic groups: institutions, macroeconomic stability, infrastructure, health, and basic education.
b. Group efficiency: higher education, labor efficiency, and market size.
c. Group innovation: technological readiness, up-to-date business, and innovation.

Furthermore, the European Agricultural Fund for Rural Development (EAFRD, 2013), in its report, uses the following 6 indicators to measure the level of rural and agricultural development:

a. Importance of rural areas
b. Socio-economic situation of rural areas
c. Sectoral economic indicators
d. Environment
e. Diversification and quality of life
f. Leader

Agarwal, *et al* (2009) measured the specific village development of the economy. Village economic performance can be measured from productivity factors (HR) which includes expertise, investment, and effort. It can be measured by utilizing accessibility factors, and other factors such as economic structure, government infrastructure, roads, and availability of employment.

Huggins (2004) also created the European Competitiveness Index that consists of 5 variables, namely creativity, economic performance, infrastructure and accessibility, knowledge level of labor, and education. This index can be used to measure the level of regional competitiveness associated with Europe. According to Huggins and Davies, identifying, understanding, and measuring competitiveness can be input to make policies that can improve the regional economy.

In another study, Bryden (2002) divides village development issues into three areas. First, quality of life and social welfare comprising health, education, local government, home, security, and income. Second, the economic structure and performance, including business, agriculture, diversification and productivity, infrastructure, employment. Finally, the field of demography, including population density, culture, migration, structural changes.

From Indonesian point of view, some studies such as Irawati *et al* (2012) assessed the level of competitiveness of particular village by looking at the three variables of economy (value added, savings, sectoral performance), human resources (labor, education, unemployment rate), infrastructure and natural resources (natural capital, physical capital). The study aims at understanding the extent to which the village has the ability to address its problems and to develop itself.

Abdullah (2002) revealed that indicators of regional competitiveness can be divided into 9 indicators, namely regional economy, openness, financial system, science and technology, infrastructure and natural resources, management and macroeconomy, human resources, institutional, governance and government policies. Macroeconomic indicators are interconnected with other indicators, so that requires an integrated and sustainable management in its implementation.

From the above reviews, it can be seen that some indicators have been constructed and thus can be taken as the sources to develop an indicator that can specifically be utilized for *zakāt* evaluation. In the context of this study, such indicator is crucial not only to measure the effectiveness of *zakāt* from Islamic-based values but also to reflect the sustainability framework.

4. Method of Developing Indicator of Sustainable Impact

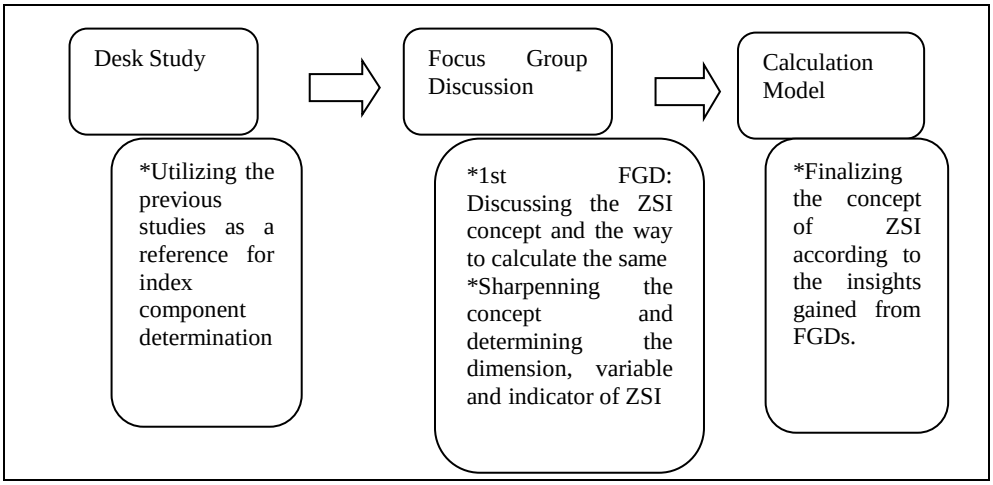
In order to evaluate the sustainable impact of BAZNAS ZCD program, this part will explain the method of developing *Zakāt* Sustainable Index (ZSI) that will be utilized in the measurement. BAZNAS currently has 5 focus categories of fund disbursement, namely (i) economic, (ii) social and humanitarian, (iii) health, (iv) education, and (v) *da'wah*. Each of the categories is in line with the dimensions of *Maqāṣid* al-Sharī'ah, i.e. successively (i) wealth, (ii) lineage, (iii) life, (vi) intellect, and (v) faith. This needs to be adopted in the model so that the sustainability framework can be well developed.

4.1 Procedures to Develop ZSI Concept

The methodology used to develop ZSI is a mixed methods research. This is a methodology that combines qualitative and quantitative methods in a study. This method allows researchers to present a qualitative study through descriptive explanations as well as quantitatively through figures, graphs, charts, and statistical data (Creswell, 1999).

Basically, ZSI is a modification developed from *Zakāt* Village Index that has been constructed in a previous study[11]

Figure-1
Stages to Develop ZSI



At the development of ZSI component stage, qualitative method is used through literature study and Focus Group Discussion (FGD). FGD was conducted twice with the discussants, who were from several backgrounds, including government and non-profit organizations engaged in humanitarian and *zakāt* institutions. FGD is utilized to sharpen dimensions, indicators, and variables in the *Zakāt* Sustainable Index in order to make the index more relevant, calculable, and applicable

[11] See Nurzaman, et al (2017)," Indeks Desa Zakat", Center of Strategic Studies, Indonesia National Board of Zakat

On the other hand, the quantitative method is used to calculate the *zakāt* index component value indicator, variable, and dimension. The calculation process should be done gradually, in other words through multi-stage weighted index method. The aggregate computation of the index forms the so-called composite value for ZSI. Thus, it can be applied to ZCD targeted by the BAZNAS program. The index allows BAZNAS to have an idea of the village development level and its potential, so that the impact of the program can be evaluated.

In general, ZSI components are formed by 5 dimensions, namely economic, health, education, social, and *da'wah*. This is in harmony with the *zakāt* distribution segmentation of BAZNAS. Each of these dimensions has several variables and indicators that will be used for calculating the index. Table 1 shows the components of ZSI. It is shown that all indicators reflecting the condition of the community in which the *mustahik* is living. Instead of measuring the impact of *zakāt* at individual level, ZSI focuses more at group/community level. Therefore, the impact of *zakāt* is seen from the overall condition of the community, not only the mustahik, so that the multiplier effect of *zakāt* can be captured

Table-1
Components of *Zakāt* Sustainable Index

DIMENSIONS	VARIABLES	INDICATORS
Economic	Productive economic activity	• Availability of diversified main product/production center. • Labor force participation rate. • Availability of creative industry community.
	Village trade center	• Availability of market as a trading facility and supplier of community needs, both traditional and online (online marketing). • Availability of trading place cluster (shopping center, minimarket, corner store, hawker center/Pujasera/culinary center).
	Accessibility (transportation and logistics)	• Accessibility of village roads. • Availability of modes of transportation. • Availability of logistic service.
	Access to financial institutions	• Availability and accessibility of Sharia and conventional financial institutions. • Engagement of community in loan shark (rentenir). • Engagement in financial institutions.
Health	Public health	• Availability of clean water for bathing and washing in every house. • Availability of bathroom facilities and toilet in the house.

	Health services	• Availability of the source of drinking water. • Availability of Puskesmas[12] • Availability of Polindes[13] • Availability of Posyandu[14] • Availability of doctor/midwives
	Health insurance	• BPJS membership level
Education	Level of education and literacy	• Education level of villagers • The level of reading and numeracy literacy
	Education facilities	• Availability of learning facilities • Accessibility to schools • Availability of adequate number of teachers
Social and humanity	Public space interaction facilities	• Availability of sports facilities • Existence of community activity (village consultative body, recitation, youth group, social gathering, etc.)
	Electricity, communication and information infrastructure	• Availability of electricity • Availability of communication access (mobile phone) • Availability of internet access • Availability of television or radio broadcast
	Mitigation of natural disasters	• Disaster management
Da'wah	Availability of religious facilities & companions	• Availability of mosques in the community • Accessibility to the mosque. • Availability of religious companion (ustaz/ustazah, etc.)
	Level of religious knowledge society	• Level of literacy of Al-Quran • Public awareness for *zakāt* and *infāq*
	Level of religious activities and community participation	• Implementation of routine religious activities • Level of community participation in 5 daily prayers in congregation • Level of community participation in routine religious activities (weekly or monthly)

a. Method to Calculate ZSI

ZSI calculation procedures and formulas are explained as follows. First, each indicator has a rating criterion based on Likert scale consisting of 5 assessment criteria (see Appendix). The higher index value means that the village is considered to be more sustainable after receiving *zakāt*. Contrarily, the lower index value means that the impact of *zakāt* to the village is less sustainable.

[12] Pusat Kesehatan Masyarakat (Puskesmas) is sub district level health center

[13] Pondok Bersalin Desa (Polindes) is village midwife clinic

[14] Pos Pelayanan Terpadu (Posyandu) is integrated health post

Second, the structured face-to-face questionnaires administered to respondents are then converted to the Likert scale. The value is then transformed into index through utilizing the following formula:

$$Indicator_x = \frac{(Skor_x - Skor_{min})}{(Skor_{max} - Skor_{min})}$$

$Indicator_x$ = Value of indicator *x*
$Skor_x$ = Score of indicator *x*
$Skor_{min}$ = 1 (minimum score)
$Skor_{max}$ = 5 (maximum score)

Third, after the value of each indicator is obtained, then it is multiplied by the weight of each indicator to get the indicator index.

Fourth, the index indicators are grouped according to their variables, and multiplied by the weight of each variable to get the index variable.

Finally, the index of each variable is multiplied by the weight of each dimension to obtain the dimension index. The result is a composite index that can be called the ZSI. The formula is given as follows:

ZSI= (X1*ek* + X2*ks* + X3*pe* + X4*ke* + X5*da*)
ZSI = The *zakāt* sustainable index
X1,...,X5 = value weight
ek = economic dimensions
ks = health dimensions
pe = education dimensions
ke = social and humanity dimensions
da = da'wah dimensions

ZSI value ranges from 0 to 1. The score then can be divided into five categories as shown by Table 2. The more the ZSI value approaches 1 then the impact of ZCD to the community at the village is considered highly sustainable. Conversely, the more ZSI approaches 0 then the impact of ZCD to the community in the village is considered not sustainable.

5. Implementation of ZSI at ZCD Program

In 2016, the BAZNAS National Coordination Meeting specifically set out to achieve an increase in the number of *zakāt*-based community development

programs in Indonesia. This strategic program is developed in order to leverage the contribution of *zakāt* to be more beneficial to the people who are directly assisted and, thus, also indirectly related to Indonesia's human development. Setting the target increase was one of the outcomes of the National Coordination Meeting, of which point 11 states: "Increasing the number of *zakāt*-based community development programs in 81 regions spread across villages in all provinces in 2017".

Table-2
Range Score of ZSI

Range Score	Rating	Impact
0.00 – 0.20	Very low	Not sustainable
0.21 – 0.40	Low	Less sustainable
0.41 – 0.60	Good Enough	Can be considered sustainable
0.61 – 0.80	Good	Sustainable
0.81 – 1.00	Excellent	Highly Sustainable

Ideally the implementation of ZSI can covers all villages that receive ZCD program since mid-2016, which reached more than 150 villages in 34 Provinces in Indonesia. However, with all the limitations and challenges faced in implementing ZSI to ZCD program, this measurement will only be carried out in 20 Provinces consisting of 86 Villages. This study divides it further into six regions, namely (1) Sumatra, (2) Java I, (3) Java II, (4) Nusa Tenggara, (5) Kalimantan, and (6) Sulawesi and Papua. The data was collected from March – June 2018, by which time the ZCD program had been implemented for at least a year.

Below are the results of ZSI measurement in each Region that are measured in the first semester of 2018:

(1) The number of points in the Sumatra region that have been measured in 14 villages, spread over 6 provinces, 10 regencies/cities, and 14 sub-districts. From the measurement activities that have been done, it has produced an average value of 0.52 (Good Enough) which is interpreted as a value that can be considered sustainable.

The lowest value point is obtained from the village of Mendah, Jayapura sub-district, Ogan Komering Ulu Timur district, South Sumatra Province (0.34). While the highest value is obtained from Jorong 1 Siguhung, Nagari Lubuk

Basung, Agam regency, West Sumatra Province with a value of 0.69 (good) which is interpreted as a value that is sustainable. When viewed from the priority of the fields obtained, the measurement results show 3 fields, namely economic, health, and social & humanitarian assistance. The economic aspect seems to dominate as much as 33%. Followed by health aspect as much as 26%, then in the field of social and humanitarian as much as 24%.

(2) The Java I region includes Banten, West Java and Central Java. Measurements in this region were carried out in 17 villages in 3 provinces, 15 regencies/cities, 17 sub-districts. The measurement has produced an average value of 0.53 (Good Enough), which is interpreted as a value that can be considered sustainable. The lowest value is 0.39 (Not Good) which is interpreted as a less sustainable

The lowest value point was obtained from the village of Cempaka Warna, Cempaka Multa sub-district, Cianjur district, West Java Province. While the highest value was obtained from village of Kaliboto, Mojogedang sub-district, Karanganyar district, Central Java Province with a value of 0.62 (Good) which is interpreted as a value that is sustainable. When viewed from the priority of the fields obtained, the measurement results show 3 fields, namely economic, health, and social & humanitarian assistance. The economic aspect seems to dominate as much as 32%, followed by two fields with the same amount of 19%, namely in the health and social and humanitarian aspects.

(3) The Java II region covers the Special Region of Yogyakarta and East Java. The points that have been measured are in 15 villages in 2 provinces, 4 regencies / cities, 5 sub-districts. The measurement produced an average value of 0.61 (Good) which is interpreted as a value that is sustainable.

The lowest value obtained is 0.48 (Not Good) which is interpreted as a less sustainable. The lowest value point was obtained from Pakis village, Grabagan sub-district, Tuban Regency, East Java Province. Meanwhile the highest score was obtained from Bojong village, Panjatan sub-district, Kulon Progo district, DIY Province with a value of 0.70 (good) which is interpreted as a value that is sustainable. From the measurement results in the Java II region it shows 3 priority areas covering the fields of economic, social & humanitarian, and health. The economic aspect seems to dominate as much as 33%. This is followed by social and humanitarian by 22%. The third priority area is the health with as much as 20%.

(4) The measurement of the Nusa Tenggara region includes West Nusa Tenggara and East Nusa Tenggara, where the points measured are in 8 villages, which are spread in 2 provinces, 7 districts/cities, 7 sub-districts. The measurement produced an average value of 0.49 (Good Enough) which is interpreted as a value that can be considered sustainable. The lowest value obtained is 0.35 (Not Good) which is interpreted as a less sustainable.

The lowest value point was obtained from 2 villages, namely Billa village, East Amanuban sub-district, South Central Timor District, and Seraya Kecil Island in the Komodo sub-district, West Manggarai Regency, East Nusa Tenggara Province. Meanwhile the highest score was obtained from the Kelurahan Kota Uneng, Alok sub-district, Sikka district, East Nusa Tenggara Province with a value of 0.65 (Good) which is interpreted as a value that is sustainable. The results of measurements in the Nusa Tenggara region show four priority fields covering the fields of economic, social & humanitarian, health and *da'wah*. The economic aspect seems to dominate, with as much as 32%, followed by the social and humanitarian fields by 24%, and the third and fourth priority fields with the same percentage are health and the *da'wah* sectors with as much as 20%.

(5) The measurement of the Kalimantan region includes West Kalimantan, South Kalimantan, East Kalimantan and North Kalimantan, where the points measured are in 17 villages, spread over 4 provinces, 11 districts / cities, 15 sub-districts. The measurement has produced an average value of 0.50 (Good Enough) which is interpreted as a value that can be considered sustainable. The lowest value obtained is 0.22 (Not Good) which is interpreted as a less sustainable. The lowest value point was obtained from Pegat Betumbuk village, Derawan Island sub-district, Berau Regency, East Kalimantan province.

Meanwhile the highest score was obtained from Juata Laut Village, North Tarakan District, Tarakan City, North Kalimantan Province with a value of 0.70 (Good) which is interpreted as a value that is sustainable. The measurement results in the Kalimantan region show 3 priority areas covering the fields of economics, social & humanity, and health. The economic aspect seems to dominate, with as much as 33%. This is followed by social and humanitarian fields by 20%, and third priority area is the health sector by as much as 19%.

(6) Sulawesi and Papua regions include South Sulawesi, Central Sulawesi and Papua, where the measured points are in 15 villages, which are spread in 3

provinces, 13 districts / cities, 15 sub-districts. The measurement produced an average value of 0.54 (Good Enough) which is interpreted as a value that can be considered sustainable. The lowest value obtained is 0.31 (Not Good) which is interpreted as a priority value to be assisted. The lowest value point was obtained from Bone Buntu Sisong village, South Makale sub-district, Tana Toraja Regency, South Sulawesi Province.

Meanwhile the highest value was obtained from Cilellang village, Mallusetasi sub-district, Barru district, South Sulawesi Province with a value of 0.71 (Good) which was interpreted as a value that was not prioritized for assistance. The results of measurements in the Sulawesi and Papua region show 3 priority areas covering the fields of economics, education and health. The economic aspect seems to dominate as much as 33%. Followed by 2 fields with the same value of 18%, namely the education and health fields.

Below is a summary of measurement in all villages in the regions.

Table-3
Summary of ZSI Measurement

No	Region	Average	Not/Less Sustainable	At least can be considered sustainable
1	Sumatra	0.52 (can be considered sustainable)	4 Villages	10 Villages
2	Java I	0.53 (can be considered sustainable)	5 Villages	12 Villages
3	Java II	0.61 (can be considered sustainable)	2 Villages	13 Villages
4	Nusa Tenggara	0.49 (can be considered sustainable)	3 Villages	5 Villages
5	Kalimantan	0.50 (can be considered sustainable)	4 Villages	13 Villages
6	Sulawesi and Papua	0.54 (can be considered sustainable)	4 Villages	11 Villages
		Total	22 Villages	64 Villages

The above table shows that the impact of ZCD program in average at least can be considered sustainable. Out of 86 villages, almost 75% are categorized as Good Enough (can be considered sustainable), while only 25 % are not/less sustainable. From the finding, it has been empirically found that communities of *mustahik* are able to scale up their welfare by utilizing the *zakāt* programs. Some of them have successfully created new productive activities which transform their status from *mustahik* to be *muzakki*, and this has been confirmed by the fact that most of the empowerment program has been carried out in the economic sector.

Furthermore, these achievements are not only for those who receive *zakāt*, but also for non-recipients who live in the same community and get involved in the programs, so that a multiplier effect is achieved. This situation can be achieved because *mustahiks* who benefit from the programs are required to reduplicate the program to the surrounding people particularly in form of skill transfer and training. All of these processes, in practice, are monitored by BAZNAS, and become one of indicators of a successful program. As ZSI is measuring the impact at community level, not at individual *mustahik* level, therefore, the higher of ZSI can be claimed that the benefit of *zakāt* program can be spread out to the others living in the same community, even though these people are not part of *mustahik* who are receiving the *zakāt* disbursement directly.

The theoretical claim that ZCD program provides sustainable impact has been proven. Empowerment-based programs indeed have prioritized the fulfillment of people's capacity and skills as a basis for mobilizing people and making changes. The ZCD program thus can guarantee sustainability of the *zakāt* impact because not only does it help make the recipients prosper, but also they are expected to be self-reliant and be able to spread the benefit to the surrounding environment.

6. Conclusion

This study tries to assess the extent to which *zakāt* empirically has an impact on a sustainability basis that derived from SDGs by taking the example of the ZCD program carried out by BAZNAS. *Zakāt* Community-Based Development (ZCD), as the main instrument of all *zakāt* empowerment programs, is one of the BAZNAS strategic programs in Indonesia until 2020. ZCD aims to empowering the community by targeting the *mustahik* communities who live in the villages which are left behind. The goal of this program, that is to improve communities' standard of living from the economic, spiritual, social, educational, and health aspect, should also be in line with the *Maqāṣid* al-Sharī'ah as the basis framework that can be used to measure the performance of *zakāt*.

Based on ANP-Delphi approach, it can be strongly argued that *zakāt* and SDGs have significant relevance. It has been found that *zakāt* is one of the Islamic social finance instruments that aims to fulfil *Maqāṣid* al-Sharī'ah, which consists of preserving and promoting faith, life, intellectual, lineage, and wealth. All these

goals are broader than the SDGs set by the UN, as SDGs do not include the goal of preserving and promoting the faith, which is the highest priority in *Maqāṣid* al-Sharī'ah.

However, there is a relevant relation between *Maqāṣid* al-Sharī'ah as the framework of *zakāt* and SDGs. The relevance is adjusted based on the context of the needs of the *mustahik* conditions. Although *zakāt* could contribute to all the 17 SDGs targets (directly or indirectly), realizing the targets is not entirely the responsibility of *zakāt* work alone. There are duties and responsibilities of the *zakāt* institutions, such as BAZNAS, that can govern and manage programs that specifically aim to improve community life so that the impact of *zakāt* can be sustained in the long run.

In order to evaluate the sustainable impact of BAZNAS ZCD program, the indicator of *Zakāt* Sustainable Index (ZSI) has been developed by categorizing the *zakāt* fund disbursement into (i) economic, (ii) social and humanitarian, (iii) health, (iv) education, and (v) *da'wah*. This categorization is so that that the index is consistent with the dimensions of *Maqāṣid* al-Sharī'ah, i.e. successively (i) wealth, (ii) lineage, (iii) life, (vi) intellect, and (v) faith.

The implementation of ZSI to measure the sustainability impact of ZCD has been carried out in 20 Provinces comprising 86 Villages. This study divides the areas of coverage further into six regions, namely (1) Sumatra, (2) Java I, (3) Java II, (4) Nusa Tenggara, (5) Kalimantan, and (6) Sulawesi and Papua. The data was collected from March–June 2018, by which time the ZCD program had been implemented at least for 1 year.

In the end, this study succeeded in evaluating the impact of ZCD program which was implemented at villages level. Out of 86 villages, almost 75% categorized are as Good Enough (can be considered sustainable), while only 25% are categorized as not/less sustainable. The study has empirically found that communities of *mustahik* are able to scale up their welfare by utilizing the *zakāt* programs. Some of them have successfully created new productive activities which transform their status from *mustahik* to be *muzakki*. The ZCD program can guarantee sustainability of the *zakāt* impact because not only does it help

make the recipients prosper but also they are expected to be self-reliant and be able to spread the benefit to the surrounding environment.[15]

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Appendix

Likert Scale

Indicator	Criteria				
	1	**2**	**3**	**4**	**5**
Have main products	Do not have a main product	Have 1-2 main products	Have 3-4 main products	Have 5-6 main products	Have >6 main products
Labor force participation rate	<20% of the productive age population (15-64 years) have a job	20% - 39% of the productive age population (15-64 years) have a job	40% - 59% of the productive age population (15-64 years) have a job	60% - 80% of the productive age population (15-64 years) have a job	>80% of the productive age population (15-64 years) have a job
Availability of is creative industry community.	Do not have a creative industries community	Have 1-2 creative industries community	Have 3-4 creative industries community	Have 5-6 creative industries community	Have >6 creative industries community
Availability of market as a trading facility and supplier of community needs both traditional and online (online marketing).	The village has no market with permanent and semi-permanent buildings	The Village has a market with specific trading schedules	The village has a daily market with semi-permanent buildings	The village has a daily market (traditional/modern) with permanent buildings	The village has a modern day market with permanent buildings and has an online marketing system
Availability of trading place cluster (shopping center, minimarket, corner store, hawker center/Pujasera/culinary center).	The village has no shops, minimarkets, but there is a corner store with a ratio of less than 100 / 10,000 to the population	The village has no shopping center, minimarkets, but there is a corner store with a ratio of ≥ 100 / 10,000 to the population	The village has no shopping but there is a minimarket with a ratio of <4 / 10,000 to the population without considering the availability of a corner store	The village has no shopping center but there is a minimarket with a ratio of >4 / 10,000 to the population without considering the availability of a corner store	The village has a shopping area without considering the availability of a corner store
Accessibility of village roads	The village traffic can only go	Village traffic by land or land and	Village traffic by land or land	Village traffic by land or land and	Village traffic by land or land

	through the river or lakes	water, but roads are not passable by four-wheeled vehicles throughout the year	and water, roads can be passed by four-wheeled vehicles throughout the year except during the rainy season	water, roads can be passed by four-wheeled vehicles throughout the year except for certain moments (rain, tide, etc.)	and water roads can be traversed by four or more wheels during the year
Availability of modes of transportation.	The village can only be accessed through the river or lakes	The village road is crossed by public transport without a fixed route and does not operate every day	The village road is crossed by public transport without a fixed route but operates daily	Village roads are crossed by public transport with fixed routes but do not operate every day	The village road is crossed by public transport with fixed routes and operates daily
Availability of logistic service	The village has no cooperation with logistic service/freight forwarder	The village has cooperation with logistic service company/freight forwarder which operates at least 1 day in a month	The village has cooperation with logistics/freight service company that operates at least 1 day in 2 weeks	The village has cooperation with logistics/freight forwarding company that operates at least 1 day a week	The village has cooperation with logistic service company/freight forwarder that operates every day
Availability and accessibility of Sharia and conventional financial institutions	The village does not have both conventional and sharia financial institutions	The village has at least 1 conventional financial institution	The village has at least 1 conventional financial institution and 1 sharia financial institution	The village has at least 1 conventional financial institution and 2 sharia financial institutions	The village has at least 1 conventional financial institution and 3 sharia financial institutions
Engagement of community in loan shark (rentenir)	There are >20% of people who have debt to loan shark	There are 16-20% of people who have debt to loan shark	There are 11-15% of people who have debt to loan shark	There are 1-10% of people who have debt to loan shark	There is no people have debt to the loan shark
Engagement in financial	<20% of the population	20-39% of the population	40%-59% of the	60%-80% of the population	>80% of the population

institutions	has used financial products / services	has used financial products / services	population has used financial products / services	has used financial products / services	has used financial products / services
Indicator	**Criteria**				
	1	**2**	**3**	**4**	**5**
Availability of clean water for bathing and washing in every house.	<20% of people's homes use clean water for cooking and sanitary	20%-39% people's homes use clean water for cooking and sanitary	40%-59% people's homes use clean water for cooking and sanitary	60%-80% people's homes use clean water for cooking and sanitary	>80% rumah people's homes use clean water for cooking and sanitary
Availability of bathroom facilities and toilet in the house	<20% of the houses have a shower and toilet in the house	20%-39% of the houses have a shower and toilet in the house	40%-59% of the houses have a shower and toilet in the house	60%-80% of the houses have a shower and toilet in the house	>80% of the houses have a shower and toilet in the house
Availability of the source of drinking water	<20% of people's homes have access to clean drinking water including tap water, springs, or wells at a distance of at least 10m from sewerage, sewage and garbage.	20%-39% people's homes have access to clean drinking water including tap water, springs, or wells at a distance of at least 10m from sewerage, sewage and garbage.	40%-59% people's homes have access to clean drinking water including tap water, springs, or wells at a distance of at least 10m from sewerage, sewage and garbage.	60%-80% people's homes have access to clean drinking water including tap water, springs, or wells at a distance of at least 10m from sewerage, sewage and garbage.	>80% people's homes have access to clean drinking water including tap water, springs, or wells at a distance of at least 10m from sewerage, sewage and garbage.
Availability of Puskesmas / Poskesdes	Distance to puskesmas / Poskesdes nearest ≥4km and to reach it is difficult	Distance to puskesmas / Poskesdes nearest ≥4km and to reach it is easy.	Distance to puskesmas / Poskesdes nearest 3-4km and to reach it is difficult	Distance to puskesmas / Poskesdes nearest 3-4km and to reach it is easy	Distance to puskesmas / Poskesdes nearest 1-2km and to reach it is easy
Availability Polindes	Distance to polindes nearest ≥4km and to reach it is difficult	Distance to polindes nearest ≥4km and to reach it is easy	Distance to polindes nearest 3-4km and to reach it is difficult	Distance to polindes nearest 3-4km and to reach it is easy	Distance to polindes nearest 1-2km and to reach it is easy

Availability Posyandu	<20% of RW has posyandu actively conducting its activities	20%-39% of RW has posyandu actively conducting its activities	40%-59% of RW has posyandu actively conducting its activities	60%-80% of RW has posyandu actively conducting its activities	>80% RW of RW has posyandu actively conducting its activities
Availability of doctors in the village	At least one doctor can be accessed by the community once for more than a month or even no doctor in the village	At least one doctor can be accessed by the community once in a month	At least 1 doctor can be accessed by the community once in 2 weeks	At least one doctor can be accessed by the community once a week	At least one doctor can be accessed by the community everyday.
BPJS membership level	<20% of households have health insurance (BPJS)	20%-39% of households have health insurance (BPJS)	40%-59% of households have health insurance (BPJS)	60%-80% of households have health insurance (BPJS)	>80% of households have health insurance (BPJS)
Indicator	**Criteria**				
	1	**2**	**3**	**4**	**5**
Education level of villagers	<20% of the population have formal education ≥12 years	20%-39% of the population have formal education ≥12 years	40%-59% of the population have formal education ≥12 years	60%-80% of the population have formal education ≥12 years	>80% of the population have formal education ≥12 years
The level of reading and numeracy literacy	<40% of people aged 15-45 can read and count	40%-59% of people aged 15-45 can read and count	60%-79% of people aged 15-45 can read and count	80%-100% of people aged 15-45 can read and count	100% of people aged 15-45 can read and count
Availablility of learning facilities	Neither classrooms available nor classroom equipment; desks, chairs for each student, and a whiteboard for students	There is a classroom but no classroom equipment; desks, chairs for each student, and a whiteboard for students	There is a classroom but there is only one of the classroom equipment; tables, chairs for every student, and a blackboard	There is a classroom but there are only two of the class equipment; tables, chairs for every student, and a blackboard	There are classrooms including classroom equipments; tables, chairs for every student, and a blackboard
Accessibility to schools	The distance to the nearest	The distance to the nearest	The distance to the nearest	The distance to the nearest	The distance to the nearest

	elementary school, junior high school and high school is ≥6km and to reach it is difficult	elementary school, junior high school and high school is ≥6km and to reach it is easy	elementary school, junior high school and high school is 4-6km and to reach it is difficult	elementary school, junior high school and high school is 4-6km and to reach it is easy	elementary school, junior high school and high school is 1-3km and to reach it is easy
Availability of adequate number of teachers	Every 1 teacher is at least able to accompany ≥ 36 students in 1 class	Every 1 teacher is at least able to accompany 31-35 students in 1 class	Every 1 teacher is at least able to accompany 26-30 students in 1 class	Every 1 teacher is at least able to accompany 21-25 students in 1 class	Every 1 teacher is at least able to accompany 15-20 students in 1 class
Indicator	**Criteria**				
	1	**2**	**3**	**4**	**5**
Availability of sports facilities	The village has neither facilities nor sports field (volleyball, football, futsal, badminton, table tennis, etc.)	The village has 1-2 facilities or sports field (volleyball, football, futsal, badminton, table tennis, etc.)	The village has 3-4 facilities or sports field (volleyball, football, futsal, badminton, table tennis, etc.)	The village has 5-6 facilities or sports field (volleyball, football, futsal, badminton, table tennis, etc.)	The village has >6 facilities or sports field (volleyball, football, futsal, badminton, table tennis, etc.)
Existence of community activity (village consultative body, recitation, youth group, social gathering, etc.)	There is no community activity group (village consultative organization, recitation, youth group, social gathering, etc.)	There is 1-2 community activity group (village consultative organization, recitation, youth group, social gathering, etc.)	There is 3-4 community activity group (village consultative organization, recitation, youth group, social gathering, etc.)	There is 5-6 community activity group (village consultative organization, recitation, youth group, social gathering, etc.)	There is >6 community activity group (village consultative organization, recitation, youth group, social gathering, etc.)
Availability of electricity	percentage of household users ≤ 20%	percentage of household users >20% - ≤ 45%	percentage of household users >45% - ≤70%	percentage of household users >70% - ≤90%	percentage of household users >90%
Availability of communication access (mobile phone)	The Village does not get cellular telecommunication signals	The Village get cellular telecommunications signals but the signal is unstable, 0-	The village get cellular telecommunication signals but signal status is	The village get mobile telecommunication signals with strong signal status,	The village get mobile telecommunication signals with very strong signal

		1 bar	weak, 1-2 bars	3-4 bar	status, 5 bar
Availability of internet access	≤5% of villagers have accessed the internet	>5% - ≤15% of villagers have accessed the internet	>15% - ≤25% of villagers have accessed the internet	>25% - ≤35% of villagers have accessed the internet	>35% of villagers have accessed the internet
Availability of television or radio broadcast	≤20% of villagers are able to access television or radio broadcasts	>20% - ≤40% of villagers are able to access television or radio broadcasts	>40% - ≤60% of villagers are able to access television or radio broadcasts	>60% - ≤80% of villagers are able to access television or radio broadcasts	>80% of villagers are able to access television or radio broadcasts
Disaster management	The village has no disaster management plans, disaster early warning systems, safety equipments, and evacuation routes	The village has al least 1 of disaster management plans, disaster early warning systems, safety equipments, and evacuation routes	The village has al least 2 of disaster management plans, disaster early warning systems, safety equipments, and evacuation routes	The village has al least 3 of disaster management plans, disaster early warning systems, safety equipments, and evacuation routes	The village has all of disaster management plans, disaster early warning systems, safety equipments, and evacuation routes

Indicator	**Criteria**				
	1	**2**	**3**	**4**	**5**
Availability of mosques in the community	There is no Mosque that is easily accessible and reachable by villagers	There is at least 1 'Mosque that is easily accessible and reachable by ≤20% of villagers	There is at least 1 'Mosque that is easily accessible and reachable by 21%-50% villagers	There is at least 1 'Mosque that is easily accessible and reachable by 51%-80% villagers	There is at least 1 'Mosque that is easily accessible and reachable by ≥81% villagers
Accessibility to the mosque	The distance to the nearest mosque >3km and to reach it is difficult	The distance to the nearest mosque >3km and to reach it is easy	The distance to the nearest mosque 2.1-3km and to reach it is difficult	The distance to the nearest mosque 1.1-2km and to reach it is easy	The distance to the nearest mosque ≤1km and to reach it is easy
Availability of religious	There is no ustaz and	There is 1 ustaz /	There is 2 ustaz /	There is 3 ustaz /	There is 4 ustaz /

companion (ustaz/ah, etc.)	ustazah	ustazah	ustazah	ustazah	ustazah
Level of literacy of Al-Quran	<20% of the Muslim community can read the Qur'an	20% - 39% of the Muslim community can read the Qur'an	40% - 59% of the Muslim community can read the Qur'an	60% - 80% of the Muslim community can read the Qur'an	>80% of the Muslim community can read the Qur'an
Public awareness for *zakāt* and *infāq*	<20% of people pay *zakāt* fitrah, *zakāt* of property, and *infāq* / alms	20%-39% of people pay *zakāt* fitrah, *zakāt* of property, and *infāq* / alms	40%-59% of people pay *zakāt* fitrah, *zakāt* of property, and *infāq* / alms	60%-80% of people pay *zakāt* fitrah, *zakāt* property, and *infāq* / alms	>80% of people pay *zakāt* fitrah, *zakāt* of property, and *infāq* / alms
Implementation of routine religious activities	The implementation of religious activities at least once in 3 months or no religious activity at all	The implementation of religious activities at least once in 2 months	The implementation of religious activities at least 1 time in a month	The implementation of religious activities at least 1 time in 2 weeks	The implementation of religious activities at least 1 time in a week
Level of community participation in 5 daily prayers in congregation	The number of worshipers ≤20%.	The number of worshipers 21-40%.	The number of worshipers 41-60%.	The number of worshipers 61-80%.	The number of worshipers >80%.
Level of community participation in routine religious activities (weekly or monthly)	≤20% of the Muslim community attend and participate in any organized religious activity	21%-40% of the Muslim community attend and participate in any organized religious activity	41%-60% of the Muslim community attend and participate in any organized religious activity	61% - 80% of the Muslim community attend and participate in any organized religious activity	>80% of the Muslim community attend and participate in any organized religious activity