



## THE SYNERGY OF ISLAMIC FINANCE AND SUSTAINABLE DEVELOPMENT: MANAGEMENT INNOVATION IN PESANTREN-BASED AMIL ZAKAT INSTITUTIONS

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Article Info	Abstract
<b>Article History</b>  Received: 04 June 2024  Accepted: 16 June 2024  Published: 30 June 2024	<p><i>This article explores the synergy between Islamic finance and sustainable development (SDGs) through. Meanwhile, a PUSKAS BAZNAS survey shows that 55% of zakat managers in Pesantren lack adequate managerial knowledge and skills. This article argues that Islamic finance and sustainable development synergize in offering practical insights for managers of Pesantren-based Amil Zakat Institutions. This research uses a qualitative approach with a literature review method, including an analysis of various literatures related to zakat management and sustainable development. The results of this article show that management innovation in Pesantren-based Amil Zakat Institutions can increase the effectiveness and efficiency of zakat management. Collaboration with other stakeholders expands the social impact of zakat. Additionally, training and developing managerial skills for zakat managers in Pesantren increase their capacity to manage funds more effectively. In conclusion, the synergy between Islamic finance and sustainable development can be realized through management innovation in Pesantren-based Amil Zakat Institutions in accordance with the principle of unrestricted public interest (al-maslahah al-mursalah). By enhancing managerial knowledge and skills, as well as leveraging technology and strategic collaboration, these Amil Zakat Institutions can play a crucial role in achieving the SDGs.</i></p> <p><b>Keywords:</b> Islamic Finance, Sustainable Development, Management, Innovation, Amil Zakat, Pesantren.</p>

## INTRODUCTION

Islamic finance is based on principles that promote economic justice, risk sharing, and the prohibition of interest (*riba*) (Hussain, 2021). These principles align well with the goals of sustainable development, which seek to balance economic growth, social inclusion, and environmental protection (Rahman et al., 2024). The concept of zakat, a form of almsgiving in Islam, is a critical component of Islamic finance that aims to redistribute wealth and reduce poverty. In this context, Amil Zakat Institutions (LAZ) play a vital role in managing and distributing zakat funds. This article examines how Pesantren-based LAZ Sidogiri can innovate their management practices to enhance the synergy between Islamic finance and sustainable development LAZ Sidogiri in 2024.

Islamic finance is governed by Shariah law, which emphasizes ethical and socially responsible investing (Suprima, 2019). The primary instruments of Islamic finance include profit-sharing (*mudharabah*), joint venture (*musarakabah*), leasing (*ijarah*), and sale-based contracts (*murabahah*). These instruments support sustainable development by promoting risk-sharing and avoiding speculative activities. Islamic finance also mandates the avoidance of activities harmful to society, such as gambling and alcohol production (Lutfiyanto, 2020).

The United Nations Sustainable Development Goals (SDGs) outline 17 objectives aimed at eradicating poverty, protecting the planet, and ensuring prosperity for all by 2030 (Hudaefi et al., 2020). Islamic finance aligns with several SDGs, including poverty alleviation (SDG 1), reducing inequality (SDG 10), and promoting inclusive and sustainable economic growth (SDG 8) (BAZNAS., 2022).

Zakat is one of the Five Pillars of Islam and is obligatory for all Muslims who meet certain criteria of wealth. It requires Muslims to give a portion of their wealth, typically 2.5% of their savings, to those in need. Amil Zakat Institutions are responsible for collecting, managing, and distributing zakat funds. Effective management of zakat can significantly contribute to achieving SDGs, particularly in areas such as poverty reduction, education, and healthcare (Dhuafa, 2022).

Despite the potential of zakat to contribute to sustainable development, many LAZ face challenges in their operations. A survey by PUSKAS BAZNAS found that 55% of zakat managers in Pesantren lack adequate managerial knowledge and skills (Nabilah et al., 2023; Rahman, 2021). This deficiency hinders their ability to manage zakat funds effectively and maximize their social impact. Additionally, issues such as lack of transparency, inefficient distribution methods, and limited use of technology further impede the effectiveness of zakat management (Islamic Development Bank, 2021).

Innovation management plays a crucial role in optimizing the potential of zakat, which significantly contributes to economic empowerment, particularly in Muslim-majority countries. However, the full potential of zakat often remains underutilized due to various challenges, including low public awareness, limited access to technology, lack of accountability (M. K. Hassan et al., 2021), and inefficiencies in fund management and distribution. Strategic implementation of innovation in zakat management can address these challenges effectively. Technology-driven innovations, as noted by Abas et al. (2022), can significantly enhance the efficiency of zakat collection and distribution processes, enabling related institutions to maximize their impact on societal welfare.

Digitalization, as highlighted by Budi Prakoso et al. (2023), has transformed zakat management through innovations like e-wallets and online banking platforms, which simplify zakat payment processes and expand access to *muzakki* (zakat payers). Blockchain technology further enhances transparency by enabling real-time monitoring of zakat fund flows, preventing misuse. Additionally, big data analytics allows for more accurate identification of *mustabik* (zakat beneficiaries) needs, ensuring funds are distributed effectively and precisely. While the digital era offers numerous advantages, it also presents challenges for zakat management. One critical issue is data protection and privacy. Zakat management organizations must safeguard the personal information of *muzakki* and allocate resources to strengthen cybersecurity systems to secure online transactions and sensitive data. Moreover, digital literacy is a significant concern. Not all *muzakki* are proficient or comfortable with digital platforms. This necessitates efforts by zakat organizations to provide education and support to bridge the digital skills gap, ensuring inclusivity and accessibility for all (Yuliar, 2021).

## METHODOLOGY

This research uses a qualitative approach with a literature review method. It involves analyzing various literatures related to zakat management, Islamic finance, and sustainable development. The sources include academic journals, books, reports, and case studies from reputable institutions and organizations (Islamic Research and Training Institute, 2021). The objective is to identify best practices and innovative management strategies that can enhance the effectiveness of zakat management in Pesantren-based LAZ Sidogiri. Metode yang digunakan focus pada kajian literature.

## RESULT & DISCUSSION

### Management Innovation in Pesantren-Based Amil Zakat Institutions

#### Capacity building and training staff

The lack of managerial skills among zakat managers in Pesantren is a significant barrier to effective zakat management. Untuk mencapai pengelolaan zakat yang optimal, diperlukan peran

aktif dari para amil yang memiliki kompetensi dan profesionalisme dalam menjalankan tugasnya. Amil yang terampil dan profesional sangat penting untuk memastikan bahwa manfaat zakat dapat disalurkan kepada pihak yang benar-benar berhak menerimanya. Oleh karena itu, diperlukan proses perekrutan amil yang dilakukan secara selektif dan sesuai dengan kebutuhan pengelolaan zakat (Tanjung & Panggabean, 2023). To address this issue, LAZ Sidogiri organizes targeted training programs focusing on financial management, strategic planning, and leadership are essential (LAZ Sidogiri, 2024). For instance, collaborations with universities and professional training institutes can provide zakat managers with the necessary skills to manage funds more efficiently. Moreover, incorporating case studies and practical examples from successful LAZ can help managers understand and implement best practices (PUSKAS BAZNAS, 2022).

According to Putranto & Azizah (2020), providing training tailored to the specific needs of each division is essential for optimizing the performance of zakat management institutions. Different divisions require distinct skill sets based on their roles and functions. For instance, the zakat collection division benefits from training programs such as seminars on zakat jurisprudence (*fiqh zakat*), public speaking workshops, and marketing knowledge to develop competent and professional employees in their field. Meanwhile, the zakat utilization division requires training focused on managing data for *mustahik* (zakat beneficiaries) and improving public communication skills. By addressing these division-specific needs, zakat institutions can enhance their operational efficiency and impact on the community.

### **Technology Integration**

LAZ Sidogiri adopts technology to revolutionize zakat management by enhancing transparency, efficiency, and accountability (LAZ Sidogiri, 2024). Digital platforms can streamline the collection and distribution processes, making it easier for donors to contribute and for recipients to access funds. Blockchain technology, for example, can enhance transparency by providing a tamper-proof ledger of transactions, ensuring that funds are used appropriately. Mobile applications can facilitate real-time tracking of zakat payments and distributions, increasing donor trust and engagement (Rumah Zakat, 2022).

Traditional zakat distribution often focuses on direct aid, such as providing food and clothing. While these efforts are important, they do not address the root causes of poverty. LAZ Sidogiri develops productive zakat programs, such as microenterprise empowerment and microenterprise capital funding (LAZ Sidogiri, 2024). For example, providing small loans to entrepreneurs or offering skills training can help individuals generate their own income, thereby reducing their long-term dependence on zakat (Islamic Research and Training Institute, 2021).

In line with Basrowi & Utami (2020), information technologies such as Fintech, Blockchain, the Internet of Things (IoT), and Artificial Intelligence (AI) have proven effective in supporting zakat management by Baznas. These technologies streamline the processes of collection, management, and distribution of zakat, including zakat education, leading to increased zakat receipts, a growing number of *muzakki* (zakat payers), and minimized risks in zakat management. By adopting these technological measures, zakat not only contributes to improving societal welfare but also holds the potential to transform *mustahik* (zakat beneficiaries) into *muzakki*, fostering a sustainable cycle of empowerment and economic upliftment.

### **Transparent Reporting and Building**

Zakat management can be significantly improved by leveraging technologies such as digital platforms and blockchain. Digital platforms offer easier and more secure payment systems, increasing efficiency and broadening public participation (Luntajo & Hasan, 2023). Blockchain technology, on the other hand, ensures transparency, accountability, and traceability in zakat transactions, reducing the risks of fraud and corruption. The integration of these technologies also facilitates real-time monitoring and tracking of zakat funds, providing transparent updates to stakeholders. Additionally, the data and analytics generated by these systems support more targeted decision-making and precise allocation of zakat funds. However, as noted by Luntajo & Hasan (2023), the effective implementation of these technologies requires robust governance, clear policies, and capacity building to ensure their security, integrity, and optimal utilization in zakat management.

Research by Ramadhani et al. (2021) highlights the transformative role of fintech in providing innovative financial services that improve customer satisfaction, simplify zakat payments for *muzakki* (zakat payers), and enable them to monitor the performance of zakat institutions. These fosters enhanced professionalism, accountability, and transparency in zakat fund management. An accountability model supports the integration of fintech into zakat management by encompassing decision-making, supervision, and financial accountability systems. Decision-making processes include identifying prospective *mustahik* (zakat beneficiaries), allowing *muzakki* to view and understand the recipients of zakat. Supervisors can evaluate institutional performance through the same platform. Moreover, the system can generate financial reports compliant with PSAK 109 or other relevant accounting standards, minimizing errors and discrepancies. Overall, fintech implementation in zakat management significantly enhances transparency and accountability, paving the way for more efficient and trustworthy operations.

Supported by Arno & Mujahidin (2024), the use of Importance Performance Analysis (IPA) aims to improve financial audits within Zakat Management Organizations (Badan Amil Zakat).

This aspect is fundamental to building *muzakki* (zakat payers) trust, alongside other attributes such as management audits, audit planning quality, financial reporting, and compliance audits, all of which must be maintained effectively. The implications of this research are as follows: 1) Priority Improvements: Zakat Management Organizations should give special attention to improving the quality of financial audits. Financial audits are crucial for building *muzakki* trust in the institution. Improvements in financial audits will result in more transparent and accurate reports, which in turn will increase public confidence in zakat fund management. 2) Maintaining Quality: While financial audits are the primary focus of improvement, the quality of other audit aspects must also be maintained. Attributes such as management audits, planning audits, financial reporting, and internal compliance audits must be upheld at a high standard. This is essential to ensure that the entire process of zakat management in the organization operates effectively and efficiently. 3) Increasing *Muzakki* Trust: With improvements in the quality of financial audits, *muzakki* trust in zakat management will also increase.

### **Collaboration with Other Organizations**

LAZ Sidogiri collaborates with various stakeholders, including government agencies, non-governmental organizations (NGOs), and the private sector, to strengthen the impact of zakat (LAZ Sidogiri, 2024). Partnerships with government agencies can ensure that zakat programs align with national development goals and receive necessary regulatory support. Collaborating with NGOs can provide additional resources and expertise, while private sector partnerships can offer financial support and innovative solutions. For example, joint initiatives with microfinance institutions can provide zakat recipients with access to financial services and entrepreneurial training (Dompot Dhuafa, 2022).

Collaboration between zakat institutions and universities plays a significant role in advancing economic and educational sectors through innovative programs. One such initiative, as highlighted by Saleh et al. (2024), is the *Beasiswa Prestasi Dhuafa* (BPD) program, a partnership between Universitas Sebelas Maret (UNS) and Lazis Nurul Huda. This program provides scholarships for diploma and undergraduate students who demonstrate academic excellence but belong to underprivileged categories. The funds are sourced from zakat, infaq, and shodaqoh contributions from UNS's academic community and the surrounding society, utilizing a consumptive zakat model. Additionally, the program features mentoring schemes such as *kakak asuh* and *adik asuh*, which provide educational assistance for UNS students in need. The initiative aims to enhance educational quality by covering tuition fees, academic materials, or other relevant expenses. Lazis Nurul Huda's approach to distributing zakat, infaq, and shodaqoh emphasizes creative consumptive patterns, focusing on higher education as a strategic partnership goal between the

university and the social institution. However, the partnership faces challenges, including duplication in scholarship allocation due to insufficient integration between UNS's student affairs data systems and Lazis Nurul Huda. Moreover, the scholarships follow specific eligibility criteria, such as prioritizing the *fakir miskin* (poor) and *fi sabilillah* (those striving in Allah's path), as the funding comes from zakat contributions.

### **Prioritize Need of Local Community**

Other than that, another innovation is focusing on human-centric approaches in their management practices. LAZ Sodigiri can give precedence to the requirements of the nearby community, making certain that their programmes and endeavours are customised to tackle the particular obstacles encountered by the individuals they cater to. This is consistent with the fundamental tenets of Islamic finance, which place a strong emphasis on the distribution of resources fairly and the promotion of social welfare. The best example is the introduction of entrepreneurship programme to develop entrepreneurship skills among the poor households, particularly for the poor and needy *asnaf* communities (Atta et al., 2020; N. M. Hassan & Rom, 2016).

Throughout the entrepreneurship programme, zakat institutions have made advances to support *asnaf* who create their own income in order to help them become financially independent and to improve their own standard of living (A. Z. Ibrahim et al., 2023). In addition, *asnaf*'s improved standard of living has made it possible for them to transition from receiving zakat to contributing to it, closing the gap in the poverty cycle (Rahman et al., 2024). This is in line with Maqasid Shariah, which is concerned with the challenges faced by an ummah to enhance the balance of socioeconomic elements that can resolve income inequality, uphold human rights, establish social justice, and empower the impoverished by reducing poverty.

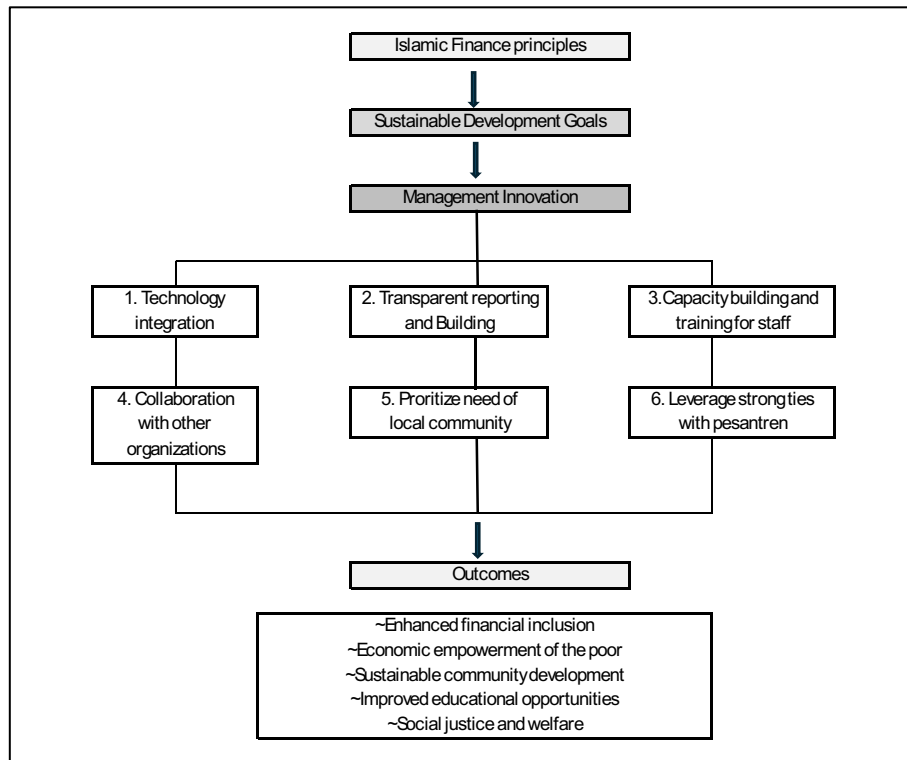
### **Leverage Strongties with Pesantren**

LAZ Sodigiri also can use their close connections to the network of Islamic boarding schools, or pesantren, to raise awareness of Islamic finance and its potential for sustainable development as well as to improve financial literacy (N. Ibrahim & Markom, 2024). They can better grasp the concerns of the local community and create creative solutions that tackle the SDGs in a comprehensive way by interacting with them. The issue of low Islamic financial inclusion and literacy may be resolved by the mutualism that exists between Islamic boarding schools and the Islamic finance sector. Pesantren, an Islamic educational institution, can play a role in this partnership. As of right now, pesantren are recognised as academic establishments that prioritise traditional Islamic subjects including tasawuf, morality, aqidah, and fiqh.

The integration of Islamic finance principles with sustainable development goals (SDGs) through innovative management practices in pesantren-based Amil Zakat institutions results in

significant synergistic outcomes. First off, this integration supports improved financial inclusion by giving marginalised people access to financial services, which is consistent with Islamic finance's ethical and risk-sharing tenets (Ali et al., 2020; Smolo et al., 2024). Furthermore, the deliberate use of digital platforms for Zakat distribution and collection guarantees efficiency and transparency, encouraging accountability and confidence among stakeholders. When combined with efforts to strengthen capacity, this technological improvement gives the impoverished greater economic clout, opening doors to respectable employment and economic expansion (SDG 8) (Elsayed & Zainuddin, 2020).

Pesantren-based institutions' emphasis on community development and engagement also promotes sustainable community development by tackling important SDGs including improved education (SDG 4), gender equality (SDG 5), and decreased inequality (SDG 10). These organisations are essential to ending the cycle of poverty and improving social welfare because they make sure that Zakat monies are allocated for socioeconomic programmes and educational endeavours (Budiwiranto, 2019)(Nadwi et al., 2024). Overall, the convergence of sustainable development, Islamic finance, and innovative management practices not only supports the global objective for sustainable development but also conforms to the social justice and welfare values found in Islamic teachings. Figure 1 below illustrates the Synergy of Islamic Finance and Sustainable Development through innovation management of Pesantren-Based Amil Zakat Institutions.



**Figure 1:** Conceptual Diagram for The Synergy of Islamic Finance and Sustainable Development

## Discussion

### Case Study: Successful Management Practices in Pesantren-Based LAZ

LAZ Sidogiri has successfully implemented innovative management practices to enhance their zakat operations. For instance, they have established microenterprise empowerment programs including Care Business Centers and Catering Care Centers, as well as microenterprise capital funding initiatives for microbusinesses and additional business capital. Additionally, there is a significant focus on Human Resources Development (HRD) programs, along with the recently popular Sidogiri Community Development (SCD) program LAZ Sidogiri in 2024.

Social organizations are increasingly harnessing significant potential by developing innovative, web-based, and community-driven fundraising schemes. These strategies include methods such as canvassing, direct mail or email campaigns, event organization, media campaigns, issue-based marketing, SMS donations, and leveraging social media platforms like Line, WhatsApp, Facebook, and Twitter. Additionally, websites created by the millennial generation, characterized by high energy and creativity, such as Kitabisa.com, Beranimimpi.id, Ayopeduli.com, and other donation platforms, have facilitated the emergence of semi-formal philanthropy-based institutions. These organizations adopt new, creative, and innovative methods to raise and manage social funds effectively (Nurhayati & Nurjamil, 2019).

All of these programs have adopted a comprehensive approach by leveraging digital platforms. Strengthening their digital platform has not only improved transparency but also enhanced efficiency in zakat management (Hasbullah & Fikriyah, 2022). Through digital technology, donors can track their contributions in real-time, thereby increasing their trust and participation in LAZ Sidogiri's zakat programs.

Collaborations with various stakeholders, including government agencies, non-governmental organizations (NGOs), and the private sector, have also strengthened the impact of zakat managed by LAZ Sidogiri. Through these synergies, LAZ Sidogiri has been able to expand the reach and effectiveness of their zakat programs, ultimately contributing to poverty alleviation and sustainable community empowerment.

## CONCLUSION

The synergy between Islamic finance and sustainable development can be realized through management innovation in Pesantren-based Amil Zakat institutions, in accordance with the principle of unrestricted public interest (*al-maslahah al-mursalah*). By enhancing managerial knowledge and skills, leveraging technology, developing productive zakat programs, collaborating with stakeholders, and implementing robust monitoring and evaluation systems, these institutions can significantly increase the effectiveness and efficiency of their zakat operations. As a result, they can play a crucial role in achieving the Sustainable Development Goals and creating a more just and equitable society. Innovative management in pesantren-based zakat institutions integrates traditional Islamic values with effective modern approaches. Technological innovations enhance efficiency, expand reach, and simplify donation processes and reporting, while the development of competent human resources supports professional management. Institutional transparency, realized through routine reporting and technology utilization, strengthens public trust, further bolstered by strategic collaborations with various organizations to amplify program impact. Focusing on local community needs, these institutions design relevant and impactful solutions, leveraging pesantren's strengths in understanding the socio-cultural context. The strong bond between pesantren and its community serves as social capital, reinforcing legitimacy and encouraging public participation, positioning the institution as a model of zakat management that is relevant, trustworthy, and sustainable. The study's limitation lies in its reliance solely on literature reviews to explore various aspects of innovative management in pesantren. Future research could build on this foundation by employing in-depth interviews to uncover more comprehensive insights into how innovative management in pesantren can sustainably enhance their financial capabilities.

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