

Do The Islamic Social Finance Institution Programs Realize the Sustainable Development Goals (SGDs)? Analysis of Dompot Dhuafa Program

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Abstract

This research aims to analyze the role and contribution of Islamic social finance institutions in advancing the Sustainable Development Goals (SDGs) within the community of Palembang City, South Sumatra. The study is driven by the ongoing challenges of sustainable human development: particularly in the areas of education, health, and welfare for underprivileged communities, despite a recent decline in poverty and unemployment over the past three years. However, these issues still require further attention and strategic solutions. Dompot Dhuafa, as a prominent Islamic social finance institution, plays a significant role in enhancing human development outcomes in Palembang. This study employs a qualitative methodology using a phenomenological approach. Data were collected through field observations, in-depth interviews with selected informants, and document analysis. To ensure research credibility, triangulation and rich, thick descriptions were utilized. Data analysis was conducted qualitatively, supported by the Analytic Network Process (ANP) model. The impact of Dompot Dhuafa's program on community development was measured based on targets established by Dompot Dhuafa. The findings indicate that Dompot Dhuafa contributes meaningfully by providing free healthcare services through the *Layanan Kesehatan Cuma-Cuma (LKC)*, education scholarship for underprivileged students, and business capital assistance to increase the income level. Funding for these programs is primarily sourced from productive waqf, supplemented by zakah and infaq contributions.

Keywords: Dompot Dhuafa, Human Development, Islamic Social Finance Institution, Sustainable Development Goals, Zakah

Abstrak

Penelitian ini bertujuan untuk menganalisis peran dan kontribusi lembaga keuangan sosial syariah dalam mewujudkan tujuan pembangunan berkelanjutan bagi masyarakat di kota Palembang, Sumatera Selatan. Isu-isu penelitian ini dimotivasi oleh fenomena pembangunan manusia berkelanjutan: pendidikan, kesehatan dan kesejahteraan bagi masyarakat kurang mampu, di mana angka kemiskinan dan pengangguran tiga tahun terakhir di kota Palembang mengalami penurunan, namun untuk kota besar seperti Palembang masih harus menjadi perhatian khusus. Dompot Dhuafa sebagai lembaga keuangan sosial syariah berperan dan berkontribusi dalam meningkatkan

pembangunan manusia bagi masyarakat di Kota Palembang. Metodologi yang digunakan dalam penelitian ini adalah teknik kualitatif dengan pendekatan fenomenologis. Data dikumpulkan dari pengamatan lapangan, wawancara dengan informan dan dokumentasi. Kredibilitas penelitian dilakukan dengan triangulasi, deskripsi yang mendalam. Analisis data yang digunakan adalah model proses jaringan analitik. Pengukuran dampak kontribusi program Dompot Dhuafa terhadap pengembangan masyarakat didasarkan pada target yang ditetapkan oleh Dompot Dhuafa. Hasil investigasi ini menunjukkan bahwa peran dan kontribusi yang diberikan oleh Dompot Dhuafa adalah dengan menawarkan layanan kesehatan gratis yang disebut oleh Layanan Kesehatan Cuma-Cuma (LKC), beasiswa pendidikan bagi siswa kurang mampu dan bantuan modal usaha untuk meningkatkan pendapatan. Dana yang dialokasikan untuk program ini dihasilkan dari wakaf produktif yang telah terkumpul melalui pendanaan Zakat dan Infaq

Kata kunci: *Dompot Dhuafa, Pembangunan Manusia, Lembaga Keuangan Sosial Islam, Tujuan Pembangunan Berkelanjutan, Zakat.*

INTRODUCTION

Sustainable Development Goals (SDGs) provide a holistic and multidimensional view of development. They represent a collective declaration by countries worldwide to end poverty, protect the environment, and ensure peace and prosperity for all people by 2030 (Pradhan et al., 2017; U.N., 2022). This universal call aims to achieve sustainable development in all countries by aligning policies with economic, social, and environmental priorities (Tok, Yesuf, and Mohamed, 2022). Achieving these 17 SDGs requires annual funding of approximately USD 7 trillion until 2030. However, due to the economic and social crises caused by COVID-19, there is a yearly funding gap of USD 2.5 trillion (Yesuf and Aassouli, 2020; Bloomberg, 2021). This situation has compelled various SDG stakeholders to explore alternative source of funding, including Islamic social finance, which remains underutilized at the institutional level globally (ESCWA, 2021).

The role of Islamic finance in the global financial system has been increasing, especially following the global financial crisis. Islamic social funds have demonstrated a positive impact during the COVID-19 pandemic. Research conducted by Atkeson (2020), Surico and Galeotti (2020), Zhang et al. (2020), Hassan et al. (2021), and Ascarya (2022) highlights how Islamic Social Funds have successfully helped societies recover from the devastation caused by COVID-19. These funds have also assisted in broader economic recovery (Randi Swandaru, 2022), leading to the emergence of new ideas for reframing the Sustainable Development Goals discourse (Tok, Yesuf, and Mohamed, 2022).

The potential of Islamic social funds to support development has not yet been fully realized on a global scale. Various studies show different methods of calculating this potential in different parts of the world (Obaidullah and Shirazi, 2017). The Islamic Development Bank estimates that the global impact of these funds could exceed USD 1 trillion annually (Rehman, 2019). This figure is more than 28 times greater than the total global humanitarian funding of 35.1 billion USD needed to

assist 160 million people most in need in 56 countries in 2021 (OCHA, 2021; Tok, Yesuf, and Mohamed, 2022).

Empirically, the institutions of Islamic Social Finance have several problems in managing these funds. These issues range from low levels of public trust in the institutions to inefficiencies in internal management systems. Institutions must improve public trust in the collection and distribution of zakat. Enhancing public confidence in zakat collection and distribution mechanisms is essential to encourage greater zakat participation, which could significantly impact poverty reduction efforts in Indonesia (Owoyemi, 2020; Zhang et al. 2023).

According to Andam and Osman (2019), factors such as governance quality, institutional image, and reputation contribute to the low collection and inefficient distribution of Islamic Social Finance (Al et al., 2014). Research by Abdussalam et al. (2015) and Saad and Farouk (2019) found that the absence of dedicated institutions and weak governance structures inhibit zakat's effectiveness in poverty alleviation. Meanwhile, Wahyuni-Td et al. (2021) argue that zakat institutions must implement robust governance frameworks to prevent fraud and strengthen their role in alleviating poverty in Indonesia. Proposed solutions include improving managerial professionalism, ensuring transparency and accountability in financial reporting, enhancing service quality, and promoting program innovation and accessibility (Slamet Rusydiana, 2018).

According to the BAZNAS Strategic Study Center (2021), the potential for zakat in Indonesia reached IDR 233 trillion, equivalent to 1.75% of the national GDP. Furthermore, projections estimated zakat collection could increase to IDR 327.6 trillion in 2021. Despite this considerable potential, actual collections remain limited. For instance, by mid-2021, only 21.8% of the zakat potential had been realized (Herianingrum, et al., 2023). This reflects a significant gap between potential and actual collection, highlighting the need for strategic institutional improvements. South Sumatra is the second-largest province on the island of Sumatra, covering an area of 86,771.68 square kilometers, and it contains the island's largest rice field area, amounting to 91,592.43 square kilometers. It is also the leading rice producer, with a production volume of 2,762,060 tons. The economic growth of South Sumatra in 2023 was 5.08%, representing a slight decrease of 0.15 percentage points compared to 2022 (5.23%) (CBS, 2024). Although this growth rate was higher than those recorded in 2020 and 2021 during the COVID-19 pandemic, it remains below the pre-pandemic level of 5.69% in 2019 (Statistics Indonesia, 2024). In 2024, economic growth further declined slightly to 5.05% (Indonesia Statistics, 2025).

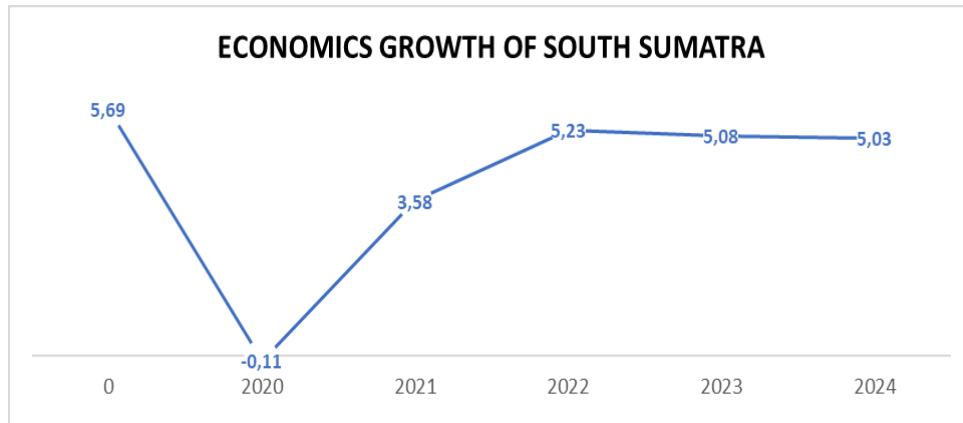


Figure 1. Economic Growth of South Sumatra (Percentage)

Source: Central Bureau of Statistics 2019-2024

South Sumatra is one of the regions in Indonesia with dynamic and diverse economic activity. In 2023, the largest contribution to South Sumatra's economy originated from the accommodation and food service sector, followed by wholesale and retail trade, mining and quarrying, manufacturing, and motor vehicle repair—all of which experienced positive growth throughout the year. According to the Zakat Study Center of BAZNAS, the potential zakat revenue in South Sumatra is estimated at IDR 7.66 trillion (IPPZ BAZNAS RI Regional Sumatra, 2022). However, zakat collection by BAZNAS of South Sumatra Province in the same year amounted to only IDR 6.4 billion, representing merely 0.08% of the estimated potential.

One of the key institutions managing zakat in South Sumatra is Laznas Dompot Dhuafa, a national zakat management organization that has been active in the region since 2001, predating the establishment of BAZNAS South Sumatra. The presence of Dompot Dhuafa has continued to expand, supported by a track record of achievements and institutional recognition. In 2023, the institution received a zakat award from the Health Department for its healthcare initiatives and another award from the Governor of South Sumatra, recognizing it as the most socially engaged philanthropic organization in the health sector. Dompot Dhuafa plays an active role in regional policymaking and program development, participating in discussions and initiatives led by the provincial government, the health department, and the education department. Its zakat management operations extend across multiple areas within South Sumatra (DD Sumsel profile, 2023). Therefore, this study aims to examine how the institutional achievements of Dompot Dhuafa contribute to the realization of the Sustainable Development Goals (SDGs) in South Sumatra.

Table 1. The number of poverties and unemployment in South Sumatera

No	Category	March, 2022	March, 2023	March, 2024
1	Poverty	10,48%	10,22%	9,77%
2	Unemployment	4,74%	4,53%	3,97%

Source: Central Bureau of Statistics

LITERATURE REVIEW

Islamic Social Finance

Islamic social finance operates on Shariah principles in its management, differing from traditional social finance entities such as Non-Governmental Organizations (NGOs). Islamic social finance works on the same principle while aligning with Shariah principles. Accordingly, (Kuanovaet. al., 2021) all Islamic finance principles constitute a cohesive financial system aimed at generating wealth and fostering prosperity within the community. Additionally, Islamic finance promotes socio economic empowerment through social instruments such as zakat (almsgiving), *sadaqah* (voluntary charity), waqf (endowment), and Islamic microfinance, which have been adopted and utilized beyond the Islamic world. These tools of Islamic social finance are associated with philanthropic giving but encompass distinct forms and definitions. (Khan, Sukmana, & Mahmood, 2023).

Islamic Social Finance encompasses various approaches and concepts utilized in Islamic economic practices to promote social justice, economic empowerment, and wealth redistribution. Here are some components of Islamic Social Finance Tahiri Jouti, 2019), Islamic Social Financing (ISF) mechanisms-such as Zakat, Waqf, *Sadaqah* and *Qardul Hasanah* remain significantly underutilized in supporting development efforts. Despite their potential, there is no definitive estimate of the global size of ISF. For instance, the Islamic Development Bank (IDB) estimates annual global Zakat contribution at over US\$ 1 trillion (Dirie et al., 2023). *Sadaqah*, a voluntary donation driven by compassion and faith, differs from obligatory zakat, though both serve similar social objectives. *Qardul hasanah*, another ISF tool, involves interest free loans granted to those in need, repayable only when the borrower is able (Zauro et al. 2020). All these instruments aim to alleviate poverty and enhance well-being, aligning closely with the Sustainable Development Goals (SDGs) (Dirie et al., 2023).

Islamic social finance is anchored in the principles of justice, equity, and solidarity, with the ultimate goal of alleviating poverty, enhancing community well-being, and promoting sustainable development. It integrates economic activity with social responsibility, ensuring that financial practices are consistent with ethical values derived from Islamic teachings. This approach not only contributes to inclusive economic growth but also reinforces social cohesion within Muslim communities and beyond. (Dirie et al., 2023)

Sustainable Development Goals (SDG'S)

SDGs stands for Sustainable Development Goals, known in Indonesian as *Tujuan Pembangunan Berkelanjutan*. SDGs are a set of global goals agreed upon by the United Nations to achieve sustainable economic, social, and environmental development by 2030. These goals were adopted in September 2015 by 193 UN member states during a UN summit known as the "UN Summit on Sustainable

Development". SDGs replaced the Millennium Development Goals (MDGs), which concluded in 2015 (Kiran et al., 2024).

Here are the main characteristics of SDGs: (United Nations 2015) also cite (Khandakar et al., 2025).

1. **Universal:** The Sustainable Development Goals (SDGs) apply to all countries, developed and developing alike, without exception, reflecting a shared global commitment to achieving inclusive and sustainable development.
2. **Integrated:** The SDGs encompass the three interconnected dimensions of sustainable development: economic, social, and environmental. They aim to strike a harmonious balance between economic growth, environmental protection, and social well-being.
3. **Ambitious:** The SDGs consist of 17 goals and 169 specific targets, addressing a broad range of global challenges. These include ending poverty, reducing inequality, ensuring access to quality education and healthcare, and protecting natural ecosystems.
4. **Poverty Alleviation:** A central focus of the SDGs is to eradicate poverty in all its forms, including extreme and multidimensional poverty, on a global scale.
5. **Participatory:** The development of the SDGs was informed by extensive and inclusive consultations involving various stakeholders—United Nations member states, international organizations, the private sector, non-governmental organizations, and civil society actors.
6. **Collaborative Implementation:** The SDGs emphasize the need for international cooperation, innovation, and integrated strategies. Each country is expected to mainstream the SDGs into national policies and frameworks, and to regularly report their progress to the United Nations.



Figure 2 The Goals SDGs 2030

Source: Tahiri Jouti (2019); Dirie et al. (2023)

The Sustainable Development Goals (SDGs) represent a global and national commitment in efforts to enhance societal well-being, encompassing 17 goals and 169 targets for the year 2030 declared by both developed and developing countries at the United Nations General Assembly in September 2015. The 17 goals are as follows: (1) No Poverty; (2) Zero Hunger; (3) Good Health and Well-being; (4) Quality Education; (5) Gender Equality; (6) Clean Water and Sanitation; (7) Affordable and Clean Energy; (8) Decent Work and Economic Growth; (9) Industry, Innovation, and Infrastructure; (10) Reduced Inequality; (11) Sustainable Cities and Communities; (12) Responsible Consumption and Production; (13) Climate Action; (14) Life Below Water; (15) Life on Land; (16) Peace, Justice, and Strong Institutions; (17) Partnerships for the Goals. (Tahiri Jouti, 2019; Dirie et al., 2023)

Economics Empowerment

Economic empowerment of communities constitutes a strategic initiative aimed at fostering encouragement, motivation, and heightened awareness among individuals regarding their inherent potential and the means to cultivate it. This endeavor seeks to expedite the transformation of the economic structure and enhance income distribution within society. Fundamentally, economic empowerment involves efforts to strengthen local economic capacity and elevate competitiveness. It is anticipated that, through such empowerment, communities will attain greater self-reliance and be better positioned to fulfill their needs sustainably (Eko et al., n.d.) (Achmad et al., 2023).

In the context of Kyrgyzstan, Alkhan and Hassan (2021) demonstrate that Islamic microfinance effectively addresses several core dimensions of *maqashid al-shari'a*, including: (1) alleviating poverty, (2) promoting economic development, (3) improving societal well-being, (4) facilitating equitable wealth distribution and circulation, and (5) advancing the intellectual capacity of the community (p. 57). (Zitouni & Ben Jedidia, 2022). The concept of community empowerment is people-centered, participatory, empowering and sustainable (Ulum, Misbahul, elt, 2017).

The implications of waqf for the economy have been discussed in various Muslim countries, which have proven to contribute to religion, economics, and social activities. Contributions to human development include job creation, microfinance, transactions, farming, soft loans, and other lawful lucrative business and investment activities. (Sanusi, Hakimi, & Shafi, 2015), (Jelili Amuda, Kamariah Musa, & Majid Tahir Mohamed, 2016), (Suleiman, & Hamad, 2016), (Mohammad, Sufian, & Kader, 2017), (Akhmadi, 2022), (Fauziah & Kassim, 2022). Measuring the impact of zakat on poverty and welfare using the CIBEST Model. (Beik & Arsyianti, 2016) Islamic Social Finance is capable of supporting SDG 1 on poverty, SDG 2 on hunger, and SDG 10 on inequality. (Hudaefi, 2020). Islamic microfinance contributes to reducing poverty. (Umar, Baita, Haron, & Kabiru, 2022) literature review islamic social finance. (Kuanova, Sagiyeva, & Shirazi, 2021). wakf productive model. (Ascarya, Hosen, &

Rahmawati, 2022). Islamic Social Finance (Infaq, Waqf, *Shodaqoh*) Capable of becoming an excellent alternative philanthropies fund. (Abduh, 2019).

RESEARCH METHOD

This study uses a qualitative research design using fieldwork to explore the role of waqf-based institutional programs in advancing the Sustainable Development Goals (SDGs) related to human development, specifically in the areas of education, health and welfare. The data collection techniques are interviews, documentation, and observation. The paper aims to analyze the Islamic Social Finance institution program to realize the sustainable development goals (SDGs) to human development: education, health and welfare by identifying and elaborating its issues. The primary and secondary data were used to identify and elaborate on the issues. The data were collected from respondents after careful consideration regarding relevance and expertise. Respondents were categorized into two groups that represented three related variables (education, health and welfare). The Islamic Social Finance institution manager or staff (Dompot Dhuafa) formed group one. Group 2 the community in Palembang city as beneficiaries of the Dompot Dhuafa program.

The model use in this study is Analytic Network Process (ANP model), ANP research includes three phases, including model construction, model quantification and result analysis. (Saaty, 2017; Saaty and Vargas, 2019) Phases I will be started with literature review of related studies and in-depth interviews with experts and respondents to produce a summary of research questions. Phase 2 will construct pair-wise comparison based on ANP network, survey to respondents (experts and beneficiaries) and compile all the answers. Finally, phase 3 will prepare the data to be inputted, synthesizing and analyzing the results.

Analytical Network Process requires primary data collected from pair-wise questionnaires distributed to two groups of respondents, (Saaty and Vagas, 2019) including experts and beneficiaries. Number of persons in each group should be sufficient to conduct in depth interview to find out more information for this study. Therefore, this study interviewed 4 managers or staff of Dompot Dhuafa South Sumatra, they are Manager of Program, head of health division, head of education, da'wah and social disaster division and economic program companion. Meanwhile, for the beneficiaries, the researcher conducted interviews with 10 individuals. Islamic Social Finance and the Sustainable Development Goals (SDGs) are closely interconnected in promoting sustainability and comprehensive human well-being. Islamic social programs are rooted in the principles of justice, solidarity, and poverty alleviation demonstrate alignment with specific SDGs, including: poverty alleviation (SDG 1), support for micro, small, and medium enterprises (SDG 2), good health (SDG 3), and quality education (SDG 4). Here is the research framework:

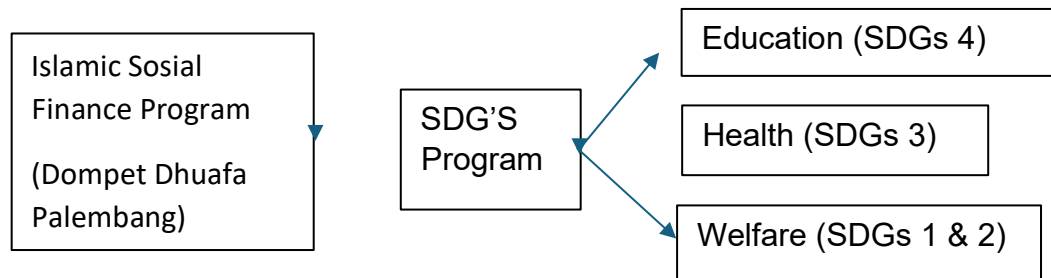


Figure 3. Research Framework

Source: Author's (2024)

This framework integrates Islamic principles such as Zakat, Sadaqah, Waqf, and social justice in designing and implementing programs that can provide sustainable positive impacts for society and the environment. Funding sources for Dompét Dhuafa Palembang come from zakat, *infaq* and *waqf (ziswaf)*, which refers to *ziswaf* not only with social or religious value but also with sustainable economic benefits. *Ziswaf* involves using waqf assets such as land or property for income-generating activities like agriculture, livestock farming, industry, or other businesses. The income generated from *ziswaf* can support various humanitarian, educational, or other social welfare programs, aligned with the goals of the waqf asset owner or zakat management organizations. Additionally, *ziswaf* funds are allocated to education, healthcare, poverty alleviation, and support for micro, small, and medium enterprises (SMEs).

RESULTS AND DISCUSSION

RESULTS

Economics Program

Dompét Dhuafa South Sumatra organizes programs in several programs, one of them is in the wealth sector. In Palembang city South Sumatra, there are three activities carried out by Dompét Dhuafa, they are:

a. MSME Level Up

This program targets Micro, Small, and Medium Enterprises (MSMEs), specifically small and lower-middle-class businesses that lack access to capital but have been operating for at least one year. Recipients of the assistance are selected through a rigorous screening process conducted by the Dompét Dhuafa (DD) team. Participants in the program undergo training sessions led by experts in various relevant fields, including digital marketing, product innovation, and financial reporting. Upon completion of the training, a second selection phase is conducted, in which eligible participants receive material assistance from DD in the form of goods or equipment necessary to help elevate their business operations.

"The assistance provided is in the form of capital assistance with a maximum value of Rp 3,000,000. This program is competitive and started after COVID-19 in 2020. There have been two batches. In batch 1, there were 15 participants, and 5 were selected, while in batch 2, there were 22 participants, and 10 passed the selection." (Interview, Shasky Eka Cahyani, 2024)

b. DD Farm

This program has two types: hiring the community to raise goats/sheep to foster an entrepreneurial spirit in the livestock sector, and collaborating with SMK Pertanian Pembangunan Sembawa Banyuasin (empowered students) by empowering school students to raise livestock. When it's harvest time (Eid al-Adha), the results will be shared between DD and the students involved in raising the goats/sheep. (Interview, Shasky Eka Cahyani, 2024)

c. Mushroom Village

This program empowers a group of women (10 people) to improve family economies. Dompot Dhuafa assists in the form of funds and guidance. This program only ran for 2 years.

"Dompot Dhuafa decided to stop this program due to: internal group members no longer being cooperative in running the program, and inadequate natural resources: water and soil." (Interview, Dahlia Oktamia, 2024)

Health Program

Dompot Dhuafa South Sumatra organizes programs in several programs, one of them is in the health sector. In Palembang city South Sumatra, there are two activities carried out by Dompot Dhuafa, they are:

a. The Health Outlet

Dompot Dhuafa provides healthcare services through its Free Health Services program, known as Layanan Kesehatan Cuma-Cuma (LKC). The LKC facility in Palembang has been operational since 2013, predating the establishment of Dompot Dhuafa South Sumatra in 2017. The Palembang branch is the second LKC established on the island of Sumatra, following the one in Banda Aceh, and is one of 12 LKC units operated by Dompot Dhuafa across Indonesia. This free healthcare facility operates Monday to Friday, from 08:00 AM to 05:00 PM, and is staffed by a team consisting of two general practitioners, one dentist, two nurses, and one midwife.

"The assistance provided by LKC is in the form of a basic health check, but if there is a patient who is quite seriously ill and needs more treatment, LKC has collaborated with several health centers and laboratories due to the limited medical equipment." (Interview, Dahlia Oktamia, 2024)

The funds allocated for the operation of this LKC are zakah funds, so to distribute these zakah funds on target and in accordance with *sharia* provisions, the patients served at this LKC are those who fall into the 8 *ashnaf* zakah groups. To avoid patient fraud, Dompot Dhuafa will appoint a team to carry out investigations and documents checks at the local RT/RW to ascertain the condition of patients seeking treatment. During the operational journey, LKC South Sumatra not only serves

patients who live in Palembang city, but also several patients from nearby provinces such as Lampung, Jambi and Bengkulu.

“To avoid delays in serving patients and long distances, LKC Palembang collaborates with Dompot Dhuafa or Volunteer in the patient's home province.” (Interview, Dahliya Oktamia, 2024)

b. Health Emergency Response

Beside free health services, the Dompot Dhuafa health program also provides emergency health services through a call center which is available 24 hours a day. This Health Emergency Service is centralized at the Dompot Dhuafa center in Jakarta. If there is an emergency call, the call center will forward the emergency call to the nearest Dompot Dhuafa branch office. This health emergency response serves calls for health visits, disasters or deaths (ambulance). (Interview, Tri Hartati, 2024)

Education Program

The Education Program of Dompot Dhuafa Sumsel in 2023 allocated funds for the Education program amounting to IDR 823,950,028, benefiting 920 individuals. The forms of the Education Program are as follows:

a. GenZAKAT Scholarship, intended for high school students.

Why is it only for high school level? The goal of the Dompot Dhuafa program is not just to cover educational expenses but also to focus on capacity building, leadership, and other aspects. Therefore, high school students are considered to meet these criteria.

“Due to the limited funds allocated for this program, the assistance provided is in the form of educational expenses amounting to IDR 300,000 per person per month, and each scholarship recipient pays this amount themselves.” (Interview, Dahlia Oktamia, 2024)

Evaluation and monitoring are conducted through regular monthly meetings, where financial management is reviewed. To date, no recipient has used the educational funds for other purposes. This program has been in place since 2022, with Batch 1 benefiting 15 individuals and Batch 2 benefiting 22 individuals (specifically in Palembang and Prabumulih for Batch 2).

b. Youthpreneur Ekselesi Program (YE-Pro) is a program designed to foster an entrepreneurial spirit among young people.

There are 58 individuals who have already been trained under this program. The assistance provided to beneficiaries is IDR 500,000 per person, which is used to start a business either individually or in groups. So far, there has been only one batch, which started in 2022. Currently, program participants are preparing to launch their businesses, most of which are in the food sector, including *nasi box*, *cireng*, *pempek*, fried snacks, etc. Nearly 70% of the beneficiaries are also attending school.

c. Ekselensi *Tahfiz* School (e-*Tahfidz*) is a program specifically for outstanding junior high school or equivalent graduates who are financially unable to continue to the next level (senior high school).

The program focuses more on non-formal activities such as *tahfidz* and *tahsin* of the Quran, Arabic language, and khutbah, among others. This program runs for 3 years: the first year is focused on *tahfidz* of 30 Juz, the second year on non-formal activities like capacity building, public speaking, and leadership, and the third year on preparing for *Paket C* (equivalent to high school diploma). All participants are accommodated in a dormitory, and currently, there are 5 students and 1 mentor. There is already 1 alumnus from this program who graduated and is now a student at UIN Raden Fatah Palembang.

“All beneficiaries of this education program meet the requirements and criteria of the 8 ashnaf (categories) of zakat recipients, demonstrating academic or non-academic achievements and active participation in school organizations.” (Interview, Dahlia Oktamia, 2024)

DISCUSSION

The funds allocated for this economic program in 2023 amount to IDR 1,708,439,621, which is 25% of the total funds disbursed. This is an increase compared to 2022. The economic programs implemented are community empowerment initiatives such as the Mushroom Village, UMKM Level Up, and Dompot Dhuafa. The beneficiaries of this economic program total 889 people. The economic programs run by Dompot Dhuafa are a manifestation of the Sustainable Development Goals. (Interview, Penta Agustina, 2024) These programs are aimed at the underprivileged, are participatory with active roles from program recipients, and use the ESG framework.

Table 2. Characteristic of SDGs

Characteristic of SDGs	
Universal	This program is intended for all MSMEs that meet standards without exception in all business fields
Integrated	The business sector is run using the ESG Framework by paying attention to environmental friendliness, paying attention to social benefits and paying attention to business governance
Ambitious	SDGs 1, SDGs 8, SDGs 12
Poverty Alleviation	Only disadvantaged groups can receive assistance from this program, whose ultimate goal is to improve welfare
Participatory	The active role of the beneficiaries will determine the success of the program being implemented

Source: Author's (2024)

In its report titled *A New Global Partnership: Eradicate Poverty and Transform Economies Through Sustainable Development*, HLPEP explains the goals and targets to be achieved for each indicator of the Sustainable Development Goals. The first SDG aims to end poverty. The goals and targets to be achieved include reducing the

percentage of people living on less than \$1.25 a day, increasing the percentage of both men and women in social protection and business, and building community resilience to disasters. The economic programs run by Dompét Dhuafa meet these indicators. The UMKM Level Up Program, DD Farm Program, and Mushroom Village Program aim to raise the economic level of beneficiaries, so their purchasing power is not less than \$1.25 a day. With improved economic conditions, their access to social protection will also expand, and this will create disaster resilience (Statistik, 2014).

Dompét Dhuafa's economic programs aim to achieve the eighth SDG, which is to create jobs, sustainable livelihoods, and equitable growth. The goals and targets to be achieved include increasing the number of good and decent jobs and livelihoods, reducing the number of unemployed people, increasing the number of new businesses in a conducive environment, and strengthening production capacity by providing universal access to financial services and infrastructure. The DD Farm and Mushroom Village programs aim to create new entrepreneurs in a conducive business environment. In these programs, beneficiaries are first equipped with business training, business management, and marketing training, which will create a conducive business environment. The UMKM Level Up program aims to provide financial access to communities lacking capital, enabling them to generate better businesses. The DD economic program also aims to achieve the eighth SDG, which is to ensure sustainable production patterns by considering the ESG Framework. Therefore, the program implemented forms a governance structure for businesses that are sustainable and independent, focusing on environmentally friendly ventures such as mushroom farming and livestock.

Dompét Dhuafa's health program aims to achieve the second SDG: Ending Hunger, Achieving Food Security and Improved Nutrition, and Promoting Sustainable Agriculture. The goals and targets to be achieved include ending hunger, achieving food security, balanced nutrition, and reducing child stunting. The health program also aims to achieve the third SDG: Ensuring Healthy Lives and Promoting Well-Being for All at All Ages. The goals and targets to be achieved include ending preventable deaths with child mortality at least 20 deaths per 1,000 live births, reducing maternal mortality to at least 40 deaths per 100,000 live births, and reducing mortality from diseases among people under 70 years of age by at least 30 percent from the 2015 rate.

Ensuring universal coverage of quality health services, including prevention and treatment of communicable and non-communicable diseases, sexual and reproductive health, family planning, routine immunization, and mental health, according to the highest priorities for primary health care services. (BPS, 2014) Therefore, Dompét Dhuafa runs the Health Outlet and Health Emergency Response programs. These programs are provided free of charge to anyone in need without exception by offering Free Health Services. The health emergency response program serves calls for health visits, disasters, or deaths (ambulance).

The Education Program of Dompét Dhuafa Sumsel has supported the United Nations Sustainable Development Goals (SDGs). Below are the components that support these SDGs:

Table 2. Characteristic of SDGs and Program Dhuafa Program

PROGRAM	Program Dompot Dhuafa
SDG1 No Poverty	All Program: By providing financial support and scholarships, the program directly addresses issues of poverty and economic hardship, which aligns with SDG 1.
SDG4 Quality Education	<p>The GenZAKAT Scholarship targets high school students, focusing not only on covering educational expenses but also on enhancing capacity building and leadership skills. By supporting students in this crucial educational phase, the program aligns with SDG 4, which aims to ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.</p> <p>Youthpreneur Ekselesi Program (YE-Pro): By integrating business training with educational opportunities, YE-Pro supports SDG 4, particularly through its focus on practical skills that complement academic learning.</p> <p>Ekselensi Tahfiz School (e-Tahfidz) : e-Tahfidz provides an alternative educational pathway for junior high school graduates who cannot afford further education. The program emphasizes non-formal education, including religious studies and leadership skills, aligning with SDG 4's goal of ensuring inclusive and equitable quality education.</p>
SDG5 Gender Equality	Ekselensi Tahfiz School (e-Tahfidz) : If the program includes both male and female students equally, it supports SDG 5 by promoting gender equality and empowering all women and girls through education.
SDG8 Decent Work and Economic Growth	Youthpreneur Ekselesi Program (YE-Pro): YE-Pro aims to cultivate an entrepreneurial spirit among young people by providing them with the capital to start their own businesses. This supports SDG 8 by promoting sustained, inclusive, and sustainable economic growth, full and productive employment, and decent work for all.
SDG9 Industry, Innovation, and Infrastructure	Youthpreneur Ekselesi Program (YE-Pro): The program encourages innovation through new business ventures, contributing to SDG 9 by fostering industrialization and supporting small enterprises.
SDG10 Reduced Inequalities	The GenZAKAT Scholarship: The program helps to reduce educational disparities by providing financial support to students from disadvantaged backgrounds, thus promoting equality in educational access.
SDG11 Sustainable Cities and Communities	Youthpreneur Ekselesi Program (YE-Pro): With many businesses focusing on local food products, YE-Pro contributes to building sustainable communities and supporting local economies, aligning with SDG 11.
SDG16 Peace, Justice, and	All Program: The program's transparent management and regular evaluations contribute to building trust and promoting strong institutions, supporting SDG 16.

PROGRAM	Program Dompot Dhuafa
Strong Institutions	
SDG17 Partnerships for the Goals	The GenZAKAT Scholarship: Regular monitoring and evaluation of financial management demonstrate a commitment to transparent practices and collaboration, which are essential for achieving SDG 17.
	Ekselensi Tahfiz School (e-Tahfidz): The structured approach of the program, including capacity building and preparation for <i>Paket C</i> , reflects effective partnerships and collaboration, aligning with SDG 17.

Source: Author's (2024)

CONCLUSION

Among the three areas of programs implemented by Dompot Dhuafa are economic programs, including the mushroom village, Dompot Dhuafa Farm, and the MSMEs elevation program; health programs, including free health services and emergency health services; and education programs, including the GenZAKAT Scholarship, Youthpreneur, and Excellence *Tahfidz* School (e-Tahfidz). These aim to realize the sustainable development goals (SDGs) that have been jointly declared. These initiatives are designed to support the achievement of the Sustainable Development Goals (SDGs) as declared by the global community. The implemented programs have demonstrated positive outcomes in improving economic conditions, healthcare access, and educational opportunities for underprivileged communities. However, a limitation of this study is that it does not quantitatively measure the contribution of each program in terms of specific SDG indicators. Therefore, further studies are suggested to measure the contribution of philanthropic programs to the achievement of the SDGs quantitatively and Dompot dhuafa can held the cooperation to the governance and other institutions to reach more funds to cover the whole community without exception.

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