DEVELOPMENT OF CORPORATE-BASED ZISWAF FUNDRAISING MODEL IN REALIZING SDGS FROM MAQASHID SYARIAH PERSPECTIVE

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Abstract

This study examines the corporate-based ZISWAF (Zakat, Infaq, Sedekah, Wakaf) fundraising model grounded in Maqashid Syariah with the hope of contributing to the achievement of SDGs (Sustainable Development Goals) and realizing the welfare of the community. The descriptive qualitative research design employs literature review to gather data, revealing the significant potential of this model in reaching its objectives. Research findings indicate that the model excels in alignment with Islamic values, efficiency and effectiveness in fund management, sustainability of funding, and wide-ranging impact through extensive corporate
outreach. To develop and implement this model, it requires strengthening collaboration among corporations, ZISWAF institutions, government, and other stakeholders, developing programs focusing on SDGs and community welfare, enhancing education for corporations and the public, reinforcing supportive regulations, and conducting regular monitoring and evaluation to ensure its effectiveness. The corporate-based ZISWAF fundraising model grounded in Maqashid Syariah is regarded as an innovative solution that can bring broad benefits to society, with support and commitment from various parties for its implementation. This study recommends several steps for the development and implementation of this model, including strengthening collaboration, program development, education enhancement, regulatory reinforcement, and monitoring and evaluation.

Keywords: ZISWAF, Maqashid Syariah, SDGs, Fundraising


INTRODUCTION

ZISWAF is a collection of Islamic financial concepts and practices that are based on Islamic religious principles. Zakat, as one of the main pillars of ZISWAF, is an obligation for Muslims to set aside a portion of their wealth to be given to those who are entitled to receive it, such as the poor, asnaf, and mustahik. Infaq, sadaqah, waqaf, and hibah are forms of voluntary donations that also have an important role in building the social and economic welfare of the people (Amrizal et al., 2023; Huda, 2020; Mahrus, 2022; Muzakki et al., 2022).

ZISWAF has a significant role in achieving the Sustainable Development Goals (SDGs) set by the United Nations (UN) (Anisa & Mukhsin, 2023; Bin Lahuri, 2021; Kusumastuti et al., 2022). By allocating funds from ZISWAF to various activities that support SDGs, such as community economic empowerment, health services, education, and environmental protection, ZISWAF can be one of the effective instruments in fighting poverty, inequality, and social injustice (Zainudin, 2024).
The potential of Zakat, Infaq, Sadaqah, and Waqf (ZISWAF) in development is an Islamic financial instrument that has great potential in driving progress in various fields of development (Ramadhan et al., 2023). ZISWAF can be optimized to help achieve various development goals, including alleviating poverty, improving the quality of education, improving public health, building infrastructure, and preserving the environment (Alfiani & Akbar, 2020). With the right approach, ZISWAF funds can be used effectively to empower communities and strengthen the foundation of sustainable development.

The Sustainable Development Agenda (SDGs) launched by the United Nations (UN) in 2015 is a global commitment to achieve 17 noble goals in 15 years (Trimulato et al., 2021). The SDGs aim to end poverty, combat inequality and injustice, and protect the environment (Bainus & Rachman, 2018; Capah et al., 2023). However, achieving the SDGs still faces many challenges, especially in developing countries like Indonesia. These challenges include poverty, income inequality, inequity in access to education, health and employment, and environmental degradation including deforestation, water pollution and air pollution (Baggio & Saraswati, 2018; Ferawati, 2018).

According to data from the Central Bureau of Statistics (BPS) in September 2022, the poverty rate reached 9.57 percent of the total population, an increase of 0.03 percent compared to March 2022, but a decrease of 0.14 percent compared to September 2021. The number of individuals living in poverty in that month reached 26.36 million people, an increase of 0.20 million people compared to March 2022, but a decrease of 0.14 million people compared to September 2021. In September 2022, the percentage of poor people in urban areas reached 7.53 percent, while in rural areas it reached 12.36 percent. This data shows an increase from March 2022 where the percentage of the urban poor population was 7.50 percent and the rural poor population was 12.29 percent. The number of poor people in urban areas in September 2022 increased by 0.16 million people from March 2022, to 11.98 million people. Meanwhile, the number of poor people in rural areas increased by 0.04 million over the same period, to 14.38 million people in September 2022.

The poverty line in September 2022 was Rp535,547 per capita per month, with the composition of the Food Poverty Line at 74.15 percent and the Non-Food Poverty Line at 25.85 percent. On average, poor households in Indonesia have 4.34 members. Thus, the Poverty Line per poor household is Rp2,324,274.00 per month (Badan Pusat Statistik, 2023).
Corporations have an important role in achieving SDGs and ZISWAF. According to the literature review, corporations can play a role through funding, by allocating CSR (Corporate Social Responsibility) funds to support SDGs and ZISWAF programs (Corporate Social Responsibility) untuk mendukung program-program SDGs dan ZISWAF (Firmansyah, 2020; Hariyanto & Humaidy, 2019; Melisa et al., 2023; Pratiwi et al., 2023; Syafina & Nurwani, 2021). In addition, corporations can also contribute through their expertise in fund and program management, as well as through their extensive networks to assist ZISWAF institutions in reaching out to people in need.

In the author’s opinion, the importance of an effective and efficient fundraising model in ZISWAF management cannot be underestimated, as this ensures that the funds collected can be optimally utilized to achieve the desired development goals. In this context, one of the key factors to be considered is the development of an appropriate fundraising model. An effective and efficient fundraising model must fulfill several important criteria. First, the model must be transparent and accountable, so that donors can clearly see how the funds they donate will be used. It should also be easily accessible to the wider community, so that more individuals can participate in fundraising activities. In addition, an effective fundraising model can also attract corporations to participate, thus increasing the amount of funds raised.

Maqashid Sharia, or the objectives of Islamic law, provides an important framework for the development of ZISWAF. This concept emphasizes the importance of considering the welfare of humanity and maintaining the common good in the management of wealth. In the context of ZISWAF, Maqashid Sharia underscores the need to ensure that the funds collected are used effectively and efficiently to achieve the goals mandated by Islam, such as community empowerment and the welfare of the people. Maqashid Syariah is a framework that can be used to direct SDGs and ZISWAF programs to be in line with Islamic values. Consisting of five main objectives, namely the preservation of religion (Hifz al-Din), soul (Hifz al-Nafs), intellect (Hifz al-Aql), offspring (Hifz al-Nasl), and property (Hifz al-Mal), Maqashid Sharia ensures that these programs not only benefit humans in the world, but also in the hereafter (Wardiyanti, 2023). Based on the above background, this research has a main question, namely how to develop a corporate-based ZISWAF fundraising model in achieving SDGs from the Maqashid Syariah perspective.
LITERATURE REVIEW

In this study there are several relevant previous studies, namely the first Rusdi Hamka Lubis and Fitri Nur Latifah in his journal "Analysis of the Development Strategy of Zakat, Infaq, Shadaqah and Waqf in Indonesia". This research examines the potential and realization of Zakat, Infaq, Sadaqah, and Waqf (Ziswaf) in Indonesia. It found a big gap between the potential and realization of Ziswaf. In the last five years, Ziswaf realization only reached less than 1% of its potential. Ziswaf development in Indonesia requires a proper strategy. This research uses SWOT analysis to determine the right strategy in achieving Ziswaf target. The result shows that the condition of Ziswaf in Indonesia has progressed significantly. The following 6 strategies are recommended:

1) Digitalization of Ziswaf: Simplifying the process of Ziswaf distribution and management through digital platforms.

2) Inclusive Finance Council: Establishing a council to oversee and ensure transparent and accountable Ziswaf management.

3) Database Development: Building an integrated muzaki and mustahik database for targeted Ziswaf distribution.

4) Regulation Implementation: Strengthening regulations related to Ziswaf to increase public trust.

5) Zakat Automation: Facilitate zakat payment process through automated system.

6) Tax Incentive for Muzakki: Provide tax incentive for muzaki to encourage participation in Ziswaf.

Optimal Ziswaf development requires cooperation from all parties, including government, Ziswaf institution, muzaki, and mustahik. The implementation of the right strategy and synergy between stakeholders is expected to increase the realization of Ziswaf in Indonesia and realize its benefits for the welfare of society (Lubis & Latifah, 2019).

The second is Mariya Ulpah and Aif Hafifi in their journal "Corporate Fundraising Strategy for Zakat Infaq and Shadaqah at Lazismu Jakarta". This research explains that Lazismu, a social institution that focuses on managing zakat, infaq, and sadaqah (Ziswaf), has developed an effective fundraising strategy through the Corporate Fundraising program. Through this program, Lazismu collaborates with
various companies in an effort to achieve its fundraising target. Lazismu’s Corporate Fundraising strategy and activities include several important steps. First, Lazismu conducts data collection and mapping of companies based on their CSR types and activities, so that it can approach the right companies with appropriate programs. Secondly, Lazismu establishes cooperation with companies in various forms, such as Consumer Return donations from retail companies, Employee Zakat Deductions, CSR Co-Programming, and creative campaigns in collaboration with Digital Fundraising.

Third, Lazismu raises current issues in fundraising campaigns to attract attention and increase company participation, with collaboration with Digital Fundraising to reach a wider audience. Fourth, Lazismu’s Corporate Fundraising strategy has proven effective in increasing cooperation with companies and achieving the target of collecting ZiswaF funds, which are then used for various empowerment programs and social assistance for the wider community. Fifth, Lazismu’s success in Corporate Fundraising makes it a good example for other ZiswaF management institutions, encouraging collaboration and synergy between institutions to increase the potential of ZiswaF in Indonesia (Ulpah & Hafifi, 2021).

The third is Nur Dinah Fauziah Nunuk and Arba’atun Mansyuroh in their journal "Analysis of the Role of the Zakat System in Sustainable Developments Goals (SDGs): Elimination of Poverty (People’s Welfare)". The study explained that Zakat has a number of benefits and important roles, both in the economic and socio-economic context, towards the welfare of the people. For example, zakat helps mobilize the economy between people, strengthens the bonds of brotherhood, and cleanses one’s heart and property, harmonizing relationships between people. Zakat can also be allocated into productive zakat, which is reflected in the construction of free schools that are able to create new jobs for more people. Through the role of the zakat system, one of the goals of the Sustainable Development Goals (SDGs) to eliminate poverty can be realized with the fair distribution of zakat. The benefits and role of zakat will be more significant if it is allocated productively, such as using some of the zakat funds to provide skills training to poor people, so that they can increase their own creativity, innovation, and income, which in turn will open up employment opportunities for them. In addition, zakat funds can also be given as business capital to help improve the economy and obtain direct benefits from zakat itself (Nunuk, 2020).
Based on the three literatures above, no one has explained about the Development of a Corporate-Based ZISWAF Fundraising Model in Realizing SDGs from the Maqashid Sharia Perspective. Thus, this research is present to provide a comprehensive understanding and is an important research to be carried out.

**RESEARCH METHOD**

This research uses a qualitative approach. A qualitative approach is a research method that aims to understand phenomena or events in depth and detail. This approach emphasizes the meaning and interpretation of data, as well as the context in which the data was obtained (Sugiyono, 2021).

Data collection in this study was carried out through library research. The selection of library research as a data collection method is based on the availability of relevant and high-quality information sources related to fundraising, ZISWAF, Maqashid Syariah, and the achievement of SDGs. The data used consisted of scientific literature, academic journals, books, research reports, and official documents related to the research topic. The data selection process was carefully conducted based on the relevance, credibility, and accuracy of the information needed to build the theoretical framework and support the analysis (Nazir, 2005).

Data collection techniques were conducted through literature searches and documentation studies. Researchers accessed various sources of information from digital libraries, journal repositories, academic databases, and official websites of related organizations. This process involved searching, identifying, and collecting articles, books, research reports, and other documents relevant to the research topic (Suteki, 2018).

Data analysis was conducted using a qualitative approach that involved processing and interpreting texts from the collected sources. Researchers used content analysis techniques and contextual interpretation methods to identify patterns, themes, and relationships between concepts in the data (Sugiyono, 2021). This process allowed the researcher to develop a deep understanding of the contribution of the corporate-based ZISWAF fundraising model in achieving SDGs by taking into account the principles of Maqashid Sharia.
RESEARCH RESULT

Development of Corporate-Based ZISWAF Fundraising Model

The development of corporate-based ZISWAF fundraising models must be based on several key principles that ensure integrity, sustainability, and effectiveness:

1) Syariah compliance

The principle of Syariah compliance serves as an inseparable foundation in the development of corporate-based ZISWAF fundraising models. This implies that the model must adhere to Islamic law in every aspect, ranging from fundraising sources to fund management and distribution. Specifically, concerning fundraising sources, this model must ensure that the funds collected originate from halal sources in accordance with Syariah principles, avoiding funds generated from activities considered haram in Islam (Ulpah & Hafifi, 2021).

Furthermore, fund management must also be conducted in accordance with Syariah principles, ensuring that investments are made in halal instruments and avoiding riba (usury) as well as financial practices that are not in line with Islamic teachings. Moreover, the distribution of funds must also adhere to Syariah provisions, ensuring that the aid provided reaches eligible recipients and is used for purposes aligned with Islamic goals, such as empowering the community economically and alleviating poverty (Ulpah & Hafifi, 2021).

2) Transparency and accountability

The principles of transparency and accountability play a central role in the corporate-based ZISWAF fundraising model (Syafiq, 2018). This model must uphold the values of transparency by providing clear and open access to information regarding the management of ZISWAF funds to all stakeholders involved. This includes not only the beneficiaries of the funds but also donors, corporate partners, ZISWAF institutions, and the general public. By providing good transparency, this model enables stakeholders to understand how the funds are collected, managed, and distributed, as well as the concrete impact resulting from the use of these funds.

In addition to transparency, the principle of accountability is also a crucial foundation in managing ZISWAF funds (Syafiq, 2018). This model must be able to be accountable for every step taken in fund management, both to supervisory authorities and to donors and
beneficiaries. Strong accountability mechanisms must be implemented, including regular reporting on fund usage, independent audits to ensure compliance with transparency principles and Sharia compliance, and complaint mechanisms that allow anyone to report discrepancies or misuse of funds.

3) Efficiency and effectiveness

The principles of efficiency and effectiveness play a crucial role in ensuring that the corporate-based ZISWAF fundraising model can operate optimally and have a significant impact in mobilizing and distributing ZISWAF funds. Efficiency refers to the model's ability to collect and manage funds at low costs, optimize the use of available resources, and avoid wastage in the process. This involves selecting appropriate fundraising strategies, utilizing advanced technology to streamline administrative processes, and reducing unnecessary bureaucracy that may hinder the model's performance.

Meanwhile, effectiveness refers to the model's ability to achieve set goals with maximum outcomes. It should be capable of identifying and reaching potential target markets effectively, mobilizing active participation from various stakeholders, and delivering tangible benefits to communities in need. In terms of fundraising, effectiveness can be measured by the amount of funds successfully raised and the diversity of funding sources obtained, while in terms of fund distribution, effectiveness can be measured by the positive impact generated from the use of funds in enhancing community welfare.

4) Multi-stakeholder engagement

The principle of multi-stakeholder engagement serves as a critical foundation in the development of the corporate-based ZISWAF fundraising model. This model must be able to connect and involve various stakeholders with different roles and interests, including corporations, ZISWAF institutions, government, and the general public. Corporate engagement in this model is essential because they can provide the financial, technical, and networking resources needed to support the effective collection and distribution of ZISWAF funds. Collaboration with corporations can also open doors to broader access to markets and potential stakeholders.

Furthermore, the involvement of ZISWAF institutions is key to ensuring that this model is well-coordinated with institutions that have deep experience and understanding of ZISWAF. ZISWAF institutions can...
provide the necessary technical guidance and expertise in fund management, as well as assist in building the networks and partnerships needed to support this model.

The government also plays a crucial role in facilitating and supporting the ZISWAF fundraising model. They can provide fiscal incentives, supportive regulations, and infrastructure needed to strengthen this model. Additionally, the government can also be a strategic partner in identifying and reaching out to groups in need of ZISWAF support. Furthermore, public engagement is essential to ensure the success of this model. Active participation from the public in the form of donations, volunteering, or other forms of support will strengthen this model overall and ensure that ZISWAF funds reflect the needs and aspirations of the communities being served.

In the author's view, the corporate-based ZISWAF fundraising model consists of several interrelated components aimed at achieving effective and sustainable mobilization and distribution of funds. Firstly, communication and education are vital components aimed at enhancing the understanding and awareness of corporations and their employees about ZISWAF. Through communication and education programs, stakeholders can be provided with comprehensive information about the concept of ZISWAF, its benefits, and how they can participate in supporting it.

Next, fundraising is a key stage in this model, conducted through various means such as payroll deductions, corporate social responsibility (CSR) programs, and matching grant schemes. Through these strategies, corporations can raise funds from their employees and mobilize additional resources from other parties such as governments or financial institutions.

Fund management is a component that ensures that the funds collected are managed transparently, accountably, and in accordance with Islamic Sharia principles. This involves the implementation of clear and documented systems for fund management, as well as strict monitoring of fund usage. Fund distribution is then carried out for programs that are accurately targeted and aligned with the Sustainable Development Goals (SDGs), ensuring that ZISWAF funds have a maximum impact in advancing community welfare.

Monitoring and evaluation are essential components to ensure that this model is effective and efficient in achieving its goals. Through this process, the model's performance can be evaluated periodically, and improvements and adjustments can be made based on the evaluation
results. By integrating all these components holistically, the corporate-based ZISWAF fundraising model can become a powerful tool in driving positive change in society in accordance with Sharia principles and sustainability principles.

The implementation of the corporate-based ZISWAF fundraising model involves several structured steps to ensure the success and sustainability of the program. The first step is to build a strong partnership between corporations and ZISWAF institutions. This involves forming strategic partnerships that enable effective collaboration in designing, implementing, and managing fundraising programs. Through this collaboration, corporations can leverage the knowledge and resources of ZISWAF institutions, while ZISWAF institutions can gain support and access to corporate networks.

The next step is to develop fundraising programs that meet the needs and interests of both corporations and ZISWAF institutions. These programs must be carefully designed to ensure that they are relevant, appealing, and Sharia-compliant. This may involve identifying target audiences, determining fundraising strategies, and developing clear and detailed implementation plans.

Once the programs are developed, the next step is to conduct awareness-raising among corporate employees. This is important to build awareness, understanding, and support from all members of the organization for the ZISWAF fundraising program. Awareness-raising can be conducted through various communication channels, including employee meetings, company bulletins, and outreach campaigns. In this process, it is important to emphasize the benefits and objectives of the program, as well as the role played by each individual in its success.

Finally, the most important step in implementing this model is to conduct regular monitoring and evaluation of the program. This is done to ensure that the program is running according to plan, achieving its set goals, and delivering the expected impact. By conducting careful monitoring and evaluation, improvements and adjustments can be made proactively to enhance the effectiveness and efficiency of the program in the future. By following these steps systematically, the implementation of the corporate-based ZISWAF fundraising model can be successful and provide significant benefits to all parties involved.

An example of an highly effective corporate-based ZISWAF fundraising model is the "Zakat Payroll" program. According to Hermat et
Mustaqim, D. | Development of Corporate-Based ZISWAF Fundraising Model in Realizing SDGs from Maqashid Syariah Perspective. I

al., Zakat through the payroll system is a form of zakat service where deductions are directly made from an employee’s salary in a company. The benefits of paying zakat through the payroll system are as follows:

1. Convenience for employees: Zakat is directly deducted from the employee’s salary by the company’s HR department, so employees do not need to manage zakat expenses independently from their received salary, as it is automatically deducted by the company.

2. Alleviation for employees: Deductions are made automatically every month, so employees do not need to bother about paying zakat every month from their salaries.

3. Maintaining regularity: Because zakat deductions are made automatically by the company’s HR department, zakat expenditures become regular and scheduled every month, thus avoiding forgetfulness.

4. Preserving sincerity: Since employees do not have direct interaction with zakat recipients, this can prevent them from showing off (riya) as there is no direct interaction with the zakat recipients.

5. Effectiveness and targeted assistance: Zakat distribution through this system ensures that aid is targeted and continuous, thus providing maximum benefits (Herman et al., 2020).

One of the main advantages of the "Zakat Payroll" program is its ease of implementation. Employees only need to give their approval once, and then the predetermined amount will be automatically deducted from their salaries every month. This eliminates administrative complexity for employees and ensures smooth fundraising.

Additionally, the program leverages the collaboration platform between companies and Baznas (National Board of Zakat). Companies, as entities that employ many workers, have direct access to a large network of individuals who are potential zakat contributors. On the other hand, Baznas, as the institution responsible for zakat management, has the necessary infrastructure and expertise to manage funds transparently and efficiently, and to distribute them to those in need.

Thus, the "Zakat Payroll" program creates a strong synergy between the private and non-profit sectors, utilizing the expertise and resources of each entity to achieve common goals in enhancing the welfare of those in need. Additionally, the program creates opportunities for companies to actively contribute to social and economic development, and to strengthen
corporate social responsibility values in their business practices. Therefore, this model is not only effective in collecting ZISWAF funds but also has a significant positive impact in advancing the welfare of the community.

**The Perspective of Sharia Maqasid in Developing a Corporate-Based ZISWAF Fundraising Model**

The corporate-based ZISWAF fundraising model can play a role in safeguarding the five objectives of Maqasid al-Shariah through the following means:

1) Preservation of religion (Hifz al-Din)

The preservation of religion (Hifz al-Din) is one of the crucial aspects in the implementation of the ZISWAF fundraising model. ZISWAF programs can be directed to support various activities that contribute to the preservation and development of religious aspects within society. One form of support is through religious education, where ZISWAF funds can be allocated to support the establishment of religious schools, the construction of religious educational facilities, and the provision of quality learning materials. Additionally, these funds can also be used to build and improve mosques as centers for worship and religious activities within the community. Empowering the community in religious matters can also be supported through training programs, workshops, and other self-development activities aimed at enhancing understanding and responsible practice of religion.

Furthermore, in a broader context, ZISWAF funds can also be used to finance programs for the prevention of terrorism and extremism. This includes activities aimed at spreading correct understanding of moderate Islamic teachings, advocating for peace and tolerance among religious communities, and providing assistance to individuals or communities vulnerable to radicalization.

Moreover, this model has the potential to encourage corporations to conduct their businesses in accordance with Islamic values such as justice, honesty, and transparency. By allocating a portion of their earnings to ZISWAF programs oriented towards religious and social values, corporations can demonstrate their commitment to Islamic ethical principles in their business practices. This not only creates a direct positive impact within society but also strengthens the corporate reputation as responsible and integrity-driven entities.
2) The safeguarding of the soul (Hifz al-Nafs)

The safeguarding of the soul (Hifz al-Nafs) becomes the primary focus in the implementation of the ZISWAF fundraising model, where the collected funds are allocated to programs aimed at protecting and enhancing the physical and mental well-being of the community. One form of utilizing ZISWAF funds is in the field of healthcare, where these funds can be used to build healthcare facilities such as hospitals, community health centers, or free clinics. Additionally, ZISWAF funds can also be provided to natural disaster victims to support recovery and reconstruction efforts, as well as ensuring their access to adequate healthcare services.

In addition to supporting healthcare programs, this model can also encourage corporations to implement safe and healthy work practices for their employees. Through support for health and safety programs, such as safety training, routine health check-ups, and workplace healthcare facilities, corporations can ensure a safe and supportive work environment for their employees. This will not only enhance the well-being of individual employees but also the overall productivity and performance of the company. This model has significant potential to contribute to the reduction of mortality rates and improvement of the quality of life for the community as a whole. By supporting healthcare and occupational safety programs, as well as providing assistance to natural disaster victims and communities in need, ZISWAF funds can help reduce deaths from diseases and accidents and improve the community's access to quality healthcare services. Thus, this model plays a role not only in protecting individual souls but also in advancing the general welfare and enhancing the quality of life for the community as a whole.

3) The safeguarding of intellect (Hifz al-Aql)

The safeguarding of intellect (Hifz al-Aql) becomes the main focus in the ZISWAF fundraising model, where the collected funds are used to support education, research, and intellectual development of the community. One of the uses of ZISWAF funds is in establishing schools, libraries, and other educational programs. Through these funds, educational infrastructure can be built or improved, providing access to quality education for the less privileged members of society. Additionally, ZISWAF funds can also be utilized to provide scholarships and educational assistance to financially disadvantaged yet academically talented students, ensuring that every individual has an equal opportunity to develop their potential.
The ZISWAF program can also incentivize corporations to support research and scientific development. This can be achieved through sponsoring research projects, providing laboratory facilities, or developing scientific training programs. By encouraging corporations to participate in research and development efforts, this model not only facilitates the enhancement of knowledge and innovation within society but also strengthens the partnership between the private sector and research institutions.

Furthermore, this model has the potential to contribute to the enhancement of literacy and intelligence within the community as a whole. By supporting education and research programs, ZISWAF funds can help improve access to quality education for the public and foster their interest in lifelong learning. This will not only assist individuals in developing their intellectual potential but also create new opportunities for economic, social, and cultural advancement within society. By utilizing the ZISWAF fundraising model for the safeguarding of intellect, we can create an environment that supports the intellectual development of the community, advances knowledge and innovation, and enhances the overall quality of human resources. Additionally, this model also provides opportunities for corporations to play an active role in supporting education and research, thereby strengthening their reputation as leaders in social and intellectual development.

4) Preservation of offspring (Hifz al-Nasl)

The preservation of offspring (Hifz al-Nasl) involves the allocation of ZISWAF funds for child protection programs, such as meeting children’s nutritional needs, early childhood education, and prevention of early marriage. In addition, ZISWAF programs can also encourage corporations to implement family-friendly policies and support the welfare of employees' children, which in turn can contribute to the development of a healthy and intelligent generation.

5) Guarding property (Hifz al-Mal)

The safeguarding of wealth (Hifz al-Mal) involves the need for transparent and accountable management of ZISWAF funds, to prevent abuse and fraud. The ZISWAF program is also expected to encourage corporations to conduct business ethically and sustainably, so that it not only provides profits for the company but also does not harm society and the environment. Thus, this model has the potential to contribute to fair and prosperous economic development for all parties.
Achieving the Sustainable Development Goals

In the author's opinion, the corporate-based ZISWAF fundraising model based on Maqashid Sharia can contribute significantly to the achievement of SDGs goals in the following ways:

1) Reducing poverty (SDG 1): Through zakat, infaq, sadaqah, and waqf, corporations can help the poor fulfill their basic needs.
2) Reducing hunger (SDG 2): ZISWAF funds can be allocated for food security programs, such as the construction of food barns and empowerment of farmers.
3) Ensuring health and well-being (SDG 3): ZISWAF programs can support the construction of health facilities, provision of medicines, and improvement of health services.
4) Ensuring quality education (SDG 4): ZISWAF funds can be used to build schools, provide scholarships, and improve the quality of education.
5) Achieving gender equality (SDG 5): ZISWAF programs can empower women through skills training, access to capital, and business support.
6) Ensuring clean water and sanitation (SDG 6): ZISWAF funds can be used for the development of clean water and sanitation facilities, as well as sustainable water resource management.
7) Implementing clean and affordable energy (SDG 7): ZISWAF programs can support the construction of renewable power plants and increase the efficiency of energy use.
8) Promoting decent work and economic growth (SDG 8): Corporations can channel ZISWAF funds for skills training programs, job creation, and the development of micro, small, and medium enterprises (MSMEs).
9) Reducing inequality (SDG 10): This model can contribute to income equality and improved community welfare.
10) Combating climate change (SDG 13): ZISWAF funds can be used for reforestation programs, environmental conservation, and the development of environmentally friendly technologies.
11) Protecting marine life (SDG 14): ZISWAF programs can support sustainable management of marine resources and empowerment of coastal communities.
12) Protecting terrestrial life (SDG 15): ZISWAF funds can be used for forest conservation programs, prevention of deforestation, and protection of endangered animal species.
13) Promoting peace and justice (SDG 16): ZISWAF programs can
support conflict resolution, law enforcement, and building a culture of peace.

14) Encouraging partnerships to achieve goals (SDG 17): This model can be a platform for collaboration between corporations, ZISWAF institutions, governments, and communities in achieving the SDGs.

The corporate-based ZISWAF fundraising model based on Maqashid Sharia can be an effective instrument to achieve SDGs and realize the benefit of the people. This model can encourage corporations to play an active role in the social and economic development of society, and contribute to the achievement of SDGs goals globally.

CONCLUSION AND RECOMENDATION

The corporate-based ZISWAF fundraising model based on Maqashid Sharia has great potential to help achieve SDGs and realize the benefit of the people. This model has several advantages, among others: It is in accordance with Islamic values because it is based on Maqashid Sharia, which is the main objective of Islamic sharia. In addition, this model is also efficient and effective in collecting and distributing ZISWAF funds efficiently and effectively. Sustainability is also a characteristic of this model because it can be applied in the long term. Thus, this model has a broad impact and can contribute to the achievement of SDGs and realize the benefit of the people.

Recommendation

Based on the above conclusions, here are some recommendations for the development and implementation of the corporate-based ZISWAF fundraising model. First, it is necessary to strengthen cooperation between corporations, ZISWAF institutions, government, and society in the development and implementation of this model. Second, it is necessary to develop innovative and attractive fundraising programs for corporations and their employees to increase participation. Third, it is important to increase education to corporations and their employees about ZISWAF and SDGs. Fourth, it is necessary to strengthen regulations that support the implementation of this model to create a conducive environment. Finally, regular monitoring and evaluation should be conducted to ensure the effectiveness and efficiency of this model in achieving its goals.
REFERENCES


