


YBM PLN's Strategy in Supporting SDGS through ZIS Potential in *Maqashid Syariah* Perspective

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Article History:	Abstract
<p>Submitted: January 2024</p> <p>Accepted: March 2024</p> <p>Published: March 2024</p> <p>By: International Journal of Islamic Economics (IJIE)</p>  <p>This article is licensed under the Creative Commons Attribution- Share Alike 4.0 International License http://creativecommons.org/licenses/by-sa/4.0/</p>	<p>Introduction: Yayasan Baitul Maal (YBM) PLN has great potential in managing Zakat, Infaq, and Sadaqah (ZIS) to support Sustainable Development Goals (SDGs) through the economic pillar.</p> <p>Objectives: This research aims to analyze YBM PLN's strategy in supporting SDGs through ZIS from the <i>Maqashid Syariah</i> perspective.</p> <p>Method: This research uses a qualitative method with a case study approach. Primary data was obtained through interviews with YBM PLN administrators and observations of YBM PLN programs in the economic pillar. Secondary data were obtained from YBM PLN documentation and scientific publications related to SDGs and <i>Maqashid Syariah</i>.</p> <p>Results: The results showed that YBM PLN has an effective strategy in managing ZIS to support SDGs through the economic pillar. The YBM PLN program in the economic pillar has proven to be able to empower <i>mustahik</i> and alleviate poverty, which is in line with the goals of SDGs and <i>Maqashid Sharia</i>. YBM PLN plays an important role in supporting SDGs and <i>Maqashid Sharia</i> through effective ZIS management.</p> <p>Implications: This research contributes to science by providing recommendations to improve the effectiveness of YBM PLN's strategy in supporting SDGs.</p> <p>Keywords: <i>Maqashid Syariah</i>; Sustainable Development Goals; YBM PLN; ZIS.</p>

A. Introduction

As a developing country, Indonesia faces significant challenges related to poverty (Purno, 2023; Sugiharti et al., 2023). Although there is a downward trend in the poverty rate, the reality is that the current poverty rate is still far from reaching the Millennium Development Goals (MDGs) target. In 2000, world leaders agreed to achieve eight targets by 2015, covering poverty, education, gender equality, infant mortality, maternal health, several major communicable diseases, the environment, as well as global issues related to trade, aid, and debt. Therefore, although the number of poor people has shown a downward trend, it is still far from achieving the agreed MDGs targets (Mulyani & Nasution, 2023).

The Sustainable Development Goals (SDGs) is a sustainable development initiative discussed at the 70th UN General Assembly in New York (Valencia et al., 2019). This initiative created a new universal development agenda written in a document titled "Transforming Our World: the 2030 Agenda for Sustainable Development." The document sets out 17 Goals and 169 Targets that apply from 2016 to 2030. This program is a collaboration between 193 countries, the United Nations, the World Bank, and non-profit organizations present at the New York UN Summit on the SDGs as an agenda until 2030 (Khotimah et al., 2022).

The SDGs are a continuation of the Millennium Development Goals (MDGs), which ended in December 2015 (Purnamasari et al., 2023). The big goal of this sustainable development initiative is to improve the welfare of life, with a primary focus on social and economic welfare that can support global life. The program reflects a global commitment to achieve sustainable development by 2030 (Dewi Cantika, 2023).

This zakat has a goal that is in line with the big vision of Sustainable Development Goals (SDGs), which is to improve the welfare of life. One of the 17 SDGs targets the elimination of all forms of poverty, similar to the focus of the zakat goal (Arif Zunaidi et al., 2023; Mohd. Shariff & Abdullah, 2023; Nurhasanah, 2023; Omar & Hajimin, 2023). Zakat, Infaq, and Sadaqah (ZIS) is not only a form of Muslim religious obligation, but also a potential resource that is able to contribute significantly in supporting the achievement of Sustainable Development Goals (SDGs). ZIS, as a Muslim social fund, has great potential to provide solutions to various social and economic problems faced by the community (Andira Tsaniya Al-Labiyah et al., 2023).

Zakat institutions play a crucial role in optimizing the potential of ZIS to support the achievement of SDGs (Furkon, 2024). The functions of zakat institutions include collecting, distributing, and managing ZIS in a professional and accountable manner (Anggia Putri Nabillah, Niken Tri Utami, 2022). With good management, ZIS can be a very effective instrument in efforts to reduce poverty, improve community welfare, and achieve overall sustainable development goals.

PT PLN (Persero) Baitul Mal Foundation is one of the leading zakat institutions in Indonesia that has committed to supporting the achievement of Sustainable Development Goals (SDGs). Through PLN YBM, various community empowerment programs have been implemented, covering the fields of education, health, economy, humanity, and da'wah, in line with the goals of the SDGs. Based on the Annual Report of YBM PLN in 2022, it shows that the potential for ZISWAF in YBM PLN Indonesia is very broad, with 33,130 *muzakki* in 2022. YBM PLN's ZISWAF collection reached Rp. 279.3 billion, an increase of Rp. 18.2 billion (7%) compared to the previous year (Yayasan Baitul Mal PLN, 2022).

The source of YBM PLN's ZISWAF collection comes from employee zakat through PLN payroll, PLN employee zakat through non-payroll, infaq, and cash waqf of PLN employees. Payroll zakat reached Rp 272.0 billion, while non-payroll zakat, which is a voluntary donation from PLN employees outside of income deductions through payroll, reached Rp 1.4 billion. In addition, infaq collected amounted to Rp 5.7 billion and waqf funds amounted to Rp 184.4 million (Yayasan Baitul Mal PLN, 2022).

Maqashid sharia, which includes protecting the soul, religion, mind, property, and offspring, is the main foundation in achieving the benefit of mankind (Al Mustaqim, 2022). In the context of YBM PLN, the potential of ZIS is directed to the welfare of Muslims in Indonesia in a sustainable manner. Optimizing ZIS as a supporting instrument for SDGs requires the application of *Maqashid Syariah* principles. This principle provides clear guidance in the management and distribution of ZIS to achieve the greatest benefit.

Based on the above background, this research aims to examine the strategies implemented by YBM PLN (Yayasan Baitul Mal PLN) in supporting the achievement of Sustainable Development Goals (SDGs) through the management of the potential of Zakat, Infaq, and Sadaqah (ZIS). Furthermore, this research wants to see the suitability of the strategy from the *Maqashid Syariah* perspective, which focuses on human welfare in various aspects of life.

The novelty of this research lies in its focus on three things. First, this research analyzes the strategy of YBM PLN, a unique ZIS management institution because it was established by a state-owned company. Second, this research connects ZIS management with the achievement of SDGs, the sustainable development goals promoted by the United Nations. Third, this research will balance the effectiveness of achieving SDGs with *Maqashid Syariah* principles in ZIS management. Thus, this research is expected to contribute to the development of ZIS management strategies that are more innovative, have a broad impact, and remain in accordance with Islamic teachings.

B. Literature Review

In this study there are several previous studies, namely the first Mulyana Fitri, Yenni Samri Juliati Nasution in his research "Productive Zakat Utilization in Sustainable Development Goals (SDGS) in Indonesia". The study explained that the purpose of zakat is in line with the great aspirations of the Sustainable Development Goals (SDGs) which emphasize the welfare of life. In the SDGs framework consisting of 17 points, the first main point sets an end to all forms of poverty, in line with the main objectives of zakat. Then the implementation of productive zakat plays a significant role in achieving the SDGs program. Productive zakat is not only a source of funds, but also supports SDGs programs, especially in efforts to reduce poverty, in line with the main objectives of SDGs (Mulyani & Nasution, 2023).

The second is Farhan Amymie in his journal entitled "Optimizing the Distribution and Utilization of Zakat Funds in Implementing the Goals of the Sustainable Development Program (SDGs)". The study explained that welfare can be minimized through equitable distribution of income and wealth. Therefore, Zakat is considered an effective instrument in providing solutions for fair and wise economic development and equity. If done optimally in the process of collecting, organizing zakat requires effectiveness supported by regulations and professional apparatus. The results showed that the management of zakat by the Provincial BAZNAS is carried out in the capital city of the province concerned, collecting zakat through the Zakat Collection Unit (UPZ) in the province. The strategy of strengthening

distribution and utilization by BAZNAS West Java involves SDGs and zakat programs, with the aim of reducing poverty, including hunger, in accordance with global objectives to improve conditions around the world. Various opinions and views emerged to link the SDGs points with the interpretation of zakat work, especially from the perspective of beneficiaries and the purpose of zakat (Amymie, 2019).

The third is Bambang Hermantoro and Zuraidah in their journal "The Role of the Philanthropic Institution Rumah Zakat in Sustainable Development Goals (SDGs) in Kediri City". The study explained that the Sustainable Development Agenda (SDGs) is a global initiative aimed at improving human welfare universally, followed by 193 countries, including Indonesia. The SDGs consist of 17 indicators, one of which is to reduce poverty and maintain the sustainability of the Earth. Rumah Zakat Kediri, as an Islamic philanthropic organization, plays an active role in supporting the achievement of SDGs in Indonesia. This research uses a qualitative-descriptive method. The results show that Rumah Zakat Kediri collaborates with the Mayor of Kediri and BPRS Kota Kediri. They implement nine indicators to achieve SDGs in Kediri City, including providing assistance to small businesses and merchants, improving human resources and community skills, providing merit scholarships, and engaging in activities that support the environment and pay attention to public health (Bambang Hermantoro & Zuraidah, 2023).

The fourth is Nurma Khusna Khanifa in her journal "Strengthening the Role of Ziswaf in Welcoming the SDGs Era Study of BMT Tamzis Wonosobo Philanthropy". The study explained that to overcome poverty in society, families, and individuals as well as improve welfare and reduce the burden of daily life, the practice of philanthropy is a must. In this context, there is a significant link between the goals of zakat, infaq, shadaqah, waqf (ziswaf), and Sustainable Development Goals (SDGs) towards achieving sustainable development goals. This philanthropic movement focuses on six main issues, namely the elimination of poverty, sufficient food, improving the quality of education, decent work and economic growth, reducing inequality, and environmental cleanliness. Ziswaf, in this context, is interpreted as a tool to reduce the existence of poverty and has a dual function as a means of distributing funds (social function) and as a control in its management (control function). To achieve practical impact and high value, Islamic philanthropy needs to have a close connection between the goals and essence of sharia, reflected in *maqâshid syari'ah*, to promote social (*ijtimâ'iyah*) and economic (*iqtishâdiyyah*) welfare. As an inherent institution, Baitul Mal Tamzis uses the concept of a creative philanthropy approach that aims to institutionally expand impact and sustainability, as well as provide a special role that reflects the uniqueness of this institution, both in consumption and production of its target community (Khanifa, 2018).

Fifth, namely Mohammad Haikal and Sumardi Efendi in their journal "Professional Zakat Collection Management in Baitul Mal Aceh". In the journal it is explained with the development of the human era, especially in the economic field, the way people earn income through skills and professions continues to evolve over time. The establishment of professional zakat obligations shows the aspirational and responsive nature of Islamic law to the times. The Baitul Mal institution is responsible for managing zakat, religious assets, and

other assets, so through field research, researchers want to observe the management of professional zakat collection at Baitul Mal Aceh. From the research results, it is concluded that the professional zakat collection system at Baitul Mal Aceh is conducted through two systems. First, you can come directly to the counter to record your name and then be given a receipt as proof of zakat payment. Second, you can make payments through a bank account using mobile banking applications to send zakat/deposit zakat. After zakat is paid, we will send it to the regional treasury. As for the account number. Regarding the opportunities and obstacles in collecting professional zakat, the opportunity lies in the continued trust of the community in the management of zakat by Baitul Mal Aceh, thus being motivated to improve. With this opportunity, Baitul Mal continues to strive to improve professional zakat collection (Haikal & Mawaddah, 2023).

Based on the above research, it provides insight into exploring issues related to zakat, Islamic philanthropy, and the achievement of Sustainable Development Goals (SDGs), but there is no specific research that discusses YBM PLN's Strategy in Supporting SDGS Through ZIS Potential in *Maqashid Syariah* Perspective. The uniqueness of this research lies in an in-depth understanding of the strategies used by YBM PLN, as well as how the potential of ZIS can be optimized to support SDGS. By detailing the *Maqashid Sharia* perspective, this research provides new insights that are relevant to understanding the linkages between sharia principles, Islamic philanthropy, and sustainable development goals. Thus, this research bridges the knowledge gap by making a valuable contribution to the understanding of YBM PLN's role in supporting SDGS through ZIS.

C. Research Methodology

This research uses a type of qualitative research with a case study approach. A case study is an in-depth study of a particular program or phenomenon in a particular context (Assyakurrohim et al., 2022). This research was conducted at the PLN Baitul Maal Foundation (YBM).

The main data sources used in this research consist of primary data and secondary data. Primary data was obtained through direct interviews with relevant parties at YBM PLN, including administrators, program implementers, and other stakeholders. These interviews aimed to gain a deeper view and understanding of the strategies, policies, and program implementation conducted by YBM PLN.

In addition, secondary data was obtained from YBM PLN's official documents, annual reports, and organizational publications. These documents include policies, programs implemented, achievements, and challenges faced by YBM PLN. Secondary data analysis will support and complement the information obtained from interviews, thus providing a more complete picture of YBM PLN's contribution in supporting SDGS through ZIS potential by considering the *Maqashid Syariah* perspective.

D. Results And Discussion

1. The concept of *Maqashid Sharia*

The concept of *Maqashid Sharia* is a philosophical foundation in Islamic law that pursues the achievement of certain goals in the religion. Literally, *Maqashid Sharia* can be translated as "the objectives of sharia" which indicates the direction or goals that Islamic law seeks to achieve. In the study of fiqh, *Maqashid Sharia* is the foundation for understanding the moral and ethical goals embedded in Islamic teachings (Al Mustaqim, 2023).

The definition of *Maqashid Sharia* includes the understanding that Islamic law, or sharia, is not only limited to legal regulations that stand alone but has certain broader and deeper objectives. *Maqashid Sharia* is not only related to the ritual aspect of worship, but also includes social, economic, and political dimensions to achieve community welfare. The principles of *Maqashid Sharia* cover a wide range of values and objectives recognized in Islamic teachings. Some of the main principles involve the preservation of religion (*hifz al-din*), the preservation of the soul (*hifz al-nafs*), the preservation of offspring (*hifz al-nasl*), the preservation of reason (*hifz al-aql*), and the preservation of property (*hifz al-mal*) (Mustaqim, 2023).

The relevance of *Maqashid Sharia* in sustainable development is very important, especially because it creates harmony between Islamic values and sustainable development goals. In the context of sustainable development, *Maqashid Sharia* provides direction on how development efforts can achieve a balance between economic progress, environmental protection, and social welfare. By applying the principles of *Maqashid Sharia*, sustainable development can avoid clashes with Islamic moral and ethical values. This relevance creates a holistic and sustainable development paradigm, which not only focuses on economic aspects, but also pays attention to social and environmental aspects in accordance with Islamic teachings (Al Mustaqim, 2023).

2. Zakat, Infaq, and Sadaqah (ZIS) in Islam

Zakat, Infaq, and Sadaqah are concepts in Islam that involve the giving of wealth for social and spiritual purposes. Zakat, as a form of obligation, is a certain amount of money that must be spent by Muslims who have fulfilled certain conditions. Zakat has several important functions, including as a purifier of wealth, which purifies wealth from the rights of others, and as a means of distributing wealth, which leads to redistribution from the rich to the poor. Another function is to prevent social and economic inequality, by minimizing disparities in society (Mustaqim & Yasin, 2023) (Baidhowi & Triwibowo, 2023) .

Infaq, in this context, is the spending of wealth in the way of Allah SWT. Although not compulsory, infaq is highly recommended in Islam (Ananda Sholih Nasution & Dewi Aryanti, 2023). Some examples of infaq involve development activities, such as building mosques, schools, and aiding people in need. Infaq is a tangible manifestation of the social concern and responsibility of Muslims towards community development.

Almsgiving is the giving of property to others with the intention of getting closer to Allah SWT. Almsgiving is not included in the obligation, but it is highly recommended in Islamic teachings (Arviana et al., 2023) (Jahan, 2021). Some examples of almsgiving practices include feeding the hungry, giving clothes to the poor, and aiding the sick. Almsgiving is a

concrete manifestation of empathy and concern for others, creating strong social and spiritual ties within the Muslim community. By practicing zakat, infaq, and sadaqah, Muslims can make a positive contribution to the cleansing of wealth, fair distribution, and strengthening relationships with others and Allah SWT.

The role of Zakat, Infaq, and Sadaqah (ZIS) in fulfilling *Maqashid Sharia* is crucial in carrying out Islamic teachings comprehensively. ZIS has a very significant role in ensuring the sustainability and fulfilment of the main objectives of Islamic teachings, which are reflected in the concept of *Maqashid Syariah*.

- a. *Hifz an-Nafs*: Protecting the soul by helping the poor and meeting their basic needs.
- b. *Hifz al-Aql*: Protecting the intellect by improving people's education and knowledge.
- c. *Hifz an-Nasl*: Protecting offspring by helping the health and welfare of families.
- d. *Hifz al-Mal*: Protecting property by encouraging economic growth and community empowerment.
- e. *Hifz ad-Din*: Protecting religion by strengthening religious values and morality in society.

3. Sustainable Development Goals (SDGS)

The Sustainable Development Goals (SDGs) are a set of 17 global goals that were formally agreed upon by all United Nations member states in 2015 (Sinha et al., 2024). The SDGs are designed to end poverty, protect the planet and ensure prosperity for all (Koçulu & Topçu, 2024). The 17 goals cover various aspects of holistic development, from poverty eradication to environmental protection, with the goal of creating a more sustainable and just world.

The 17 SDGs involve various dimensions, such as no poverty, no hunger, healthy and prosperous lives, quality education, gender equality, clean water and proper sanitation, clean and affordable energy, decent work and economic growth, industry, innovation and infrastructure, reducing inequalities, sustainable cities and settlements, responsible consumption and production, climate action, life under the sea, life on land, peace, justice and strong institutions, and partnerships for the goals. (Berrone et al., 2023; Isman & Amalia, 2023; Pratama, 2023).

In the author's opinion, the SDGs are closely related to the principles of *Maqashid Sharia*, which are the objectives of sharia in Islam. *Maqashid Sharia* principles include protecting the soul, mind, offspring, property, and religion. In this context, the SDGs reflect efforts to protect lives by creating better living conditions, protect minds by improving the quality of education, protect offspring by providing access to health and family welfare, protect property by ensuring sustainable economic growth, and protect religion by promoting ethical and moral values in global development.

Thus, the SDGs are not only a global development initiative, but also reflect the alignment between international aspirations and ethical and moral principles in Islam, in accordance with the *Maqashid Shariah* goals. This suggests that the implementation of the SDGs can be an integral part of global efforts to achieve goals that accommodate the interests of humanity in a comprehensive and balanced manner.

4. The YBM PLN programs in the Economic Pillar

Based on the YBM PLN Annual Report for the year 2022, it is explained that the YBM PLN programs in the Economic Pillar have implemented several initiatives throughout the year 2022, focusing on economic empowerment. The programs that have been carried out are as follows:

a. *Business Capital Program*

The Business Capital Program implemented by YBM PLN is an integral part of efforts towards economic empowerment, specifically targeting individuals and groups. This program not only provides business capital stimulus but also conducts training activities. By organizing various activities within this program, it is expected that participants, commonly referred to as *mustahik*, can experience an increase in capabilities and generate better income with the support provided.

The types of business capital programs offered by YBM PLN include assistance for individual businesses as well as joint ventures or group enterprises. This creates flexibility to meet the diverse needs of beneficiaries. The provision of business capital is directed to aid those operating independently as well as groups collaborating in joint ventures. The program's statistics include a total of 24,585 beneficiaries and a disbursed fund totalling 24.6 billion (Yayasan Baitul Mal PLN, 2022).

The success of the Business Capital Program is not only measured by the number of beneficiaries and the allocated funds but also through the anticipated positive impact on the standard of living of the assisted communities. By providing appropriate business capital and training, YBM PLN seeks to promote the economic self-sufficiency of program participants, enabling them to manage their businesses more effectively and contribute to the overall improvement of their well-being. Thus, the Business Capital Program is not merely a form of financial assistance but also an investment in the sustainable economic development and welfare of the community.

b. *Regional Development Program*

The "Bina Kawasan" (Regional Development) Program initiated by YBM PLN emphasizes the importance of economic development in rural areas, considering it equivalent to the efforts made in large cities. Through this initiative, YBM PLN aids underprivileged communities by organizing periodic coaching and mentoring activities, particularly in the economic sector led by experts. However, the program is not solely focused on economic aspects but also encompasses comprehensive support for health, religion, and education. This approach is directed towards ensuring that the potential of villages can be maximized holistically.

Currently, the Regional Development economic program is realized in the form of "Desa Cahaya" (Village of Light) and has been successfully implemented in various regions of Indonesia. Desa Cahaya is not just an initiative but a concrete strategy to empower underprivileged communities. The program involves periodic coaching and mentoring activities in various sectors, such as economics, health, religion, and education, with the aim of maximizing the local village's potential.

The significance of "Desa Cahaya" is not only reflected in the number of

beneficiaries reaching 10,926 individuals but also in the substantial amount of funds successfully disbursed, totalling 16.4 billion (Yayasan Baitul Mal PLN, 2022). These figures reflect the positive impact generated by this program in making a real contribution to the well-being of underprivileged communities. Through a combination of various coaching aspects, "Desa Cahaya" not only creates economic changes but also strives to improve health, religion, and education at the local level. Thus, the Regional Development Program, especially in the form of "Desa Cahaya," is not just an assistance program but a planned effort to empower and uplift the potential of rural communities in need of additional support.

By implementing these economic programs, YBM PLN aims to make a positive contribution to enhancing the well-being of communities, especially those in need. In addition to providing financial stimulus, these programs also aim to enhance the capacities and skills of the communities, enabling them to be more self-reliant in managing their businesses and improving their overall quality of life.

5. Analysis of YBM PLN's Strategy in Supporting SDGs and *Maqashid Syariah*

YBM PLN's programs in the economic pillar are consistently in line with the Sustainable Development Goals (SDGs) including:

a. Goal 1: Reduce Poverty

YBM PLN's programs in the economic pillar not only follow the direction of the Sustainable Development Goals (SDGs), but also actively contribute especially to Goal 1, namely "Reduce Poverty." By understanding that poverty is a global challenge that must be overcome, YBM PLN designs and implements programs that are strategically directed to reduce poverty levels at various levels of society.

According to YBM PLN employee informants, YBM PLN provides a holistic solution that includes financial support and skills training. This program provides business capital to individuals and groups who are in poor economic conditions, along with regular training and mentoring. This approach not only reduces dependence on financial assistance, but also provides skills and knowledge to create economic independence.

Providing business capital, skills training, and regular mentoring are not only routine activities, but are the main components that define the effectiveness of YBM PLN programs. By targeting individuals and groups most in need, YBM PLN creates a significant positive impact in alleviating poverty. This effort is not only limited to meeting short-term needs, but also aims to achieve sustainable economic independence, improve living standards, and reduce economic disparities.

YBM PLN's involvement in Goal 1 of the SDGs reflects a real commitment to its social responsibility, and its concrete actions are not only a manifestation of that commitment, but also a progressive step in achieving the global goal of ending poverty in various dimensions. As an institution that focuses on economic empowerment, YBM PLN is a strategic partner in achieving a shared vision of creating a more just, sustainable, and free from poverty.

b. Goal 8: Promote Inclusive and Sustainable Economic Growth

YBM PLN's programs in the economic pillar show a close relationship with Goal 8 of the SDGs, focusing on creating inclusive and sustainable economic growth. Through this initiative, YBM PLN applies a comprehensive approach by providing financial support and training to individuals and groups in need. Thus, YBM PLN ensures that the benefits are not only felt by a handful of people, but also cover a wider layer of society. Flagship programs such as Modal Usaha accentuate this principle of inclusivity, not only providing business capital, but also involving training aimed at improving the skills and capacity of its participants.

In addition, YBM PLN runs various programs to ensure sustainable economic growth. By providing business capital and resources to the underprivileged, YBM PLN creates a positive impact that can be felt in the long run. This approach reflects the organization's vision to not only be an agent of change in improving economic welfare instantly, but also as a long-term investment in achieving sustainable economic growth in accordance with the principles of the SDGs.

YBM PLN's involvement in supporting Goal 8 of the SDGs is not only a form of its social responsibility, but also an integral part of its contribution to sustainable development globally. By applying a holistic approach through the economic pillar, YBM PLN has succeeded in creating positive synergies between its organizational mission and the sustainable development agenda, making a significant contribution to the achievement of global goals for inclusive and sustainable economic growth.

c. Goal 10: Reduced Inequality

YBM PLN is actively involved in supporting Goal 10 of the SDGs, which focuses on reducing inequality. Through flagship programs such as Business Capital and Bina Kawasan, YBM PLN leads initiatives to address economic disparities by aiding the poor, especially those in more vulnerable economic conditions. The Modal Usaha program (Business Capital Program) not only provides access to capital to individuals and groups in need, but also organizes skills training aimed at increasing the capacity of its participants, opening the door to wider economic opportunities.

In addition, the Bina Kawasan program (Regional Development Program) is a clear reflection of YBM PLN's commitment to reducing inequality. By designing this program, YBM PLN not only provides financial assistance, but also conducts ongoing coaching and mentoring in various sectors, including economy, health, religion, and education. This holistic approach is designed to create a broader and sustainable impact to reduce inequality at the community and village level.

YBM PLN's role in paving the way towards a more just and equitable society is reflected in the concrete implementation of its programs. By reducing economic inequality, YBM PLN not only meets the goals of the SDGs, but also becomes a positive force in realizing the vision of sustainable development. YBM PLN's support and commitment to Goal 10 of the SDGs creates momentum for broader change in addressing the challenges of inequality and supporting the creation of a more inclusive and equitable society.

YBM PLN's programs in the economic pillar also help realize Maqashid Syariah, in particular:

a. *Hifz ad-Din*

YBM PLN's economic programs not only play a role in the financial aspect, but also contribute to protecting religion (*Hifz ad-Din*) within the framework of *Maqashid Syariah*. Through the promotion of economic empowerment, YBM PLN indirectly supports the preservation of religious values and practices in society. When individuals and communities have economic stability, they are better able to fulfil their religious obligations and contribute to religious activities without excessive financial burden.

In addition, YBM PLN can integrate education and religious values into its programs, ensuring that economic empowerment goes hand in hand with spiritual development. This could involve organizing educational sessions on Islamic finance, ethical business practices, and the importance of sadaqah and Zakat (mandatory giving), aligning economic activities with Islamic principles.

Qur'anic evidence supporting the concept of safeguarding religion (*Hifz ad-Din*) can be found in Surah *Al-Ma'idah* verse 2 where Allah says:

Meaning: "O you who believe, do not violate the shrines of Allah, and do not violate the honour of the sacred months, do not (disturb) the had-ya animals, and the qalaa-id animals, and do not (also) disturb those who visit the Temple of Allah while they seek the grace and pleasure of their Lord and when you have completed the pilgrimage, then you may hunt. And let not your hatred of a people, because they prevent you from the Sacred Mosque, lead you to do wrong to them. And help you in (doing) righteousness and piety, and do not help in sin and transgression. And fear Allah, surely Allah is very severe in His punishment".

This verse emphasizes the importance of helping each other in doing good and obeying Allah and avoiding sins and transgressions. By incorporating *Hifz ad-Din* into its economic empowerment initiatives, YBM PLN not only fosters economic prosperity but also strengthens the spiritual existence of the community, fulfilling an important aspect of *Maqashid Syariah*.

Based on the results of field research, YBM PLN officers are proven to go directly to the location of MSME Business Capital assistance recipients. In this interaction, YBM PLN officers give advice to zakat recipients to always maintain the quality of worship, especially prayer, as a concrete manifestation of protecting religion.

b. *Hifz an-Nafs*

YBM PLN's programs in the economic pillar are important instruments in realizing *Maqashid Syariah*, particularly in achieving the goal of *Hifz an-Nafs*, which focuses on preserving the soul and improving the welfare of the community. In this context, programs such as Business Capital and Bina Kawasan (Desa Cahaya) play a key role in improving people's income and living standards, in line with *Maqashid Syariah* principles.

The Business Capital Program, for example, not only provides business capital

stimulus to individuals and groups in need, but also creates a positive impact in nurturing the soul of the community. This financial support is not only a means to improve economic welfare, but also a tool to empower people economically, in accordance with the teachings of *Hifz an-Nafs*. The Qur'an in Surah *Al-Baqarah* (2:267) states:

Meaning: "O you who believe, give away some of what you have earned and some of what We bring forth from the earth for you. Do not choose that which is bad for you to spend, while you yourselves do not want to take it but with an aversion to it. And know that Allah is All-Rich, All-Praised".

Meanwhile, Area Development programs such as Desa Cahaya do not only bring economic impact. By embracing other aspects, such as health, education, and religion, this program reflects the integration of the principle of *Hifz an-Nafs* holistically. The Qur'an also emphasizes the importance of maintaining the soul in various contexts, including in maintaining the social and economic welfare of the community.

By utilizing economic programs to achieve the goal of *Hifz an-Nafs*, YBM PLN is not only an institution that provides financial assistance, but also an agent of change in shaping a more prosperous, balanced, and empowered society. Realizing *Maqashid Syariah* through the economic pillar is not only a social responsibility, but also a real action in responding to the call of Islamic values to create a just and prosperous society.

c. *Hifz al-Aql*

YBM PLN's programs in the economic pillar have a significant impact in achieving the goal of *Hifz al-Aql*, which emphasizes the maintenance of reason and the improvement of the intellectual quality of the community. Within this framework, YBM PLN not only provides financial assistance, but also provides training and mentoring to the community, creating an environment that supports the improvement of knowledge and skills. The training provided by YBM PLN does not only focus on economic aspects, but also includes intellectual capacity building. This is in accordance with the teachings of *Hifz al-Aql*, which emphasizes the importance of maintaining reason and improving the intellectual quality of society. The Qur'an provides relevant guidance in Surah *AlMujadila* (58:11):

Meaning: "O you who believe! When it is said to you, "Make room in the assemblies," then make room, and Allah will make room for you. And when it is said to you, "Stand up," stand up, and Allah will raise those who believe among you and those who are given knowledge a few degrees. And Allah is Exhaustive of what you do".

The Business Capital and Area Development (Desa Cahaya) program not only provides economic opportunities, but also emphasizes on improving skills through continuous training. Through this approach, YBM PLN creates communities that are not only economically productive but also have enhanced intellectual capabilities. By providing training and mentoring, YBM PLN ensures that communities can be more productive and empowered, in line with the principle of *Hifz al-Aql*. This not only helps the community in facing economic challenges, but also creates a foundation for sustainable development through increased knowledge and skills. As an institution

committed to Islamic values, YBM PLN makes *Hifz al-Aql* an integral part of its economic empowerment strategy, creating communities that are not only economically prosperous but also have strong intellectual capacity.

d. *Hifz an-Nasl*

YBM PLN's programs in the economic pillar have a significant impact in achieving the goal of *Hifz an-Nasl*, which focuses on the preservation of offspring and improving the quality of life of the community. Through this initiative, YBM PLN not only provides financial assistance, but also plays a role in improving community access to education, health, and other basic services. In the education aspect, YBM PLN designs programs that not only provide financial support for education costs, but also emphasizes the importance of improving access and quality of education. In this context, YBM PLN seeks to create an environment that supports the maintenance of descent through improving children's education.

In the health sector, YBM PLN implements programs that provide access and maintenance of public health. By providing financial support for health services and counseling, YBM PLN plays a role in improving the quality of life and welfare of the community. The Qur'an teaches in Surah *Al-Isra* (17:70):

Meaning: "Indeed, We have honored the descendants of Adam and We have transported them on land and at sea, and We have provided them with good provisions, and We have favored them over many of Our created beings with perfect preference".

e. *Hifz al-Mal*

YBM PLN's economic program has a strong foundation in the principle of *Hifz al-Mal*, which emphasizes the importance of protection and preservation of property. As mentioned in the Qur'an, Surah *Al-Baqarah* verse 188:

Meaning: "And do not eat your neighbour's wealth by false means, and do not bribe judges so that you can eat some of the wealth of others by fraudulent means, while you know."

Through initiatives such as Business Capital and Regional Development, YBM PLN plays an active role in helping individuals and communities to generate income and manage their resources effectively. This is in line with the principle of *Hifz al-Mal*, as these programs aim to preserve their wealth. In addition, by providing financial literacy training and support for sustainable business practices, YBM PLN provides beneficiaries with the necessary skills to safeguard their assets and make informed financial decisions. As written in the Qur'an, Surah *Al-A'raf* verse 31:

Meaning: "O son of Adam, wear your beautiful garments at every (entering) mosque, eat and drink, and do not be excessive. Indeed, Allah dislikes those who exaggerate."

This not only reduces the risk of financial vulnerability, but also ensures long-term stability for individuals and communities. This is in line with the principle of *Hifz al-Mal*, which teaches the need to preserve and protect wealth. In addition, YBM PLN also plays a role in promoting ethical and responsible financial behaviour among its beneficiaries. Encouraging practices such as saving, investing in halal businesses, and avoiding excessive debt are all part of the effort to adhere to the principles of *Hifz al-*

Mal. As stated in the Qur'an, Surah *Al-Isra* verses 26-27,

Meaning: "And give to the near relatives their due, as well as to the poor and those on a journey. And do not squander (your wealth) extravagantly, verily the spenders are the brothers of Satan and Satan is very disbelieving in his Lord."

By instilling these values, YBM PLN contributes to the overall protection and growth of wealth in society, in accordance with the principles of *Hifz al-Mal*. YBM PLN's economic programs not only address immediate financial needs, but also serve the broader purpose of safeguarding religion, preserving wealth, and fostering holistic development in accordance with the principles of *Maqashid Sharia*.

YBM PLN's economic programs not only aim to meet financial needs, but also comprehensively help realize *Maqashid Syariah*. Through initiatives such as Business Capital and Regional Development, YBM PLN not only supports the preservation of religious values and practices in society (*Hifz ad-Din*), but also emphasizes the protection and preservation of wealth (*Hifz al-Mal*). In addition, YBM PLN plays a role in increasing people's income and standard of living (*Hifz an-Nafs*), strengthening intellectual capacity (*Hifz al-Aql*), and improving access to education and basic services (*Hifz an-Nasl*). Thus, YBM PLN's economic programs not only provide financial benefits but also contribute to the realization of holistic welfare in accordance with the principles of *Maqashid Syariah*.

E. Conclusion

From the results of the research conducted, it can be concluded that the Baitul Maal PLN Foundation (YBM PLN) has successfully implemented an effective strategy in managing Zakat, Infaq, and Sadaqah (ZIS) to support Sustainable Development Goals (SDGs) through the economic pillar. The programs implemented by YBM PLN in the economic pillar have proven to be able to empower *mustahik* (ZIS beneficiaries) and succeed in efforts to alleviate poverty. This success is in line with the goals of the SDGs which aim to achieve sustainable development globally, as well as with the principles of *Maqashid Sharia* which focuses on the welfare of the people.

Through the economic program, YBM PLN not only provides financial assistance, but also involves regular training and mentoring. This proves that the economic pillar in the context of ZIS is an effective instrument in empowering communities and achieving SDGs goals. With a total of 24,585 beneficiaries and 24.6 billion funds distributed, YBM PLN can be considered as a significant agent of change to create a positive impact on society.

Furthermore, YBM PLN demonstrates its crucial role in realizing social and economic justice. Through effective management of zakat, infaq, and sadaqah (ZIS), YBM PLN serves as a facilitator for the redistribution of wealth, positively impacting the economic empowerment of less privileged communities. Thus, YBM PLN not only fulfills a religious function but also contributes to establishing a foundation for a more just and sustainable society.

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