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### ZAKAT AND SDGs: A LOVE STORY?

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#### ABSTRACT

The fascination to associate any development with Sustainable Development Goals (SDGs) is on the rise. Zakat is of no exception. In fact, the fervour to associate zakat with SDGs indicates an inference that zakat development has finally found its perfect mate - that of SDGs. Has zakat finally found its love? Is the pairing of zakat and SDGs compatible akin to a match made in heavens? This paper sets out to answer these questions through documentary reviews on discourses related to zakat development and SDGs by using content analysis. The paper is expected to provide new insights and analyse pertinent considerations on this so-called newly found love between zakat and SDGs.

#### INTRODUCTION

At the heart of the 2030 Agenda for Sustainable Development are the 17 Sustainable Development Goals (SDGs). The core to the SDGs is the recognition of the need to end poverty and other deprivations. Eradication of poverty is the first goal of SDGs and ending all forms of deprivations with efforts to improve health and education, reduce inequality while spurring economic growth fits truly well within the precepts of Islamic tenets. Hence the predisposition that zakat aligns closely with a few SDGs such as no poverty (SDG1), zero hunger (SDG 2), good health (SDG 3), reduced inequalities (SDG 10) and sustainable cities and communities (SDG 11).

As both champions to help in the cause of the poor and the needy, refugees and displaced persons (Nurzaman & Kurniaeny, 2019; Rehman & Pickup, 2018), zakat and SDGs share a common bond, a bond that is so strong which appears can withhold the test of time. For example, the Indonesia National Board of Zakat (BAZNAS) goes beyond zakat to include other social financial instrument such as waqf, microcredit and *sukuk* (Pickup, Irfan, & Buana, 2018). Zakat is thus perfectly poised to play the important role in meeting SDGs related to

poverty, hunger, global health and well-being, quality education, decent work and economic growth as well as income inequality (Ismail & Shaikh, 2017). Zakat it appears has finally found its true mate.

This common bond that zakat and SDGs closely share indicate that zakat has finally found its perfect partner. The trend in the discourses on zakat and SDGs, suggests that zakat and SDGs are comparable to each other. Both zakat and SDGs fight for a gallant cause. Both strive to achieve noble goals. Both work and make efforts for the good of humanity.

It is the recognition of such strong alignment between zakat and SDGs that has warranted the existence of this paper. Is SDGs truly the love of zakat? Is zakat and SDGs truly compatible with each other? It is thus the intention of this paper to look closely at this blossoming relationship between zakat and SDGs with these two questions as the pivot to the central theme of this paper.

The discussion in this paper consists of two main sections prior to offering a conclusion of the stance of the so-called love affair between zakat and SDGs. The first main section examines the bond that zakat and SDGs share to create this love story while the second section discusses the philosophical underpinnings between the two that warrants a reconsideration of the zakat and SDGs love story (bearing similarities to that of the forbidden love between Romeo and Juliet).

### **SDGs and Zakat in Love**

The formation and setting of SDGs strive forward, among others, to provide a better world for everyone (Yahaya & Ahmad, 2018). This is virtuous indeed and thus the rush of late to align almost all aspects of development in Islam to that of SDGs. Since Islam strongly advocates socio-economic balance and justice, the idea that zakat can be aligned and should fit into SDGs kicks off as a natural and logical progression. Zakat and SDGs both stand for what is good for the whole of humanity. Zakat has found its love.

The focus is to facilitate the implementation of the SDGs as harnessed by the United Nations through various aspects of development. According to Oyesanya & Akanni (n.d.), aspects of human development, self-mastery including quality education and capacity building; small-scale development that promotes people-centeredness; Islamic finance and investment (Gundogdu, 2018) including *fintech* and mobile banking (Yahaya & Ahmad, 2018); cooperation between different countries through equity participation in joint ventures; establishment of trust or endowment funds (*waqf*) to support community needs in all domains of life (Mohammad Abdullah, 2018); social security at the local level through the collection and distribution of zakat (Nurzaman & Kurniaeny, 2019; Yahaya & Ahmad, 2018; Rehman & Pickup, 2018; Ismail & Sheikh, 2017) and other instruments are finding ways to be aligned to SDGs. Zakat and other forms of Islamic instruments are believed to be able to offer an important key to achieving SDGs. Among these aspects, aligning zakat and SDGs abounds. It suggests as if zakat and SDGs are a natural pair that should not be estranged.

Amongst the core joint concerns of zakat and SDGs is poverty. Poverty typically denotes deprivation of wellbeing (Abdelmawla, 2014). Poverty reduction and economic growth is among the goals that need to be religiously perused for achieving SDGs (UN, 2015). Central to all these efforts is the idea

of a holistic well-being for the human race that transcends the generations to come without comprising their rights to the same. This is in consistent with the understanding of what is entailed in the ultimate human rights in Islam. According to Oladapo and Ab Rahman (2016), real well-being can be achieved through the satisfaction of human basic needs. It is a fundamental criterion in distributing zakat to especially the *asnaf* in the category of poor and needy.

The first two goals of SDGs are focused on efforts to eradicate poverty and alleviate hunger. These efforts must also be in tandem with strategies that improve health and education, reduce inequality, and spur economic growth while simultaneously tackling climate change and working to preserve the oceans and forests (UN, 2015). In the move towards eradication of poverty, particularly in Malaysia, zakat distribution has always been a vital and significant factor in reducing income inequalities among the various strata of community (Yahaya & Ahmad, 2018).

All in all zakat and SDGs can be seen as sharing a common purpose. In fact, there is a belief that under Islamic economy, an effective management of not only zakat, but also waqf and *tabarru'at* shall be the basis for the SDGs. To achieve this, the respective governments' initiatives, standardizing the policies, effective public awareness, due professionalism among the operators, operational mechanisms and distribution techniques with rationalism are among the primary steps to be concerned about (Billah, 2019).

Malaysia and Indonesia are among Muslim countries actively involved in utilizing zakat for the purpose of poverty reduction. In these two countries, zakat is recognized as the effective mechanism in tackling social issues such eradication of poverty (Saad & Abdullah, 2014; Embong, Taha & Nor, 2013; Farah Aida, Rashidah & Normah, 2012; Hassan, 2010). This is further strengthened by the financial inclusion program through Islamic social financing framework such as zakat, *sadaqah* and waqf used in Islamic civilisations as crucial components to achieve the objectives of poverty reduction and economic growth (Demirgüç-Kunt et al., 2015; Farah Aida, et al, 2012). The similarities shared between zakat and SDGs strike deep down even to the bones.

In the Malaysian context, such an intimate relationship that is proffered of zakat and SDGs also gets the nod of the former Minister in the Prime Minister's Department for Religious Affairs, Mujahid Rawa, who had announced that the eradication of poverty globally as outlined by the UN (referring to SDGs) as the yardstick for zakat institution to fulfill its requirements (Ishak, 22 June, 2019). In the same nuance, BAZNAS in Indonesia also has gone a step further by using SDGs as reference indicator for zakat. Measuring the success of productive zakat is not only by confining to BAZNAS' Zakat Community Development initiatives *per se* but going beyond by looking at the sustainability impact of those programmes (Nurzaman & Kurniaeny, 2019). BAZNAS also believes that zakat and other forms of Islamic finance (waqf, microfinance, *sukuk*) can offer an important key to achieving the SDGs. BAZNAS is of the opinion that zakat and the SDGs overlap in terms of the five foundational goals of Islam (*Maqasid Syariah*) (Pickup, Irfan, & Buana, 2018). The five foundational goals of Islam are preservation of religion (*hifz ad-din*), preservation of life (*hifz an-nafs*), preservation of intellect (*hifz al-'aql*), preservation of lineage (*hifz an-nasl*), and preservation of property (*hifz al-'mal*).

With all these features shared commonly by both zakat and SDGs, love blossoms. But has zakat truly found its love? Is it possible that zakat and SDGs are paired up on equal footing dubbing the matching up between zakat and SDGs analogous to one that as if the perfect couple has been found? Is it a correct stance for zakat to be made subsidiary to SDGs while SDGs is the major, dominant component since the alignment and fitting in into SDGs is on zakat and not otherwise?

The next section of this paper will proffer the hidden incongruity of zakat and SDGs that may prove that above all, love does have its limits.

### **Zakat and SDGs: A Forbidden Love**

In setting out to understand how this love relationship between zakat and SDGs developed, this paper sets to make a preliminary review on the general stand towards SDGs. It is found that besides the proponents and advocates of SDGs, scores of its critique abounds too. At least two rather interesting observations on the criticism on SDGs can be gathered from these preliminary findings pertaining to the discourses available on SDGs.

#### **Critics on SDGs – Two Observations**

First observation, most of the critiques on SDGs are confined to three main aspects. Firstly, politics due to its authoritarian and non-democratic formulation (Smith, 2018). Secondly, economics as the texts on SDGs frequent the use of the term “sustained growth” (an economic term) as compared to “sustainable growth” (which covers much wider and more holistic dimensions) (Winkler & Williams, 2017); and thirdly, social aspects especially those pertaining to human rights. Critiques on SDGs pertaining to this third aspect are of the view that SDGs has failed to explicitly make human rights as its main agenda and refute the embedded understanding that development in itself provides the definition to human rights (Pogge & Segupta, 2016; Winkler & Williams, 2017).

The second observation is that through the preliminary readings of literatures on SDGs in general thus far has yet to be found any texts that criticize SDGs from an Islamic perspective, as those accomplished by western scholars. As far as it is found is the contrary – that is Islam to be used as a tool towards contributing towards the success of SDGs (Pickup, Irfan, & Buana, 2018; Dariah, Salleh & Shafiai, 2016). SDGs it appears has shown it is indeed a worthy partner of zakat.

#### **Reflections based on Two Levels**

In making reference to SDGs from the Islamic perspective, proponents of SDGs substantiate the arguments by finding a common ground between the Islamic instruments in SDGs and *Maqasid Syariah* (Objectives of the Syariah). In this regards, as an example, BAZNAS believes that UNDP (the creator of SDGs) can help develop a sustainable growth, with zakat as an initial lift, followed further by Islamic microfinance, cash waqf and *sukuk* to eventually promote inclusive, sustainable economic growth. It is believed that overall, UNDP can help zakat and other religious funding and financing organizations address poverty, inequality, and other areas of common interest that are outlined in both *Maqasid Syariah* and SDGs (Pickup, Irfan, & Buana, 2018).

However, we believe that there is a need for reflections, at least at two levels, on this union of zakat and SDGs – one at the Operational Mechanism Level and the other one at the Philosophical Underpinnings Level.

### **Reflections at the Operational Mechanism Level**

*Maqasid Syariah* is undoubtedly a highly regarded Islamic doctrine. In coupling zakat with SDGs, *Maqasid Syariah* is oft times referred to as if it represents the one and only core Islamic principles contemporaneously. Matters relating to alleviation of hunger, poverty and inequality, promotion of peace and protection of the environment are central to *Maqasid Syariah* too (Rehman & Pickup, 2018). It is only natural that zakat and SDGs team up.

Such is the conclusion that can be made at the surficial level. The five foundational goals that is the *Maqasid Syariah* (Ismail & Shaikh, 2017) are repetitively treated at the operational mechanism level in attuning zakat to SDGs. There is more than meets the eye.

As argued earlier, in its celebratory years, at the operational mechanism level, zakat and SDGs apparently complements each other. By aligning zakat to SDGs, zakat can be used as a tool by UNDP to achieve SDGs (Noor & Pickup, 2017). A love proven to be mutually shared causing this love relationship to bloom.

However, the underlying implications lead to the vulnerability in the zakat and SDGs love affair. The incompatibility between these two entities can only be discerned not by the naked but only through understanding of the philosophical underpinnings entailed in teaming up zakat to SDGs. The conventional concepts, definitions and framework do not come with independent attributes, but are rather attached strongly to conventional philosophical and epistemological underpinnings (Salleh & Che Hamat, 2003). This leads to the need to carry out a reflection at the philosophical underpinning level.

### **Reflections at the Philosophical Underpinning Level**

From the level of Islamic philosophical underpinning, at least three main points are submitted to provide this precautionary note on the zakat and SDGs love story. First, the two entities are not placed as equals. Zakat as an Islamic socio-economic instrument appears to have been given a contemporaneous perspective and molded by the needs and trends of the changing world (Salleh, 2017), while references to zakat *vis-à-vis* SDGs seems to be meant more of worldly pursuit rather the pursuit of the world Hereafter. Zakat in advertently takes the role of the submissive subservient other half. SDGs covers three dimensions that of social, economy and the environment which places priority over 5Ps being people, planet, prosperity, peace and partnership. Zakat is deemed as the ideal partner in ensuring the achievement of SDGs (Zainal, Othman & Mustaffa, 2019). It is zakat that has to fit-in within the goals set in SDGs and not otherwise. SDGs takes the assertive dominant role.

The implications to such an unbalanced relationship are grave indeed. First, it exhibits an inferiority complex which is quite the opposite of the superiority complex required of Muslims. Instead, many Muslim scholars unwittingly put on the imitative syndrome. As a result, Muslims begin to adopt unconscious laziness to venture and create their own Islamic knowledge and expertise. Placing SDGs as the superior other half leads to the dependency trap. Zakat

institutions begin to rely on UNDP involvement in its development initiatives and projects.

Second, is the growth of the accommodative-modification and methodologic eclecticism approach which adopts an Islamic exogenous paradigm with a caveat that such an approach can be used as long as it is not in contrary to Islamic faith and the *Syariah* (especially *Maqasid Syariah*). Two reasons are afforded as to why such a stand is wrong.

Firstly, when the Islamic philosophical underpinning is taken into consideration, the Islamic worldview and epistemology that are rooted within the concept of zakat would mould the whole nature of the operational mechanism, hence changing the whole paradigm to an Islamic one. In real sense, one is actually developing one's own Islamic paradigm on zakat rather than adopting the so-called uncontradictory Islamically-exogenous paradigm, the SDGs. When the operational mechanism alone is taken into consideration, it is definitely in contrary to the Islamic faith and *syariah* for its roots are still thrusted in the non-Islamic philosophical underpinning. However, if the Islamic philosophical underpinning is taken into consideration, an Islamic paradigm naturally develops, in which all concepts, theories, methods, *et cetera* that are embedded within the operational mechanisms are redefined from an Islamic perspective, as they ought to be. So, it should be out of one's minds to consider adopting an (so-called) "Islamically" exogenous paradigm on the pretext that it is not contradictory to Islamic faith and *syariah* (Salleh, 2012). As long as zakat is pliable so as to suit and meet the objectives of SDGs and not otherwise then zakat will only be used as instrument to fulfil the objectives of SDGs and not the ultimate aim of a true Islamic socio-economic development instrument, that is the formation of a true Islamic society that is successful in reaping the pleasures of Allah SWT (*mardhatillah*) at all times. As long as zakat is not seen to be in its most notable form as it is meant to be, then the love shared between zakat and SDGs should for all times remain forbidden.

Secondly, the principles embedded within the philosophical underpinnings remains unresolved. Zakat and SDGs emanate from different platforms leading one to question whether the philosophical underpinning structure and assumptions contained within zakat have been ascertained and juxtaposed to be in consonant with of the philosophical underpinning and assumptions embedded within SDGs. The epistemological basis of zakat is found in the ultimate primary source of Islam – the Qur'an. A social-economic instrument in which the directions and its conception emanates from Allah SWT while the epistemological roots of SDGs are based on man's projections of the state of the world today that revolves around the conception on the need to meet the needs of the present without compromising the ability of future generations to meet their own needs (IISD, 2019), which are highly based and quantified in conventional economic terms (Winkler & Williams, 2017). Based on these differing epistemological roots, there exists antagonistic principles between the conventional philosophical underpinnings to that of Islam, which needs to be addressed. At least three antagonistic principles have been identified. Firstly, the absence of the redefinition of operating concepts; secondly, differences in the ultimate aim to be achieved; and lastly, the knowledge-practice dichotomy of the Islamic socio-economists themselves (Salleh, 2011).

Third, the mixture of Islam and the western ethno-centric thinking without proper Islamic philosophical underpinnings (Salleh, 2015) leading to differing concepts that zakat and SDGs have. The common practice is to use the western-

ethno centric concept in discourses relating to Islamic socio-economics instrument. As in the case of many other concepts in Islamic socio- economics such as zakat, the concept of SDGs' poverty for instance suffers from an absence of an Islamic redefinition. Although Islamic socio-economic instruments such as zakat and *awqaf* are championed to be an effective means in alleviating poverty, the very concept of poverty itself has not been redefined according to Islamic teachings. Subsequently, there arises a phenomenon where the institutions are essentially Islamic, but the concept of the problem to be solved, in this case the poverty alleviation through zakat, is not (Salleh 2012). The accomplishment of such efforts is measured through the eyes of the undefined concept. In consequence, the accomplishment, if there is any, brings about two unfavourable circumstances. Firstly, a strengthening of the western-ethno centric systems instead of the Islamic system. Secondly, the establishment of a western-ethno centric-cultured society instead of Islamic society.

### Conclusion

The above postulations have highlighted the state of affairs on these two lovebirds, that of zakat and SDGs and why it is better to have them remain independent from each other. Two conclusions can be derived. First, realising Islamic socio-economic instrument such as zakat within western ethno-centric framework such as SDGs, or using SDGs as guideline, is not feasible, as it is an accommodative-modification approach which is in contradict with Islamic *tasawwur* and epistemology. Second, realising Islamic development has to include redefinition of all concepts. So are the concepts embedded in SDGs. Concepts such as poverty, health, *et cetera* could not be incorporated into the measurement of zakat accomplishments, unless they are redefined according to Islam.

In regards to the love story of zakat and SDGs, it is said that love only lies in the eye of the beholder. A forbidden relationship has to rightly stay forbidden. Perhaps based on the famous quote that *'tis better to have loved and lost than to have never loved at all* (Tennyson, 1999) is an undeniably ill advise in the context of this love story of zakat and SDGs.

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