**“Islamic Social Finance”  
and UN Sustainable Development Goals Education (SDGED)**

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**ABSTRACT**

Sustainable Development Goals Education (SDGED) is a growing terrain that encapsulates global educational institutions, governmental and intergovernmental bodies, schools and the youth in general. SDGED has been integrated into various academic programs, educational initiatives and various public sector domains. However, SDGED is often understood and articulated without acknowledging specificities applying to different ages, types of training and localized situations. This study sheds light on the novel intersections between Islamic social finance and SDGED. These intersections are essentially informed by the theological and ontological elements of ISF provides the drive to charitable giving, which then translate to global consciousness and civic education or in a broader way, global citizenship education.

This study makes a nuanced contribution by offering a *Maqasid al-Shariah*-basedSDGED Framework which has the potential to complement the localization efforts of SDGED through Islamic pedagogy principles. In building the ISF-SDGED framework, the study uses some case studies to illustrate how the ISF institutions and to SDG agendas intersect.

**INTRODUCTION**

The 2030 Agenda for Sustainable Development includes the United Nations fourth Sustainable Development Goal (SDG4), dealing with quality education. SDG4 is critical for meeting the SDGs and implementing the 2030 global agenda. Education is a shared responsibility among individuals, education and training institutions, and governments (Boeren, 2019). National education policies and strategies are the necessary starting point to achieve the SDG4 and the SDGs more generally. Although the state regulates education and controls its delivery and in some cases, state-led educational models may exist, such as in South Korea (Pak & Lee, 2018), “there is increased recognition that many sectors of society and stakeholders are involved, notably private and civil society actors” (Marshall, 2018).

UNESCO (2017) outlined specific learning objectives for the Sustainable Development Goals (SDGs) based on cognitive, socio-emotional, and behavioral domains. While the cognitive domain refers to knowledge and thinking skills, the socio-emotional aspect refers to attitudinal and value-driven motivational aspects. Finally, the behavioral dimension is related to practical actionable forms (11). While this tripartite framework is useful in principle, it does not recognize the local context, the specific relationship between education and a given society, and the need for policymakers, curriculum developers, and teachers to work with and critically think about SDGED at several levels is crucial (Welply, Taamouti, Font, 2019, 85). Similarly, the UNESCO framework is a useful starting point; however, it does not provide sufficient insights on practical implementations as well as the consequent localization’s potential trajectories.

To ensure ownership, involvement of relevant stakeholders, and achievement of the SDGs, SDGED must be localized and adapted to local needs and societies. The role of local governments and especially cities in SDGED through their recognized leadership role has been emphasized by the UCLG report on the localization of the SDGs (UCLG 2019). Cities must set in place their own ad hoc SDGED programs or customized education programs on specific issues, such as waste management, for instance, henceforth contributing to create localized education ecosystems. If localization applies to the city at the micro-local level, it may constitute the national context respond to national needs of the education ecosystems. For instance, in Ethiopia, it has demonstrated that the public university system development offered individuals promising capabilities and skills that increased their employability that is in with the SDGs and the country development plan (O’Koeffe, 2016).

*Crosscutting key competencies* is necessary for achieving all SDGs. Individuals must learn to understand the complex world, made of interrelated and systemic processes, in which they live. They need to learn to collaborate to make their voices, wills, and values heard and to act (individually and collectively) for positive change (UNESCO, 2015) in line with the SDGs. This requires competencies that cannot be taught but must be developed by individuals: the education ecosystem is the instrument through which these competencies are developed. Although global competencies, such as critical thinking and integrated problem-solving, could be considered as identical everywhere in the world, this study emphasizes that education ecosystems (and henceforth methods and stakeholders) are diversified around the world (UNESCO 2014). It also highlights that SDGs can be implemented in various ways and following diverse strategies, depending on the spaces and societies to which they apply (Sachs et al., 2019; Luomi et al., 2019).

**SDGED AND ITS COMPONENTS**

SDG education is an instrument to deliver knowledge, skills, and moral values that conceptualize global citizenship education (GCE). To this extent, cultural practices and values, such as indigenous knowledge, are aligned with the sustainability paradigm, as they promote the respect between human beings and environmental protection. Incorporating indigenous knowledge in educational interventions contributes to implement and meet the SDGs at the local level (Sandoval-Rivera, 2019). Similarly, religions being part of local cultures, religious values, and moral beliefs play a critical role in educational curricula and pedagogy for achieving educational goals. Faith-based approaches and models (such as Jesuit or the Aga Khan Network) address the main global challenges of “education: service delivery of the world’s poorest populations and shaping elite and leadership values. As such, religious institutions also influence opinions, politics, policies, and laws and can be engaged as strategic players for achieving global educational goals, including global citizenship” (Marshall, 2018).

The example of the International Baccalaureate (IB) schools demonstrates that its pillars are based on: “globally acknowledged quality, moral global values, and neoliberal global standards. The varied ways in which IB schools are engaging with GCE showcase how local contexts shape it” (Dvir, Shields and Yemini 2018). This localized global citizenship education (LGCE) is a practical response to SDGED’s various challenges, especially for higher education (Shepard, Rieckmann and Barth 2019). It corresponds to the specific customized processes that need to be designed, launched, and implemented to which the literature refers to as an educational institution (Fleaca, Fleaca, and Maiduc 2018). Localized moral and ethical values included in the definition of LGCE would counter criticisms, according to which global citizenship supports the spread of neoliberal values trough a hegemonic approach (Marquis, Redda, and Twells 2018). Since information and communication technology is pivotal for sustainable development and social employability and participation, LGCE must be a ‘digital citizenship’ (Ghosn-Chelala 2019).

Businesses, Higher Education Institutions (HEIs), and NGOs are recognizing that sustainability is more of a socio-cultural and economic movement, rather than just an environmental one (Schwarz, Lorenz, Schmidt, 2018, 1) and HEIs must be at the forefront of progress (Camilleti, 2019, 1). HEIs play a key role in achieving the SDGs, specifically, SDG4 on quality and inclusive education. They have great potential to create positive impacts because they are among the most significant incubators of ideas and solutions to global issues and have networks with government entities, civil society and industry partners. They also develop professional competencies and skills that may have a long-term impact on the economy and foster innovation in line with the SDGs. However, progress towards achieving SDG4 in the Gulf region has been slow (Luomi et al., 2019), which is why Qatar needs to take a more active role in achieving the goal of quality and inclusive education with regards to HEIs (Sparks, 2019).

HEIs potential to implement sustainable practices go further than just the operational changes that are most commonly related to climate change mitigation or environmental protection. One missing component to the SDGED is faith-based learning and virtues, which is only driven by local and cultural education. HEIs, therefore, need to implement a holistic sustainable development framework in order to be sustainable truly. A sustainability plan for HEIs can be implemented using the UN SDGs (Camilleri, 2019, 1). The DiLoreto initiative at Villanova University in the USA has developed pedagogical processes and practices that utilize the SDGs as a framework. A study on the pilot program based on the DiLoreto initiative has been conducted and has shown it to be successful. Likewise, the process could be extremely beneficial within HEIs in the global attempt to practice holistic sustainability by helping other schools drafting and implementing their own custom sustainability plans (Camilleri, 2019, 3).

Moreover, HEIs can continuously integrate the UN SDGs into their strategic plans using coordinated assessment, metrics, and organizational alignment with the aim of developing a plan outline that represents the SDGs as well as the institution’s priorities and cultures (Schwarz, Lorenz, Schmidt, 2018, 1). This is what the Education City EcoCampus has been doing in Qatar for 25 years. Together with Qatar Foundation and the Qatar Green Building Council, universities earnestly contribute to achieving the SDGs, while developing SDGED on practical issues and key topics like school grounds, food, waste, etc. GCE is one of the themes of the Ecocampus initiatives, showing how its impact is critical.

Our study envisions that innovative teaching and learning techniques are required for the SDGs. One example of how transformative learning could be applied to SDGs is how the University of Torino, Italy, focused on teaching their students soft managerial skills. In addition to empowering students through a transformative learning experience, the acquisition of these skills was beneficial in co-creating and co-designing projects to effectively contribute to the SDGs (University of Torino, 2019, 1). Similarly, the University of the West Indies, Mona, Jamaica, integrated SDGED in teacher education programs via teachers’ participation in SDG community action projects (UNESCO, 2017). This way, not only do they have a real-world implementation experience, but they get to experience localized solutions to global challenges and problems.

Another example that illustrates a more innovative teaching technique that contributes to the SDGs is the Women-Driven Vocational Learning Knowledge Hubs in Tondo, Philippines. Due to limited access to education, especially for females, and socio-economic problems that demand the youngest family members to work and sustain the family’s survival, vocational life skill investments have been set-up in that area. Particularly, vocational life skill investments geared for women-initiated entrepreneurship efforts that help to boost digital literacy and employment skills with higher pay (Fraizer, 2018, 91). Likewise, the Digital Senegal 2016-2025 Strategy has the same goal to of implementing the SDGs through education in the Senegalese context via the creation of the Virtual University of Senegal.

Islamic Financing plays a key role in implementing digitization and enabling access to education of women and children in all parts of the world. Maqasid al-Shariah, the five pillars on which the Islamic Financing framework is built upon, allows for the betterment of various societies, as seen in Tonto. Sadaqah, referring to Posterity, paves the way for institutions to provide access to basic needs for future generations and increase their services' utility and standards. An example of this can be digitization, which allows broader access to the world, education, financial options, healthcare, etc. These facilities further the opportunities for those in low-income areas and other battling poverty, simultaneously enhancing the SDG agenda and creating an atmosphere for systematic change.

Digital citizenship is becoming a necessary aspect of global and local citizenship, given the strong role that the digital world and social media play in all aspects of life. Becoming a digital citizen requires acquiring knowledge and skills of responsible communication in social organization, social relationships, political involvement, educational platform, and the working world (Baldwin-Philippi, 2015). Being a good digital citizen requires ethical principles, moral practices, and responsible uses of the cyberworld for oneself in one’s community and the greater global world.

Digital citizenship has also become a new dimension of learning in educational organizations, for faculty members, research staff, administrators, parents, and related organizations, by requiring its inclusion in educational and teaching goals (Bearden, 2016). It also includes building curriculum and pedagogical practices that effectively prepare stakeholders for participation in civic practices at local, regional, and international levels (Ribble & Park, 2019) that enhance strategic educational development.

A recent research report, by Welply, O., Taamouti, A., & Font, G. B. (2019), *Evaluating the Impact of Global Citizenship Education on Young People's Attitudes Towards Equality, Diversity and Tolerance,* intended to address topics involving the implementation, measurement, and success of Global Citizenship Education (GCE) as a reaction to the global obstacles of the twenty-first century by examining worldwide education policies, curricula, and scholarly work on global citizenship education. The research utilized data from the International Association for the Evaluation of Educational Achievement (IEA) involving a large-scale global comparative study that examines the ways in which lower secondary school students are prepared to tackle their responsibilities as citizens. The research analyzed civic and citizenship education (CCE) data from 23 countries and identified six areas of global competencies, which are:

1. Capacity for critical and independent thinking
2. Respect for diversity and intercultural understanding
3. Respect for the values of equality, tolerance, human rights, peace, inclusion and justice
4. Awareness of global issues
5. Recognition of interconnectedness between people and communities
6. Capacity to get engaged and take action

Within this scope, many countries started to incorporate GCE into their curricula (Yemini, 2017) in order to equip their students with global competencies and skills to compete in the global society and global consciousness, which includes empathy, cultural sensitivity, and care for humanistic values (Yemini, 2017, p. 61; Dill, 2013). Hence, GC and SDGED should target several intertwined factors, such as:

* Ability to analyze contemporary issues at local levels and detect their connections with the global level with potential solutions (Damiani, 2018).
* Promotion of civic awareness worldwide to capture human rights and social justice (Pike, 2008; Wringe, 1999).
* Knowledge of international relations and affairs with the ability to analyze global trends and messages (Davies, 2008)
* Skills for negotiation and persuasion, formation and expression of opinions, and readiness for action (Yemini, 2017, p: 61).
* Readiness to live and act in a context of global change, interdependence, and diversity (Ibrahim, 2005).
* A sense of global responsibility to address the inequalities, existing injustices, changing values, and disparities in the world (Bamber, 2020)

All of these factors are very relevant yet incomplete unless they are combined with the necessary measures. These measures include addressing the contemporary and modern challenges in various contexts of the human development from the nexus of ecology/environment, equity/social development, culture, belief systems, indigenous knowledge, societal forces and finance/economy, i.e., the sustainable development.

**ISLAMIC SOCIAL FINANCE & UN SDG EDUCATION**

The ambition of the UN Sustainable Development Goals that require a comprehensive approach calls for financial and technical resources from both the public and private sectors. It is estimated by UNCTAD (2014) that between USD 5 trillion and USD 7 trillion is required annually for the next 15 years to realize the agenda by 2030. With an estimated market of USD 3.8 trillion by 2022 (Thomson Reuters, 2018), Islamic Finance has answered the UN 2030 agenda and is continuously playing a massive role in mobilizing the substantial resources demand challenge for many countries the less developed ones.

Moreover, the potential size of the Zakat fund, which is one of the Islamic Social Finance (ISF) instruments, is estimated to be USD 1 trillion annually (Obaidullah and Shirazi, 2015). This value does not include other instruments (i.e., waqf etc.), which will most probably exceed the USD 2.7 trillion market value of commercial Islamic Finance. However, Islamic Finance, or especially Islamic Social Finance, does not just provide the avenue for mobilizing funds. It also subconsciously instills global consciousness and civic education, which the paper will henceforth highlight.

**Beyond Socio-Economic Impact – Islamic Social Finance Drivers**

Philanthropist activities that were known since early history were mostly spontaneous in nature. However, this changed when the Islamic mission started along with the establishment of ISF instruments in the first Hijri century (7th-8th AD) in the Muslim state (Abdelrahman Yosri, 2013). Since then, it has become well organized as a recognized institution and ingrained in every Muslim society's social fabric.

The socio-economic impact of ISF instruments is well documented and recognized (IDB, 2020). The Islamic Social Finance report (2015) indicates that waqf's value is approximately USD 100 billion to USD 1 trillion. The Islamic Development Bank (2019) estimates the global zakat fund to be valued at USD 600 billion annually, which is equivalent to Sweden's GDP. Furthermore, according to BAZNAS report in 2019, approximately USD 143 million worth of sadaqah is collected in Indonesia by BAZNAS in 2017, compared to USD 296 millions worth of zakat, and it is safe to believe that the total sadaqah amount collected would be higher in comparison to zakat; as sadaqah donors are not limited to specific beneficiaries, eligibility, and time period.

Beyond the socio-economic impact, there is a theological and ontological framework embedded in the ISF instruments. The theological and ontological elements of ISF provides the drive to charitable giving, which then translates to global consciousness and civic education.

*Table 1: ISF Instruments Drivers*

|  |  |  |
| --- | --- | --- |
| Instruments | Theological & ontological drive | Features and Usage |
| Fidyah | “… for those who can only fast with extreme difficulty, compensation can be made by feeding a needy person for every day not fasted…” (2:184) | * Food and meal provision |
| Qard Hasan | “Who is there to advance a loan, a good loan, to Allah so that He multiplies it for him, and he may have a noble reward?” (57:11) | * Financial relief * Cash payments * Immediate disbursement * Unrestricted beneficiaries Unrestricted impact |
| Sadaqah | “You will never achieve righteousness until you donate some of what you cherish. And whatever you give is certainly well known to Allah” (3:92) | * Unrestricted beneficiaries * Unrestricted impact |
| Waqf | “When a man dies, his acts come to an end, but three, recurring charity [i.e. waqf that is still benefitted by beneficiaries], or knowledge (by which people) benefit, or a pious son, who prays for him (for the deceased)”. (Sahih Muslim, hadith no. 1631) | * Perpetual funds for social-economic battement and development * Unrestricted beneficiaries * Unrestricted impact |
| Zakat | “He who performs three things will have the taste of the faith. (They are:) One who worships Allah alone, one who believes that there is no god but Allah, and one who pays the zakat on his property agreeably every year. (Sunan Abi Dawud, hadith no. 1582) | * Financial relief * Cash payments * Immediate disbursement * Restricted beneficiaries and impact * Centralized fund |

*Source: Authors’ compilation*

Furthermore, ISF elevates the moral responsibility of charitable giving to a higher order and made zakat (one if ISF instruments) as a pillar of the religion[[1]](#footnote-1). It also mirrors an Islamic form of civic education that fosters altruistic behavior in living a socially responsible life. Table 1 shows some of the theological and ontological drives that fashion ISF activities.

Moreover, the Islamic Social Financing models’ emphasis on upholding morality influences the investment choice of ethical business practices and social projects, which is significantly observed in micro-financing. Countries such as Bangladesh, which attract large micro-financing firms and investment agencies, are unable to find a sustainable, yet effective micro-financing model that benefits the population. Some micro-financing cases in conventional methods revealed higher default rates, causing borrowers to spiral further into debt than before. In contrast, Islamic micro-financing is modeled to provide the poor with three major services, micro-credit, micro-savings, and micro-insurance (Usman, 2016). Each of these proves to have a fundamental connection to Islam as shown in figure 1 below.

*Figure 1: Islamic Micro Finance Structures*

A close up of a piece of paper

Description automatically generated

*Source: Adopted from GIFR (2012)*

The Islamic micro-financing model primarily aims to alleviate poverty by creating a very sustainable form of lending. Firstly, the loan given out is interest-free, which is a primary principle of ISF. This, in effect, lessens the burden on a family to borrow in the first place. In many cases, defaulting on loans with interest can create long-term problems. However, by eradicating that completely, people are more likely to take loans and more likely to repay them.

Secondly, Islamic micro-finance operates in a human-centered manner, whose primary focus is to help those in need and is done by not holding anything as collateral. This is substituted by the bank or firm purchasing a business or capital and renting it out to the lessee until the original deal's repayment, which significantly, in return, reduces the default risk. However, in micro-insurance, where it is difficult to do the same, collateral is substituted by holding the community accountable. If a lessee defaults, their neighbors will not be able to take out loans in the future. This invites peer pressure and community building into the process, which greatly decreases the risk of default, especially in South Asian regions where communities are close-knit. Also, micro-finance essentially falls under Qard Hasan, which refers to financial value and literacy. This reiterates the economic dimension ethos, creating a lasting focus on sustainable use of limited resources such as money.

All in all, Islamic micro-financing is one of the key agents in advancing the SDGs since they are centered on the notion of contributing towards regional development as opposed to a profitmaking entity. Interest-free loans, social collateral, and even the willingness of providing loans to high risk population collaborates towards the Global Goals in areas of health and wellbeing, ending hunger, building sustainable cities, employment opportunities, and a whole list of other things. Islamic micro-finance, rather Islamic Finance as a whole, is able to specifically target the vulnerability of the poor in order to promote empowerment and self-reliance amongst communities across the world.

**Islamic Social Finance and Civic engagement**

Unlike conventional social finance, ISF activities are organically ingrained in Muslim societies' moral consciousness[[2]](#footnote-2), which is then manifested into global awareness and civic engagement.

A current example of ISF engagement on the global issue can be demonstrated through its involvement in refugee assistance projects. Over the last decades, the number of refugees worldwide has climbed consecutively. There are currently 68.5 million people forcibly displaced worldwide – the highest number since world war 2. Out of this forcibly displaced population, 25.4 million of them are categorized by the United Nations High Commissioner for Refugees (UNHCR) as Refugees as of 2018 (UNHCR, 2019).

In response to this calamity, UNHCR launched a global 'Refugee Zakat Fund' that is collected digitally backed in 2016. Many refugees travel without documentation, clothing, food, or water and are not given a chance to integrate fully into a new society. The UNHCR, using the Zakat Fund, can create make-shift shelters, provide access to food and water, and assist resettles in gaining education and access to employment opportunities. As illustrated in table 1, assisting people in distress is a part of Muslim ontological believes. The prophet (pbuh) said: *"He who relieves from a believer one of the hardships of this worldly life, Allah will relieve him of one of the hardships of the Day of Resurrection"[[3]](#footnote-3).* Since then, the ‘Refugee Zakat Fund’ has managed to collect USD 14.4 million and assisted 34,440 individuals (UNHCR, 2019). This has provided the avenue for Muslims worldwide to make a positive impact on global problems through its zakat obligations and further enhanced the notion of global citizenship, stressing the significance that individuals play in the betterment of society today.

Likewise, the LaunchGood digital crowdfunding platform is another example that accentuates ISF's various civic engagement. For instance, there are almost 200 campaigns launched to assist communities that are impacted by Covid-19, and approximately USD 60 million has been collected since the beginning of 2020.[[4]](#footnote-4) It has also launched a campaign for a wide range of causes, such as causes that are related to the Palestinian, Yemenis, Black lives, women empowerment, etc. To date, LaunchGood has successfully supported 17,000 campaigns and collected almost USD 150 million worth of sadaqah, waqf, and zakat across 143 countries since its inception in 2013*.[[5]](#footnote-5)* These donation drives prove to be monumental to small communities, especially in the Muslim world who are in dire need of assistance.

Besides these two modern examples, ISF has been influential in promoting human development throughout history. Case in point, it is recorded that poverty was fully alleviated during the ruling time of Umar Abdul Aziz (717-720 AD) to the point that the Muslim government could not find anyone entitled to zakat donations. During his time, waqf funds were utilized to establish the first-ever general hospital recorded history, which was located in Baghdad (W. Tschanz, 2017). Nowadays, the reminisce of ISF in the form of waqf properties still prevails around the world and has organically intertwined in most Muslim cultures.

**UN SDGs Education Framework – Maqasid al-Shariah Approach**

The *Maqasid al-Shariah*-based**[[6]](#footnote-6)** SDGED Framework is a conceptual attempt to bridge SDGs Education with Islamic values. It endeavors to comprehend the religious drivers of ISF civic engagement, which is instrumental for potential trajectories of localized SDGED. The *Maqasid al-Shariah*-based SDGED Framework applied both inductive (*istiqra’*) and deductive (*qiyas*) methods to analyze ISF’s Quranic verses and prophetic traditions and develop the relationship between Muslim theological and ontological drivers, Maqasid al-Shariah (objectives of shariah) drivers[[7]](#footnote-7), UN SDGs, and the GCE (Global Citizenship Education).

As illustrated in table 2, the absolute driver for ISF practices is built upon promoting and safeguarding the overall development of human well-being under Islamic teachings and the measurement of Taqwa (God Consciousness). Across the 5 ISF instruments theological and ontological drivers that we discussed in table 1, we observe that all those 5 ISF instruments are promoting and safeguarding 5 core shariah principles. These core principles can then be translated into 5 main Global Citizenship Metrics, namely:

1. Moral dimension denotes responsibility and stewardship drivers.
2. Philanthropic dimension denotes future generation drivers.
3. Ethos of economy dimension denotes financial drivers
4. Human rights dimension denotes social and relationship drivers
5. Human capital dimension denotes intellectual drivers

Respectively, due to the seminal interaction between the theological and ontological drivers and core shariah principles, ISF is manifested in various instruments and charitable projects and programs (see the example on table 2). This, in turn, allows it to establish a firm footing in SDG agendas and global citizenship competencies. For instance, the green-colored table shows that the areas of Global Citizenship Competencies:

1. the awareness of the global issue,
2. respect for the values of equality, tolerance, human rights, peace, inclusion, and justice,
3. and capacity to get engaged and take actions

are organically rooted in Islam. Quran (3:104) enjoins its followers to urge and uphold what is morally right and prevent and avoid what is morally wrong.  The Islamic Relief, Climate Champions program, is an excellent example of Global Citizenship on the ongoing global fight against climate change. Similarly, the blue-colored table evokes the Global  
Citizenship Competencies of interconnectedness between people and communities.

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Table 2: ISF SDG Education Framework | | | | | | | | | |
| ABSOLUTE DRIVER | Promoting and safeguarding the overall value of Human well-being in accordance to Islamic teachings and the measurement of *Taqwa* (God Consciousness) | | | | | | | | |
| Theological and ontological drivers (examples not limited to) | Be a community that calls for what is good, urges what is right, and forbids what is wrong: those who do this are the successful ones. (3:104) | "None of you will a believer until you love your brother what you love for yourself". (Sahih al-Bukhari, hadith no. 13) | Believe in Allah and His Messenger and spend out of that [wealth] in which He has appointed you as deputies. So, for those of you who have believed and spent [in Allah’s way], there is a big reward. (57:7) | And spend in the way of Allah and do not throw [yourselves] with your [own] hands into destruction [by refraining]. And do good; indeed, Allah loves the doers of good. (2:195) | | Read with the name of your Lord who created [everything]. (96:1) | |
| Maqasid al-Shariah Drivers (Shariah Objective Drivers) | Faith (God-Consciousness) | Posterity | Wealth | Life | | Intellect | |
| ISF instruments | 1. Fidyah | 2. Sadaqah | 3. Qard Hasan | 4. Waqf | | 4.Zakat | |
| Core Global  Citizenship drivers | Responsibility and Stewardship value and utility | Future generation value and utility | Financial value and utility | Social and Relationship value and utility | | Intellectual value and utility | |
| Global Citizenship Metrics (examples not limited to) | Moral dimensions (i.e. environment, social etc.) | Philanthropic dimensions | Ethos of Economy dimensions | Human rights dimensions | | Human Capital dimensions | |
| Areas of Global Citizenship Competencies | Promote and safeguard:   * the awareness of global issues * the respect for the values of equality, tolerance, human rights, peace, inclusion and justice * the capacity to get engaged and take actions | | | | Promote and safeguard:   * interconnectedness between people and communities | | Promote and safeguard:   * the respect for diversity and intercultural understanding * the capacity for critical and independent thinking | |
| Example | Islamic Relief Climate Champions program[[8]](#footnote-8) | Muslim Global Relief  Clean Water Program[[9]](#footnote-9) | Islamic Relief Microfinance and Livelihood Program[[10]](#footnote-10)  Social collateral (peer pressure)  Dynamic incentive | UNHCR Zakat fund | | Muslim Aid Education Forever project[[11]](#footnote-11) | |
| SDG factors | SDGs no. 2, 6, 7, 11, 12, 13, 14, 16, 17 | SDGs no. 3, 4, 5, 6, 7, 8,  10, 12, 13, 14, 16, 17 | SDGs no. 3, 4, 5, 6, 7, 8, 9, 10,  11, 12, 13, 14, 15, 16, 17 | SDGs no. 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17 | | SDGs no. 3, 6, 7, 10, 12, 13, 14, 16, 17 | |

*Source: Authors’ illustration.*

**CONCLUSION**

The *Maqasid al-Shariah*-basedSDGED Framework also serve to complement the localization efforts of SDGED through Islamic pedagogy principles[[12]](#footnote-12) as illustrated in table 2. While the commonalities between the two frameworks are based upon shared ground of societal development and betterment, the driver, source of guidance, and the outcome of education hold a notable difference (see table 3). A definite case in point is religious obligation upon Islamic students and educators to practice what they have learned as individuals before promoting or advocating it others. This nuance of self-assessment and accountability is not apparent in the ‘un-localized’ SDFED framework.

*Table 3: Commonalties and differences between SDGED and Maqasid-based SDGED framework*

|  |  |  |
| --- | --- | --- |
|  | Maqasid-based SDG Education Framework | SDG Education Framework |
| Driver | Promoting and safeguarding the overall value of Human well-being in accordance to Islamic teachings and the measurement of *Taqwa* (God Consciousness) | To achieve a SDGs objective |
| Both types share ethical and moral objectives obligation | | |
| Source of Guidance and Definition of Limits | Quran, Prophetic Traditions and Jurisprudence Legal Collective Interpretations | Historically, it was originated through faith-based movement. Nowadays its parameters are blurred by the tide of secularism and modernity, and are self-delineated |
| Category of Knowledge | Emancipatory knowledge based on hermeneutical and critical interpretations | Emancipatory knowledge based on self-reflections and interpretations |
| View of Education | Religious primacy on seeking for knowledge | Education for social and development transformation |
| Outcome of Education | * Religiously responsible to act upon what one learns and teaches * Religiously responsible for self-assessment and accountability | * Become cognizant of moral values that protect common good * Develop and apply criteria based on ethical and moral values * Initiate activisms and exercise values base on community outreach |
| View on SDGs | Human beings are God’s vicegerents for the societal development and betterment | Human beings are the agents of societal and development change |

*Source: Authors’ own*

All in all concerning ISF, despite observing various Global Citizenship engagement by ISF institutions or individuals, little effort has been given to calibrate the ISF institutions and induvial contributions to SDG agendas. Most emergency appeals and charity campaigns are promoted under the Islamic theological and ontological drivers with limited reference given to SDG agendas. This practice's implication is apparent in the total Islamic charitable collection between UNHCR (United Nations High Commissioner for Refugees) and Islamic relief in 2018. Islamic Relief managed to collect approximately USD 160 million (Islamic Relief, 2019) while UNHCR only collected USD 14.4 million. The 'sanitized' and un-localized promotion of UN SDG funds may be one of the contributing factors to the steep contrast. This further validates studies on the importance of localized SDGED in our previous discussions.

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1. Narrated on the authority of 'Abdullah son of 'Umar that the Messenger of Allah (pbuh) said:

   “(The superstructure of) al-Islam is raised on five (pillars), testifying (the fact) that there is no god but Allah, that Muhammad is His bondsman and messenger, and the establishment of prayer, payment of Zakat, Pilgrimage to the House (Ka'ba) and the fast of Ramadan”. (Sahih Muslim, hadith no. 16) [↑](#footnote-ref-1)
2. It is narrated in Sahih al-Bukhari (hadith no. 2707) that the prophet (pbuh) said: *“there is a Sadaqa to be given for every joint of the human body; and for every day on which the sun rises there is a reward of a Sadaqa (i.e. charitable gift) for the one who establishes justice among people”.* [↑](#footnote-ref-2)
3. Sahih Muslim, hadith no. 2699 [↑](#footnote-ref-3)
4. See Projects, Covid-19. Launchgood.com. (2020). Retrieved 5 July 2020, from <https://www.launchgood.com/projects/search_projects?search=covid-19>. [↑](#footnote-ref-4)
5. See Projects. Launchgood.com. (2020). Retrieved 5 July 2020, from <https://www.launchgood.com/projects/> [↑](#footnote-ref-5)
6. *Maqasid al-Shariah* is more than just an enjoined system that guides to establish the rules of permissible and prohibited activities. It is also a framework that provides guidance on ethical and moral excellence to promote and safeguard overall human well-being.

   The *Maqasid al-Shariah* is encompassed and based on five components:

   Promoting and safeguarding the faith (God-consciousness)

   Promoting and safeguarding the posterity

   Promoting and safeguarding life

   Promoting and safeguarding intellect

   Promoting and safeguarding wealth

   And further divided into three categories depending on the level of interest:

   *Daruriyyah* (essential)

   *Hajiyyah* (complementary)

   *Tahsiniyyah* (embellishment) [↑](#footnote-ref-6)
7. Abdullah bin 'Umar said: *"Umar bin Al-Khattab told me: 'While we were with the Messenger of Allah (SAW) one day, a man appeared before us whose clothes were exceedingly white and whose hair was exceedingly black. We could see no signs of travel on him, but none of us knew him. He came and sat before the Messenger of Allah [SAW], putting his knees against his, and placing his hands on his thighs, then he said: "O Muhammad, tell me about Islam." He said: "It is to bear witness that there is none worthy of worship except Allah (SWT) and that Muhammad (SAW) is the Messenger of Allah, to establish the Salah, to give Zakah, to fast Ramadan, and to perform Hajj to the House if you are able to bear the journey." He said: "You have spoken the truth." And we were amazed by his asking him, and then saying, "You have spoken the truth". Then he said: "Tell me about Faith." He said: "It is to believe in Allah (SWT), His Angels, His Books, His Messengers, the Last Day, and in the Divine Decree, its good and its bad." He said: "You have spoken the truth." He said: "Tell me about Al-Ihsan." He said: "It is to worship Allah (SWT) as if you can see Him, for although you cannot see Him, He can see you." He said: "Tell me about the Hour." He said: "The one who is asked about it does not know more about it than the one who is asking." He said: "Then tell me about its signs." He said: "When a slave woman gives birth to her mistress, when you see the barefoot, naked, destitute shepherds competing in making tall buildings.'" 'Umar said: 'Three (days) passed, then the Messenger of Allah (SAW) said to me: "O 'Umar, do you know who the questioner was?" I said: "Allah and His Messenger know best." He said: "That was Jibril, peace be upon him, who came to you to teach you the primary components of your religion."* (Sunan an-Nasa’i, Hadith no. 4990)

   This *hadith* represents the framework of the Islamic worldview concerning the elevation of the human development well-being status. *Islam* represents the external system (Shariah) that governs the humankind, *Iman* signifies the internal guiding system and *Ihsan* epitomizes both the external and internal systems to the level of excellence (Sumeit, 2010). [↑](#footnote-ref-7)
8. See <https://www.islamic-relief.org/climate-champions-islamic-reliefs-global-climate-action/> [↑](#footnote-ref-8)
9. See <https://www.muslimglobalrelief.org/water/> [↑](#footnote-ref-9)
10. See <https://www.islamic-relief.org/category/what-we-do/microfinance-and-livelihoods/> [↑](#footnote-ref-10)
11. See <https://www.muslimaid.org/appeals/education-forever/> [↑](#footnote-ref-11)
12. According to Ajem and Memon (2011), there are seven main Islamic pedagogy principles, namely:

    Conviction of the primal purpose and universal trust assigned to mankind

    The primacy of knowledge and seeking it

    The learning environment is sacred, disciplined, caring, and functional

    The responsibility to act upon what one learns and teaches

    The religious responsibility for self-assessment and accountability

    Instruction is in accordance with students’ aptitude, pace, and learning style

    Formal instruction is occasional, nurtures reflection, and evokes a sense of awe and wonder [↑](#footnote-ref-12)