THE SUSTAINABLE DEVELOPMENT GOALS FROM A SHARIAH PERSPECTIVE

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Prologue

To many astute observers of the Islamic business and finance sector, the Global Financial Crisis 2007-08 offered the maiden opportunity of mainstreaming this sector by demonstrating the resilience and superiority of its value-imbued and ethical approach. However, it was perhaps a case of missed opportunity. The global focus on the Sustainable Development Goals (SDGs) offers perhaps another opportunity that must not be lost.

Islamic financial institutions have historically been reluctant to look beyond a compliance perspective. A shift to an impact-driven approach with a focus on the objectives of the Shariah would certainly enhance their market outreach and depth. At the same time, this would provide them with an opportunity to participate in the UN-mandated development agenda as responsible global actors. This however requires an enhanced level of awareness about the alignment or otherwise of the objectives or maqasid of the Shariah (MaS) on one hand, and the development goals of the global community, captured in the SDGs on the other.

The present publication is a humble attempt at exploring this alignment. Originally published as a seven-part series of essays in 2019 at our blogsite Sadaqa.In, this revised and modified version aims to educate and enhance awareness on this very important subject. Please do revert to us with a line. We are in need of your comments and suggestions.

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The Sustainable Development Goals framework reflects the consensus among the global community of policy makers on major challenges confronting humanity. It sets the direction in which all resources will be channelized over the next decade-and-a-half with clear targets to be achieved by the year 2030. Adopted by all United Nations Member States in 2015, the framework includes seventeen (17) SDGs that provide a shared blueprint for peace and prosperity for people and the planet, now and into the future. These are: 1) no poverty, 2) zero hunger, 3) good health and well-being, 4) quality education, 5) gender equality, 6) clean water and sanitation, 7) affordable and clean energy, 8) decent work and economic growth, 9) industry, innovation, and infrastructure, 10) reducing inequality, 11) sustainable cities and communities, 12) responsible consumption and production, 13) climate action, 14) life below water, 15) life on land, 16) peace, justice, and strong institutions, and 17) partnerships for the goals.

The goals are broad-based and interdependent.

Since the religion of Islam sets the agenda for development in predominantly Muslim societies, it is interesting to examine to what extent the SDGs conform to the Islamic vision of development. In order to explain the Islamic vision of development, Islamic scholars have come up with a broad framework rooted in what are called, the Goals or the Maqasid of the Shariah (MaS). The MaS (as originally presented by the 12th-Century Islamic scholar Al-Ghazzali) are broadly discussed in five (05) categories: protection and enrichment of faith (deen), self (nafs), intellect (aql), progeny (nasl) and property (maal).

In recent times there have been some attempts to map the SDGs against the MaS. However, such attempts have often resulted in one-to-many as well as many-to-one mappings and the resultant clutter that adds little value in terms of comprehending the underlying relationships. In what follows, we seek to explore the relationship by going to the basics. We seek to delineate the relevant Shariah norms and prescriptions from the primary sources, i.e. the Qur’an and the Hadith for each one of the SDGs one by one.
END POVERTY IN ALL ITS FORMS EVERYWHERE
A saying of the Prophet ﷺ forcefully drives home the central message of Islam regarding poverty: “Poverty is almost like rejection of faith (kufr) 1”, On another occasion the Prophet ﷺ is reported to have said "There is no monasticism in Islam 2". Islam views poverty to be a curse that is to be eradicated through productive efforts unlike some world religions and philosophies that celebrate monasticism. Poverty is in conflict with “enrichment of self (nafs)”, which is one of the primary objectives (maqasid) of Shariah. Islamic jurists have unanimously held the view that it is the collective obligation (fard kifayah) of the society to take care of the basic needs of the poor. In fact, according to al-Shatibi, the noted Islamic scholar, this is the raison d’etre of society itself 3.

Charity occupies a central position in the Islamic scheme of poverty alleviation. The broad term for charity in Islam is sadaqah. When compulsorily mandated on an eligible Muslim, sadaqah is called zakat. When sadaqah results in flow of benefits that are expected to be stable and permanent (such as, through endowment of a physical property), it is called sadaqah jariyah or waqf.

Zakat is the third among the five pillars of Islam and payment of zakat is an obligation on the wealth of every able Muslim based on clear-cut criteria. The rules of Shariah are fairly clear and elaborate in defining the nature of who are liable to pay zakat, at what rate zakat must be paid, and who can benefit from zakat. The categories of potential beneficiaries relevant from the standpoint of poverty alleviation are the poor (fuqara), the destitute (masakeen) and the indebted (gharimeen). There is total flexibility with respect to beneficiaries of voluntary sadaqah and waqf.

While Islam strongly encourages charity from the giver’s point of view, it seeks to minimize dependence on charity from the beneficiary’s point of view and restricts the benefits to flow to the poorest of poor and the destitute, who are not in a position to generate any income and wealth.

It is estimated that over 700 million people, or 10% of the world population, still live in extreme poverty and struggle to fulfill the most basic needs like health, education, and access to water and sanitation. Research undertaken by the Islamic Research and Training Institute, a member of the Islamic Development Bank Group reveals that poverty is more acute and widespread in member countries of OIC and IsDB that are predominantly Muslim societies. The importance of the Islamic tools of redistribution of income and wealth, such as, zakat, sadaqa and waqf can hardly be overemphasized.

1 Cited by al-Suyuti (d.911/1505) in his al-Jami’al-Saghir from Anas ibn Malik on the authority of Abu Nu’aym’s al-Hilyah under the word Kada, p.83
2 reported in al-Nihayah of Ibn Kathir
3 M U Chapra (2008), The Islamic Vision of Development, Islamic Research and Training Institute, Islamic Development Bank
END HUNGER, ACHIEVE FOOD SECURITY AND IMPROVED NUTRITION AND PROMOTE SUSTAINABLE AGRICULTURE
There are innumerable references in the primary sources of Shariah that provide the basis for a strategy to fight hunger and ensure food security.

**On the significance of agriculture**

Muslims are exhorted to go for the agriculture profession. In a well-known hadith, the Prophet ﷺ said: “Planting a tree is a continuous charity.” (Sahih Muslim)

“There is none amongst the Muslims who plants a tree or sows seeds, and then a bird, or a person or an animal eats from it, but is regarded as a charitable gift for him.” (Sahih Bukhari)

**On partnerships in agriculture**

The Prophet ﷺ said to the Jews of Khaybar on the day of the conquest of Khaybar, "I confirm you in it (as a place to stay) as long as Allah, the Mighty, the Majestic, establishes you in it, provided that the fruits are divided between us and you." (Muwatta Malik)

**On the role of charity in fighting hunger**

Allah states in the Quran:

“(The righteous are those) who feed the poor, the orphan and the captive for the love of Allah, saying: ‘We feed you for the sake of Allah Alone; we seek from you neither reward nor thanks.” (Surah al-Insan,8-9)

Prophet Muhammad ﷺ said: “Give food to the hungry, visit the sick, and set free the captives.” (Sahih Al-Bukhari)

“He does not have faith in me who spends the night satiated while he knows that the neighbor to his side is hungry.”(al-Mu’jam al-Kabir)

**On avoiding food waste**

Wasting food is a sin and breaches the very concept of Ramadan. “Apart from the many health benefits, fasting educates Muslims to experience and understand hunger, deprivation and grief of the needy.

In another Hadith, the Prophet Muhammad ﷺ said: “The food of one person is sufficient for two, the food of two people suffices for four people and the food of four people suffices for eight.” (Muslim)
The Hadith explains that there is enough food in the world but if the level of greed in people vanishes, the poor and hungry can be fed without any crisis.

**On frugality in food consumption**

“No man fills a container worse than his stomach.”

“A few morsels that keep his back upright are sufficient for him. If he has to, then he should keep one-third for food, one-third for drink and one-third for his breathing” (Musnad Ahmad and At-Tirmidhi)

The problem of hunger is acute with about 815 million people of the world who routinely go hungry every day. An additional 2 billion people are expected to be undernourished by 2050. There is a global consensus on the need to rethink how we grow, share and consume our food. If done right, agriculture, forestry and fisheries can provide nutritious food for all and generate decent incomes, while supporting people-centered rural development and protecting the environment. Shariah prescribes humanity to confront the problem of hunger through a multi-pronged strategy that includes exhortation to Muslims to go for the noble profession of farming and agriculture; formation of partnerships and investments in agriculture, acts of charity and mutual help to feed the hungry; and finally, frugality in food consumption and the avoidance of food waste.
ENSURE HEALTHY LIVES AND PROMOTE WELL-BEING FOR ALL AT ALL AGES
In the Islamic framework, there is a plethora of references in the primary sources – the Quran and the Hadith – that seek to ensure good health and hygiene.

**On cleanliness as a component of faith**

Cleanliness and purification are not just an option in Islam. They are considered as pillars and pre-requisites for any act of worship. Caring for one’s hygiene is not just encouraged but rendered into rituals that constitute part of the faith itself. A Muslim is required to be clean when performing daily prayers, which includes properly cleansing oneself after using the toilet and practicing ablution.

Allah states in the Quran:

“Allah does not intend to inconvenience you, but He intends to purify you and perfect His favor to you, so that you may give thanks.” (Surah Al-Ma’idah, 6)

“Truly Allah loves those who ask for forgiveness and strive to keep themselves clean.” (Surah Al-Baqarah, 222)

Indeed, cleanliness is considered a part and parcel of faith in Islam. A well-known hadith asserts: “Purity is half of faith.” (Sahih Muslim)

**On seeking medical care**

The Prophet ﷺ exhorted Muslims to seek medical treatment: “Make use of medical treatment, for Allah has not made a disease without appointing a remedy for it, with the exception of one disease, namely old age.” (Abu Dawud). Indeed, a healthy strong believer is better in the sight of Allah than a weak one as the former is more qualified to fulfil the objectives of Islam and serve humanity. The Prophet ﷺ said: “A strong believer is better and dearer to Allah than a weak one, and both are good.” (Sahih Muslim)

As discussed earlier, the Prophet ﷺ strongly discouraged over-eating that is a leading cause of many health problems. While there is no direct reference in primary sources to smoking, most Islamic scholars are inclined to view and proclaim smoking as either prohibited or strongly discouraged in Islam due to the documented ill-effects of smoking on health. On a related note, Islam also encourages use of certain products, e.g. honey for the positive health benefits they contain. As the holy Quran asserts:
“And your Lord inspired to the bee - Take for yourself among the mountains, houses, and among the trees and [in] that which they construct. Then eat from all the fruits and follow the ways of your Lord laid down [for you] - There emerges from their bellies a drink, varying in colors, in which there is healing for people. Indeed in that is a sign for a people who give thought. (Surah an-Nahl,68-69).

**On personal hygiene**

Several sayings of the Prophet ﷺ show his great concern for oral hygiene in recommending the frequent use of the miswak (a twig used for brushing teeth). He said: “The miswak cleanses and purifies the mouth and pleases the Lord.” (An-Nasa’i and Ibn Khuzaimah). In another hadith, he said: “Were it not that I might overburden my followers, I would have commanded them to use the miswak before every prayer.” (Al-Bukhari and Muslim) Several hadith also emphasize different aspects of personal hygiene, such as, clipping of nails, taking good care of hair.

**On keeping the surroundings clean**

Islam not only places great emphasis on personal cleanliness, but also on the need to ensure cleanliness of the surroundings.

The Prophet ﷺ warned, "Beware of the three acts that cause you to be cursed: relieving yourselves in shaded places (that people utilize), in a walkway or in a watering place." (Sunan Abu Dawud)

According to another saying of the Prophet ﷺ, "Removing harmful things from the road is an act of charity (sadaqah)." (Sahih Al-Bukhari)

There is a consensus among policy makers that ensuring healthy lives and promoting the well-being for all, at all ages is essential to sustainable development. The teachings of Islam are clearly aligned with the concerns captured by SDG 3. Muslim societies need to respond positively to policy moves that seek to enhance healthcare, and provision of hygiene and good sanitation. A case in point is the religious edict by the Indonesian Islamic scholars that zakat funds may be used in projects to improve sanitation for children (UNICEF). A counter example is the edict in Indonesia and several other countries against measles and rubella vaccination⁴. Central to the controversy is the use of pig-derived gelatin as a stabilizing agent in certain vaccines. Needless to say, a halal vaccine could solve the problem once and for all, using cow-derived gelatin instead.

While such a vaccine would require years of testing and commitment of resources, there is hardly any merit in brushing off the religious concerns. Indeed, the consumption of pork is absolutely prohibited not only in Islam, but in other world religions as well.

“And the pig, because it has a cloven hoof that is completely split, but will not regurgitate its cud; it is unclean for you. You shall not eat of their flesh, and you shall not touch their carcasses; they are unclean for you.” Leviticus (11:7–8)

“And the pig, because it has a split hoof, but does not chew the cud; it is unclean for you. You shall neither eat of their flesh nor touch their carcass.” Deuteronomy (14:8)

The Quran leaves no room of consumption of pork in any measure or for any desirable purpose

“Forbidden to you (for food) are dead meat, blood, the flesh of swine, and that on which hath been invoked the name of other than Allah. (Surah Al-Baqarah, 173)
ENSURE INCLUSIVE AND EQUITABLE QUALITY EDUCATION AND PROMOTE LIFELONG LEARNING OPPORTUNITIES FOR ALL
On the importance of acquiring knowledge

The importance of education in Islam may be comprehended by the fact the first word to be revealed to the Prophet ﷺ by Allah is READ. “Read! In the name of your Lord who created (all that exists) (Surah Al-Alaq,1)

The Messenger of Allah, ﷺ said, “Seeking knowledge is an obligation upon every Muslim.” (Sunan Ibn Majah)

The Prophet ﷺ said: “One who treads a path in search of knowledge has his path to Paradise made easy by Allah…” (Sahih Muslim)

An often quoted saying of the Prophet ﷺ asserts: “Seek knowledge even unto China”. Though this hadith is considered extremely weak or even fabricated, some scholars seek to take lessons from it, simply as words of wisdom. The narration simply underscores the importance of seeking knowledge even if it requires connecting to China, apparently a far-off place posing as a challenge to the seeker of knowledge.

On the significance of dissemination of knowledge

The Prophet ﷺ reported to have said: “Acquire knowledge and impart it to the people.” (Al-Tirmidhi)

According to policy makers, a major contributing factor to lack of quality education is lack of adequately trained teachers. The above hadith very clearly addresses the issue.

“A father gives his child nothing better than a good education.” (Al-Tirmidhi)

“When a man dies, his acts come to an end, but three, recurring charity, or knowledge (by which people benefit), or a pious son, who prays for him (the deceased).” (Sahih Muslim)

The above two hadith point to the interesting comparison between imparting knowledge or providing good education and a continuous charity (sadaqah jariyya or waqf) that will continue to provide benefits to the provider for eternity. On the other hand, the education sector has also been among the main beneficiaries of awqaf or Islamic endowments that are rooted in Islamic philanthropy. The various Islamic religious schools and universities that we witness today across various Muslim societies have originally been set up as awqaf or Islamic endowments. In the face of corporatized and profit-seeking education systems in many countries, the revival of the institution of awqaf can go a long way in rationalizing the costs of education and proliferation of quality education providers at all levels.
ACHIEVE GENDER EQUALITY AND EMPOWER ALL WOMEN AND GIRLS
Islam gives utmost importance to family as the nucleus social institution that plays a major role in shaping the future of mankind. It also sees a balanced role for men and women in ensuring the economic and social well-being of the family.

The Quran declares that all human beings are created in pair.

“And everything have We created in pairs that you may reflect” (Surah Adh-Dhariyat, 49).

“And among His signs is that He has created for you mates from among yourselves and sown love and compassion in your hearts so that you may find peace of mind in her. In these, there are signs for those who reflect” (Surah Ar-Rum, 21).

The Qur’an has clearly prescribed rights for women and has required men to treat them gently and fairly.

“O you who have believed, it is not lawful for you to inherit women by compulsion. And do not make difficulties for them in order to take [back] part of what you gave them unless they commit a clear immorality. And live with them in kindness. For if you dislike them - perhaps you dislike a thing and Allah makes therein much good” (Surah An-Nisa, 19).

In a sermon that he delivered during his farewell pilgrimage, the Prophetﷺ exhorted men to fear Allah in their treatment of women because they (men) have accepted them (women) as a “trust from Allah”. (Muslim, Abu Dawood, Ibn Majah, Musnad Ahmad) On another occasion, he warned men against usurping the rights of women by taking advantage of their weakness.

“I forbid usurpation of the right of two weak persons – the orphan and the woman.” (Sahih Muslim)

In line with the Islamic vision of a balanced society, the provision of financial services to rural women in gender-segregated societies has always been considered commendable. However, there have also been accusations of meddling with social codes and a call to financial service providers to shift their focus from “women empowerment” to “family empowerment”. Indeed, the “women only” approach to development and poverty alleviation is alien to Islamic religion and culture. The Quran promotes the concept of "family empowerment" by exhorting men and women to play their respective roles in seeking economic and social well-being of all members of the family.
“And covet not that whereby Allah has made some of you excel others. Men shall have a share of that which they have earned, and women a share of that which they have earned. And ask Allah of his bounty. Surely Allah has the perfect knowledge of all things” (Surah An-Nisa, 32)

While the world has apparently made rapid progress towards gender equality and women’s empowerment, women and girls continue to suffer discrimination and violence in every part of the world. The numbers are just alarming. Unfortunately, at present, 1 in 5 women and girls between the ages of 15-49 have reported experiencing physical or sexual violence by an intimate partner within a 12-month period and 49 countries currently have no laws protecting women from domestic violence.

In line with the Islamic vision of a balanced society, providing women and girls with equal access to education, health care, decent work, and representation in political and economic decision-making processes will make the world a much better place.
ENSURE ACCESS TO WATER AND SANITATION FOR ALL
Water is a basic need of life. Provision of water is a collective obligation of the society. Traditionally, Muslim societies have used the waqf mechanism to ensure provision of water. When the early Muslims migrated to Madina with the Prophet ﷺ, they found the water there difficult to drink as they were accustomed to drinking the relatively sweeter Zamzam water in Makkah. So they went to the Prophet ﷺ and told him about their difficulty, and informed him of a well in the city by the name of Rumah whose water tasted a lot like Zamzam. The problem, however, was that the owner of the well was a Jew who charged a high price for water. The Prophet ﷺ then exhorted the Muslims to come forward to buy the well of Ruma and endow it for the community. When Othman ibn ‘Affan came to learn of the Prophet’s exhortation, he went to the owner and offered to purchase the well. The owner declined. Othman however, persuaded him to sell half of the rights of using the well. Both agreed to an arrangement under which each one of them would have the rights of use on alternate days. Othman used his right to benefit both Muslims and non-Muslims providing them with free water. This had the consequence of the Jew losing all his customers and forcing him to sell the other half to Othman as well. The price was a whopping twenty thousand dirhams.

The above example is a clear pointer to something more profound. This practice had the effect of enhancing the awqaf as well as removal of a bad practice from the society, i.e. of profiteering from the basic necessities of people, such as, water. The provision water was not discriminatory too, between Muslims and non-Muslims.

As pointed out earlier, cleanliness and purification are mandatory practices in Islam. Caring for one’s hygiene is not just encouraged but rendered into rituals that constitute part of the faith itself.

Water scarcity, poor water quality and inadequate sanitation negatively impact food security, livelihood choices and educational opportunities for poor families across the world. At the current time, more than 2 billion people are living with the risk of reduced access to freshwater resources and by 2050, at least one in four people is likely to live in a country affected by chronic or recurring shortages of fresh water. In line with the above example showing how the Prophet ﷺ and his companions resolved the water crisis, the institution of waqf can play a significant role in present times in its resolution.
ENSURE ACCESS TO AFFORDABLE, RELIABLE, SUSTAINABLE AND MODERN ENERGY FOR ALL
SDG 7 is about ensuring access to affordable, reliable, sustainable and modern energy for all. There is apparently no direct mapping possible with any primary sources of Islamic law except perhaps the following.

In relation to salah or prayer which is the most important pillar of Islam after “faith”, scholars note that the place of prayer cannot be so dark whereas one cannot see his/her place of sujud (prostration to Allah). There a hadith which narrates that the Prophet would pray with his eyes open throughout the entire prayer (fixing his eyes at his place of sujud the entire time). Light is not an essential condition of prayer or an obligatory part of the prayer. However, if the darkness is a cause of fear which disturbs a person to the point that s/he cannot have the necessary presence of mind and humility (khushoo) in prayer, then it is a detestable (makrooh) act for her/him to pray in the dark.

Arguably, SDG 7 is also related to SDG3, which is to ensure healthy lives and promote well-being for all at all ages, to SDG4, to provide education and lifelong learning opportunities. It is also related to SDG9, which is to build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation and to SDG13, which is to take urgent action to combat climate change and its impacts.
PROMOTE INCLUSIVE AND SUSTAINABLE ECONOMIC GROWTH, EMPLOYMENT AND DECENT WORK FOR ALL
The world suffers from a continued lack of decent work opportunities. Global unemployment rates stand at 5.7%. Further, having a job also doesn’t guarantee the ability to escape from poverty. More than 60% of all workers are engaged in informal employment according to recent data. This has led to an erosion of the basic social contract underlying democratic societies: that all must share in progress.

In the Islamic context, this social contract translates into a collective obligation called fard kifaya. As earlier discussed, Islam makes it a collective obligation for the society to take care of the basic needs of all its members. The resources at the societal level must be managed in such a way that every member of the society has an opportunity to earn an honest living in keeping with his/her ability and effort. Thus, it strongly underlines the importance of “inclusive” growth.

At the same time, Islam makes it a personal obligation (fard ayn) for every member of the society to be productive and create wealth.

The Qur’an instructs Muslims to go out into the world and seek of God's bounties after having attended to their prayers (Surah Al-Jumu’ah,10).

The Prophet (ﷺ) underlined the significance of earning livelihoods in these words:

"Earning a lawful livelihood is obligatory upon every Muslim" (Suyuti, Al-Jami al-Saghir).

"A man has not earned better income than that which is from his own effort" (Sunan Ibn Majah)

The Prophet (ﷺ) has also enjoined Muslims to acquire skill in some profession so that they can earn a respectable living by saying:

“Allah loves a Muslim who has a professional skill" (al-Tabarani’s al-Kabir and al-Bayhaqi)

For the poorest of poor and the destitute, who are not in a position to generate any income and wealth, society is expected to meet its obligation through the mechanism of charity. Islam strongly encourages the rich to help the poor and has institutionalized charity in the form of sadaqa, zakat and awqaf.

While Islam strongly encourages charity from the giver’s point of view, it seeks to minimize dependence on charity from the beneficiary’s point of view and restricts the benefits to flow to.

A famous hadith recorded in Sunan Abu Dawood not only underscores the above, but also demonstrates how to design and implement a strategy of poverty alleviation through economic empowerment.
The essence of the hadith is broken down into numbered statements so as to highlight the key principles and components of the strategy that follows from the hadith.

A man of the Ansar community came to the Prophet ﷺ and begged from him. (#1) He (the Prophet ﷺ) asked: Have you nothing in your house? He (the man) replied: Yes, a piece of cloth, which we wear, or which we spread (on the ground), and a wooden bowl from which we drink water. (#2) He (the Prophet ﷺ) said: Bring them to me. He (the man) then brought these articles to him and he (the Prophet ﷺ) took them in his hands and asked to the assembly of people:

Who will buy these? A man said: I shall buy them for one dirham. He (the Prophet ﷺ) asked twice or thrice: Who will offer more than one dirham? Another man said: I shall buy them for two dirhams. (#3) He (the Prophet ﷺ) gave these to him and took the two dirhams and, giving them to the man of the Ansar, he said: Buy food with one of them and hand it to your family, and buy an axe and bring it to me. (#4) He then brought it to him.

The Prophet ﷺ fixed a handle on it with his own hands (#5) and said: Go, gather firewood and sell it, and do not let me see you for a fortnight. (#6) The man went away and gathered firewood and sold it. When he had earned ten dirhams, he came to him and bought a garment with some of them and food with the others. (#7) The Prophet ﷺ then said: This is better for you than that begging should come as a spot on your face on the Day of Judgment. Begging is right only for three people: one who is in grinding poverty, one who is seriously in debt, or one who is responsible for compensation and finds it difficult to pay. (#8)

The components of this hadith can be seen to emphasize the following fundamental conditions of a successful poverty alleviation program:

#1. Access of the poorest of the poor to the program: The Prophet (peace be upon him) was the spiritual as well as the political leader of the Muslims and he was accessible to the poor and the needy at all times for economic and financial assistance;

#2. Careful assessment of the financial health of the poor; enquiry blended with empathy; insistence on contribution and beneficiary stake: Many failed poverty alleviation programs owe their failure to inadequate evaluation of the client's financial condition. Provision of finance does not stand to reason for a person in need of social safety nets resulting in the funds being consumed away instead of being invested. The poor come in disparate categories with varying needs of consumption and productive investment and risk of delinquency and default. Poverty alleviation programs involving indiscriminate funding of the poor, such as, most government-managed ones, are destined to fail.
This is one of the cornerstones of poverty alleviation "best practices" that assert the government should have no role in direct or indirect provision of financial services and its role should be restricted to providing a supporting and enabling environment. Insistence on beneficiary stake is of course, a device to reduce moral hazard and enhance efficiency.

#3. Transformation of unproductive assets of the beneficiary into income-generating ones through rigorous valuation (on the basis of price discovery through auction method); involvement of the larger community in the process: Often the poor own high-market-value assets, such as, land in a prime city location without being able to derive income or benefit from the asset. While ownership of land does provide them with a bulwark against unforeseen adversities, this is an uneconomical and wasteful method of insurance. What is desirable here is a way to transform the unproductive asset into a productive one that could generate income. The original asset is not lost but transformed into an income-generating one. The price at which the original asset is disposed of must be fair and should not take the form of a distress sale resulting in loss of value to the seller. Contemporary finance theorists find the auction system to be the most efficient process of discovery of the intrinsic worth or the fair price. The involvement of larger community in the poverty alleviation program is also highly desirable for success of the program. For many contemporary successful DFIs, the right strategy is to involve grass-root NGOs in the process.

#4. Meeting of basic needs on a priority basis and investment of the surplus in a productive asset: Once again this highlights the need to take into account the consumption needs of the clients before expecting them to create wealth. The realization about the need for a social safety net and to link the same to poverty alleviation at a later stage has come only recently.

#5. Direct involvement of the program in capacity building in the runup to income generation and technical assistance to the beneficiary; commitment of top management of the program: This part of the hadith demonstrates a unique form of commitment and involvement on the part of the Prophet ﷺ in the program of poverty alleviation. The involvement could not be more direct and the commitment purer.

#6. Technical assistance in the form of imparting requisite training to the beneficiary for carrying out the business plan/ income-generating project; monitoring through a time-bound schedule and impact assessment through a feed-back mechanism: The need to establish an effective linkage between financial assistance and technical assistance is emphasized among development professionals as never before. Also, the importance of impact assessment can hardly be overemphasized.
#7. Transparent accounting of operational results and liberty to use part of income to meet higher needs: Transparency through meticulous accounting and proper documentation is a fundamental requirement of financial transactions in the Islamic framework.

As the holy Quran asserts:

“O you who believe! When you deal with each other, in transactions involving future obligations in a fixed period of time, reduce them to writing and let a scribe write down faithfully as between the parties” (Surah Al-Baqarah, 282).

The importance and significance of this verse is often not fully understood and appreciated by many. Indeed, lack of proper documentation and accounting by beneficiaries is a major challenge confronting poverty alleviation. Proper accounting and accurate measurement of results of operations or profits is a pre-requisite for profit-sharing based mechanisms. They are no less important for lending operations.

#8. Strong discouragement to seeking charity: Economic empowerment is the key word that rules out dependence on charity, which is permitted only for the poorest of the poor and those overburdened with debt or other obligations with no means of payment in sight.

The act of seeking charity is strongly discouraged, since it goes against the notion of dignity of self. The Prophet ﷺ, disapproved of seeking charity by saying:

"Do not beg anything from people" (Abu Dawud)

“The hand that is above is better than the hand that is below” (Sahih Al-Bukhari).

An essential corollary of human dignity is that need fulfillment must be realized through the individual’s own efforts. Accordingly, it is the personal obligation (fard ‘ayn) of every Muslim to earn a living to support himself and his family. At the same time, it is the collective obligation (fard kifayah) of a Muslim society to manage the economy in such a way that everyone has a suitable opportunity to earn an honest living in keeping with his/her ability and effort.
BUILD RESILIENT INFRASTRUCTURE, PROMOTE INCLUSIVE AND SUSTAINABLE INDUSTRIALIZATION AND FOSTER INNOVATION
SDG 9 is about building resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation. There is apparently no direct mapping possible with any primary sources of Islamic law. However, the practices of the companions of the Prophet ﷺ in seeking to reach out to the world in their quest for spreading the message of Islam underlines the importance of connecting to people. The importance of roads in the spread Islamic culture and civilization can be hardly overemphasized.

If we take the example of the Silk Roads, they were the primary means of establishing relations between the east and the west, exposing diverse regions to different ideas and ways of life. The expansion of Islam towards eastern regions through trade was encouraged by the development of the maritime Silk Roads. Along with ethical trade acumen taught by Islam and excellent sailing skills, Muslims could monopolize the East-West trade of the maritime Silk Roads, connecting various major ports of eastern Asian regions together. These interactions resulted in further expansion of Islam to the people living in important coastal cities in the Indian Subcontinent, China, or in the more distant South-eastern islands of modern Indonesia or Philippines.

Islam recognized early that the way to development was to connect the people with each other. If it was roads and maritime transportation in the early years of its advent, the emphasis in contemporary times would shift to other forms of transportation and infrastructure to facilitate the same.
REDUCE INEQUALITY WITHIN AND AMONG COUNTRIES
Societies across the globe have experienced significant growth in recent years and have taken huge strides towards lifting people out of poverty. However, inequality persists, and large disparities remain regarding incomes and access to health and education services and other assets. In many countries, an increasing share of income goes to the top one percent of the population. The bottom forty percent receive less than twenty-five percent of overall income. There is growing consensus that economic growth is not sufficient to reduce poverty if it is not inclusive and if it does not involve the three dimensions of sustainable development – economic, social and environmental.

Distribution 5 of income and wealth is a key idea in the Islamic economic vision with several Quranic verses and sayings of the Prophet dealing with this issue. In essence, Islam recognizes the disparity that is a natural outcome of varying competencies and resources among men and women. It recognizes the notion of private ownership of income and wealth and inheritance by progeny 6. However, it also rules out the possibility of concentration of wealth by proclaiming several forms of income (e.g. monopoly profits, riba and maysir) as illegitimate. Further, it has redistributive mechanisms in place, e.g. zakat, sadaqah, faraid (inheritance), waqf that have the moderating effect of reduced inequalities.

“And do not wish for that by which Allah has made some of you exceed others. For men is a share of what they have earned, and for women is a share of what they have earned. And ask Allah of his bounty. Indeed Allah is ever, of all things, Knowing.” (Surah An-Nisa, 32).

And for all, We have made heirs to what is left by parents and relatives. And to those whom your oaths have bound [to you] - give them their share. Indeed Allah is ever, over all things, a Witness. (Surah An-Nisa, 33).

The Quran asserts that all wealth and resources belong to Allah and entrusted to humans as amana (as trustees), who are allowed to use the same in a responsible and acceptable way. Further, disparity in income and wealth is natural and acceptable since humans are endowed with different skills and abilities 7. When rewards and returns are based on one’s effort, the resultant disparity has an incentivizing effect too. The Quran in several places asserts the notion of “to each his due” (2:279, 11:85, 26:183, 45:22).

Islam also deals with disparity at a spiritual level - by labelling such inequality as a test - through the twin behavioral traits of gratitude (shukr) and patience (sabr). It requires the rich to be grateful to Allah and spend in acceptable and responsible manner.

5 The related root word “qasama”, “qismat” meaning “he divided, distributed” appears 33 times in the Quran
6 Indeed all wealth and resources belong to Allah and entrusted to humans as amana, who are allowed to use the same in a responsible and acceptable way.
7 Unlike some worldviews, Islam recognizes disparity as a natural outcome and acceptable.
At the same time, it requires the poor to be patient, not to develop envy, keep faith, and work hard to progress out of adversity.

While disparity is acceptable, the Islamic vision of development demands that the distribution of wealth and income should be equitable. Equitable distribution requires that rewards should commensurate with efforts; not due to monopoly over resources, and not due to illegitimate means including interest (riba), market manipulation (ihtikar) and gambling in uncertainty (maysir and qimar). It, however, permits creation of wealth through risk-sharing and permissible modes, e.g. trade (bai) and partnerships (mudharabah, musharakah).

To eliminate extreme inequalities the Islamic framework not only prescribes prohibitive measures (e.g. riba, maysir, ihtikar), but also positive measures (e.g. zakat, faraid) and voluntary measures (e.g. sadaqah, awqaf). With redistributive mechanisms in place, concentration of wealth and ‘excessive inequalities’ are curbed. The Qur'an recognizes a right of the poor in the wealth of the rich.

And from their properties was [given] the right of the [needy] petitioner and the deprived. (Surah Adh-Dhariyat, 19).

And in one’s wealth there is a known share of others (Surah Al-Ma’arij, 24).

It may be noted that Islam guarantees the fulfillment of basic needs of every human-being. While it expects every human-being to protect his/her own life, it also provides for the core fulfillment of someone who is unable to take care of his/her basic needs by making it a collective obligation on the society and providing for zakat as compulsory levy, the proceeds of which can only be spent on such people who cannot fend for themselves (poor and the needy e.g. orphans, handicapped and very old and sick).

The Qur’an requires that wealth should not circulate only among the rich.

“And what Allah restored to His Messenger from the people of the towns - it is for Allah and for the Messenger and for [his] near relatives and orphans and the [stranded] traveler - so that it will not be a perpetual distribution among the rich from among you. And whatever the Messenger has given you - take; and what he has forbidden you - refrain from. And fear Allah; indeed, Allah is severe in penalty”. (Surah Al-Hashr, 7).
Zakat is a compulsory annual levy on the wealth of the rich which is directed by the Shari’ah, to flow to the poor and the needy. By definition, it is a tool of redistribution of wealth, transferring wealth from the rich to the poor.

Every Muslim individual who possesses wealth beyond a prescribed minimum threshold is liable to contribute from his wealth. Zakat is levied on savings that account for part of the wealth of an individual. It is also levied on forms of wealth that are characterized as stocks such as gold, silver, trade inventory, and livestock. At the same time, zakat is not levied on income, which is used for consumption, and items of wealth, which are used for personal and family utilization. It is also not levied on wealth that is categorized as the means of production, or capital goods. Thus, the levy of zakat results in the transfer of wealth from the rich without adversely affecting their consumption or productive investments.

Islam stipulates conditions on the use of zakat funds and requires that funds must clearly flow to specified categories of beneficiaries only. Zakat is primarily targeted at the underprivileged and the excluded sections in the society, such as, the poorest of the poor, the needy, the destitute and those in bondage or overburdened with debt. These include individuals with no means of livelihood or inadequate income to meet their basic necessities of life that would include orphans, the sick and the disabled and the homeless. Zakat is therefore, rightly seen as a safety net to take care of the basic necessities of life of those who cannot afford them.

Waqf can also play a powerful role in correcting the over-pricing of social goods and making them affordable to the poor and the excluded. It can provide a restraining impact on the prices of key social goods such as education and healthcare. There are examples in contemporary Muslim societies where the integration of waqf with the market has yielded positive results in terms of providing microfinance, education and healthcare at affordable prices.

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8 Islamic law provides elaborate rules relating to estimation of the zakat base (amount of wealth on which zakat is levied) and the rates of levy that vary with forms of wealth. With most forms of financial assets, the rate is two and a half %.
9 The eight eligible categories of beneficiaries of zakat, according to Shari’ah, include: fuqara (the poorest of the poor), masakeen (the needy and the destitute), ameen-a-alaiha (zakat personnel), muallafat-ul-quloob (people whose hearts are inclined towards Islam), fir-riqaab (those in bondage), al-gharimun (the indebted), ibn-sabeel (traveller) and fi-sabilillah (in the path of Allah)
MAKE CITIES AND HUMAN SETTLEMENTS INCLUSIVE, SAFE, RESILIENT AND SUSTAINABLE
SDG 11 is about making cities and human settlements inclusive, safe, resilient and sustainable. It is possible to map this goal with practices in the city state of Madinah al-Munawwarah that constitutes the fifth source of Islamic law. Among others, Imam Malik considered the practice of the people of Madinah to be a legal source on which he relied in his fatwas. Sometimes, when no text or other authority existed, Malik used the practice of the people of Madinah as an evidence to be relied on absolutely.

The Charter of Madinah (Dustūr al-Madīnah) is Islam's gift to humanity for creating inclusive, safe, resilient and sustainable cities. It was drawn up on behalf of Prophet Muhammad ﷺ shortly after his arrival in the city (then known as Yathrib) following the Hijrah (emigration) from Makkah.

The preamble of the Charter defined it as a document that would govern the rights and obligations of a diverse people - the Muslims from the migrants from Makkah and from Madinah (Yathrib) and those who may be under them and wage war in their company declaring them to constitute "one nation (ummah wahidah) separate from all peoples". It established the collective responsibility of nine constituent tribes for their members' actions, specifically emphasizing blood money and ransom payment. The nine groups included the migrants from Makkah, followed by eight other tribes. Eight Jewish groups were recognized as part of the Yathrib community, and their religious separation from Muslims is established. The constitution also established Prophet Muhammad ﷺ as the mediating authority between groups and forbade the waging of war without his authorization. Indeed, the Charter formed the basis of a multi-religious Islamic state in Medina. It was created to end the bitter intertribal fighting between rival clans in Madinah and to maintain peace and co-operation among all Madinan groups.

It ensured freedom of religious beliefs and practices for all citizens assuring that representatives of all parties, Muslim or non-Muslim, would be present when consultation occurs or in cases of negotiation with foreign states. It declared "a woman can only be hosted with the consent of her family" and imposed a tax system for supporting the community in times of conflict. It declared the role of Madinah as a ḥaram (sacred place), where no blood of the peoples included in the pact can be spilled.

Madinah is also witness to the emergence of Islamic endowments for provision of public goods like water. Its innumerable best practices in taking care of its inhabitants and stakeholders continue to be a model for humanity seeking to create inclusive, safe, resilient and sustainable human settlements.
12. Ensure sustainable consumption and production patterns
Sustainable consumption and production is about promoting resource efficiency and a better quality of life for all. It aims at “doing more and better, with less.” Net welfare gains from economic activities can increase by reducing resource use, degradation and pollution along the whole life cycle, while increasing quality of life.

In the following verses, the Quran calls on human beings to be responsible as a consumer and a producer and cease to contribute to resource shortage. Verses of the Quran also clearly highlight the importance of responsible behavior and avoiding wastefulness.

But waste not by excess: for Allah loveth not the wasters. (Surah Al-An’am, 141).

Eat and drink, but waste not by excess; Verily He loves not the excessive (Surah Al-A’raf, 31).

And give the relative his right, and [also] the poor and the traveler, and do not spend wastefully. (Surah Al-Isra, 26).

And [they are] those who, when they spend, do so not excessively or sparingly but are ever, between that, [justly] moderate (Surah Al-Furqan, 67).
TAKE URGENT ACTION TO COMBAT CLIMATE CHANGE AND ITS IMPACTS
Climate change is now affecting every country on every continent. It is disrupting national economies and affecting lives, costing people, communities and countries dearly today and even more tomorrow. Weather patterns are changing, sea levels are rising, weather events are becoming more extreme and greenhouse gas emissions are now at their highest levels in history. Without action, the world’s average surface temperature is likely to surpass 3 degrees centigrade this century.

According to Shariah, human beings, as vicegerents of God, have the mission of faithfully observing the values given by their Creator. During their short life in this world they may utilize the scarce resources of the planet as trustees. They must interact with each other in accordance with rules and have a responsibility towards ensuring the well-being of all humans as also, protecting the environment, including animals, birds and insects.
CONSERVE AND SUSTAINABLY USE THE OCEANS, SEAS AND MARINE RESOURCES
The world’s oceans – their temperature, chemistry, currents and life – drive global systems that make the Earth habitable for humankind. Our rainwater, drinking water, weather, climate, coastlines, much of our food, and even the oxygen in the air we breathe, are all ultimately provided and regulated by the sea.

While some of the early Islamic scholars may have missed out the Shariah emphasis on protection of the planet, it is understandable due to the absence of evidence regarding perils of climate change and the importance of protecting the planet and environment. The Quran however, provides clear reference to the perils of putting the planet at risk due to irresponsible human action.

“Corruption doth appear on land and sea because of (the evil) which men’s hands have done, that He may make them taste a part of that which they have done, in order that they may return.” (Surah Ar-Rum, 41).
SUSTAINABLY MANAGE FORESTS, COMBAT DESERTIFICATION, HALT AND REVERSE LAND DEGRADATION, HALT Biodiversity Loss
An example of massive irresponsible human action is the large-scale deforestation resulting in disappearing forest cover. Forests cover about 30 percent of the Earth’s surface and, in addition to providing food security and shelter, they are key to combating climate change, and protecting biodiversity. Deforestation and desertification – caused by human activities and climate change – pose major challenges to sustainable development and have affected the lives and livelihoods of millions of people in the fight against poverty.

The significance of afforestation is underscored in the following saying of the Prophet ﷺ.

“If the Resurrection were established upon one of you while he has in his hand a sapling, then let him plant it.” (Musnad Aḥmad)

The planting of trees is highlighted as a significant pious deed in Islam. According to another widely known tradition, the planting of a tree is regarded as an act of continuous charity. Islamic forbids willful destruction of the planet as all creations of Allah, including animals and trees, glorify God in their own way and serve a certain purpose in His larger scheme of the world.

“Do you not see that to Allah prostrates whoever is in the heavens and whoever is on the earth and the sun, the moon, the stars, the mountains, the trees, the moving creatures and many of the people? But upon many the punishment has been justified.” (Surah Al-Hajj, 18)

This Islamic notion reinforces the scientific concept of ‘chain of life,’ and interdependence among species, maintaining the balance of life on earth.

“There is not an animal (that lives) on the earth, nor a being that flies on its wings, but (forms part of) communities like you.” (Surah Al-An’am, 38)

The Quran reminds humans not to tamper with the Creator’s divine balance (here referred to as ‘measure’) by reminding them:

“And the heaven He raised and imposed the balance. That you not transgress within the balance. And establish weight in justice and do not make deficient the balance.” (Surah Ar-Rahman, 7-9)

There are numerous verses of the holy Quran and the traditions of the Prophet ﷺ, which establish the inviolable rule to preserve and protect the environment and conserve resources. Maintaining the balance of life on the planet is a supreme duty of humans and therefore, forms part of the divine objectives of the Shariah. In terms of the five MaS, the Shariah concerns about the planet may be clearly linked to the objective of protecting and nurturing the posterity (nasl) or the future generations of human-beings.
PROMOTE PEACEFUL AND INCLUSIVE SOCIETIES FOR SUSTAINABLE DEVELOPMENT, PROVIDE ACCESS TO JUSTICE FOR ALL AND BUILD EFFECTIVE, ACCOUNTABLE AND INCLUSIVE INSTITUTIONS AT ALL LEVELS
Peaceful, just and inclusive societies are necessary to achieve the Sustainable Development Goals (SDGs). People everywhere need to be free of fear from all forms of violence and feel safe as they go about their lives whatever their ethnicity, or faith. In order to advance the SDGs we need effective and inclusive public institutions that can deliver quality education and healthcare, fair economic policies and inclusive environmental protection.

Today, 20 million people are refugees, over 41 million people are internally displaced and at least 4 million people are stateless. Therefore, it is important that governments, civil society and communities work together to implement lasting solutions to reduce violence, deliver justice, combat corruption and ensure inclusive participation at all times.

Freedom to express views, in private and in public, must be guaranteed. People must be able to contribute to decisions that affect their lives. Laws and policies must be applied without any form of discrimination. Disputes need to be resolved through functioning political and justice systems. National and local institutions must be accountable, and need to be in place to deliver basic services to families and communities equitably and without the need for bribes.

The notions of peace, justice, fairness and strong institutions are inherent to the Islamic vision. The Quran asserts:

“Those who have faith and do not impair it by injustice, for them there is peace, and they are the really guided ones”. (Surah Al-An’am, 82)

“The absence of justice cannot but lead ultimately to misery and destruction” (Surah TaHa, 11).

The Qur’an equates the unwarranted killing of even a single individual (irrespective of whether he/she is a Muslim or a non-Muslim) with the killing of the whole of mankind, and the saving of a single life with the saving of the whole of mankind. (Surah Al-Ma’idah, 32)

Imam Ibn Taymiyyah (d.728/1328) emphasized that “justice towards everything and everyone is an imperative for everyone, and injustice is prohibited to everything and everyone. Injustice is absolutely not permissible irrespective of whether it is to a Muslim or a non-Muslim or even to an unjust person”. 10

Strong Institutions (Good Governance):

Adalah (justice and fairness) is the fundamental principle of good governance. The importance of adalah in governance has been revealed in verse 4:58 of the Qur’an. Adalah is very crucial in a society riddled with potential conflicts of interests. Islam encourages those who are entrusted amanah to deal with people within justice or adalah. Any kind of discrimination based on considerations other than required competencies stands in the way of adalah or fairness. It is said that nepotism stands in the way of good governance. At the same time, it is very common to witness Islamic societies/organizations being riddled with nepotism and conflict of interests. Nepotism essentially implies the practice among those with power or influence of favouring relatives or friends, and breeds corruption.

As the Qur’an states:

“Truly the best of men for you to employ is the best man who is strong and trustworthy”. (Surah Al-Qasas, 26)

Further, the Prophet ☪ is reported to have said: “He whoever hires a person and knows that there is still one who is more qualified than him, has betrayed Allah and His Prophet and the Muslims.” Islam rules out any form of discrimination based on race, color, sex, nationality. In another hadith the Prophet ☪ is reported to have said: “The only basis for preference between an Arab and a non-Arab, a white and black, and a male and female is piety.” (Shu’ab al-Imaan)
REVITALIZE THE GLOBAL PARTNERSHIP FOR SUSTAINABLE DEVELOPMENT
A successful sustainable development agenda requires partnerships between governments, the private sector and civil society. These inclusive partnerships built upon principles and values, a shared vision, and shared goals that place people and the planet at the centre, are needed at the global, regional, national and local level.

The idea of cooperation and partnerships is fundamental to Islamic societies. Mutual cooperation and solidarity is a norm central to Islamic ethics. The second verse of Surah Al Ma’idah in the holy Quran says: "Assist one another in the doing of good and righteousness. Assist not one another in sin and transgression, but keep your duty to Allah.” (Surah Al-Ma’idah, 2)

A hadith by the Prophet ﷺ reinforces this principle of cooperation and mutual assistance. “Believers are to other believers like parts of a structure that tighten and reinforce each other.” (Al-Bukhari and Muslim)
A Word of Caution

Here is a word of caution though. While we seek to map the SDGs against the objectives of the Shariah. It is important to consider the divergence between their origins – where they are coming from. The Islamic worldview has important points of difference from the secular and materialist world view.

In the framework of Shariah, the most important factor that incentivizes human action in the desired direction is “seeking the pleasure of the Almighty”. The clear revelations in the verses of the Quran and texts of Hadith regarding the destructive impact of unjust enrichment through riba (interest), excessive gharar (uncertainty and complexity), qimar (elements of speculation and gambling), ghubn (urupation), rishwah (corruption) etc. guide societal policy actions and regulations.

In contrast, under the secular and materialist worldview, the primary measure of development is a rise in income and wealth, even while religious scholars as well as moral philosophers and a number of modern academics have questioned the same. They have emphasized the spiritual and non-material as well as the material contents of well-being. Such concerns, however, continue as ideas for experimentation as compared to “revealed” nature of guidance for policy actions under Islamic worldview. The SDGs come from numerous instances of market failures as policies continue to be tried out, only to be thrown out of the window in favor of newer options.

Having said that, one must recognize that the current focus on alignment of SDGs with MaS has a win-win outcome for policymakers and governments in predominantly Muslim societies. They can prove themselves to be responsible world citizens by showing good performance along the SDGs. At the same time, they find themselves in a position to meet the aspirations of their people who may have “self-excluded” themselves from the developmental efforts on grounds of incompatibility with faith and culture.
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