



## ZAKAH: CHALLENGES AND OPPORTUNITIES IN ACHIEVING SUSTAINABLE DEVELOPMENT GOALS

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### ABSTRACT

*Zakah, which is a mandatory form of almsgiving in Islam, possesses considerable potential as a socio-economic instrument for alleviating poverty and redistributing wealth. Although Zakah has traditionally played a role in addressing socio-economic inequalities, its incorporation into modern development frameworks offers challenges and opportunities. The main objective of this study is to explore the challenges and potentials of Zakah in achieving Sustainable Development Goals (SDGs). The analysis of relevant literature forms the basis of this study's methodology. The study found that the SDGs that align closely with the objectives of Zakah are those particularly aimed at reducing poverty (SDG 1), decreasing inequalities (SDG 10), improving health and well-being (SDG 3), ensuring inclusive and equitable education (SDG 4), decent work and economic growth (SDG 8) and climate action (SDG13). The study further indicates that there are peculiar opportunities as well as challenges associated with Zakah for the attainment of SDGs. The study recommends that by effectively mobilizing Zakah resources, countries with Muslim majorities can improve their advancement toward attainment of the SDGs.*

**Keywords:** *Zakah, Sustainable Development Goals, Challenges, Opportunities*

### 1.0 Introduction

For Muslims, Zakah is a basic duty and one of the five pillars of Islam. According to Al-Qaradawi (2009), it mandates that people donate a portion of their wealth, usually 2.5 percent, to the underprivileged each year, as long as their wealth exceeds a predetermined threshold known as the "Nisab." "Zakah, according to Iqbal & Raza (2022), is more than just a religious duty; it has the capacity to give the impoverished long-term economic empowerment. Siddiqi & Hussain (2023) elaborate on the idea that Zakah promotes social justice and acts as a tool for wealth redistribution. Mansoor and Sulaiman (2022) go into additional detail about Zakah's function in the distribution of wealth. They contend that Zakah prevents the detrimental effects of wealth hoarding on the economy" by ensuring that wealth does not stay concentrated in the hands of a select few.

However, the potential of Zakah to support sustainable development has drawn more attention as global issues like poverty, inequality, and climate change have gotten worse. Since Zakah provides a way to address some of the most important global concerns, the alignment of Zakah with the Sustainable Development Goals (SDGs) of the United Nations (UN) has garnered a lot of attention in recent years.

The Sustainable Development Goals (SDGs),"adopted by the United Nations in 2015, encompass a comprehensive set of 17 goals aimed at addressing global challenges, such as poverty, inequality, health, education, climate change, and peace. The SDGs serve as a blueprint for global development until 2030, with each goal having specific targets that guide

progress (United Nations, 2015). Several SDGs align closely with the objectives of Zakah, particularly those aimed at reducing poverty (SDG 1), decreasing inequalities (SDG 10), improving health and well-being (SDG 3), ensuring inclusive and equitable education (SDG 4), decent work and economic growth (SDG 8) and climate action (SDG13) Zakah's redistributive characteristics make it an effective instrument for addressing economic inequality, promoting healthcare, and offering educational opportunities, especially to underserved populations (Tayob, 2017)."

Notwithstanding its potential, there are substantial obstacles in achieving Zakah's full potential to support these international objectives. Its efficacy is hampered by problems like poor coordination between Zakah organizations, ignorance of its wider effects, and inefficient financial distribution (Siddiqui, 2019). Furthermore, Zakah's capacity to expand internationally is constrained by the wide variations in national regulatory frameworks pertaining to its collection and distribution (Zohdy, 2016).

This paper attempts to investigate the potential and difficulties related to Zakah's future contribution to the SDGs. Through an analysis of Zakah's strategic application in tackling today's global issues and the barriers that prevent it from realizing its full potential, this paper will offer a thorough grasp of how Zakah can support a more sustainable and just future.

## **Zakah**

Zakah, which comes from the Arabic root word "z-k-a" and means "purification and expansion," is one of the Five Pillars of Islam and is seen as a required charitable deed for Muslims who fulfill certain financial requirements. Zakah, according to the literature, is a type of almsgiving in which Muslims are obligated to donate a percentage of their money each year—typically 2.5 percent—to the poor and needy, as long as their wealth over a minimal level known as the Nisab (Al-Qaradawi, 2009). Additionally, it is frequently described as a way to cleanse one's wealth by donating a portion to the less fortunate. It promotes societal welfare and lessens economic inequality by purifying the giver's money and soul (Ahmed, 2022). According to academics, Zakah serves as a vehicle for economic redistribution, preventing resources from staying concentrated in the hands of a select few. Within Muslim communities, this redistribution seeks to advance social justice and lessen inequality (Siddiqi & Hussain, 2023).

Furthermore, it is becoming more widely recognized as a socioeconomic tool that goes beyond simple almsgiving. When used wisely, it can support sustainable development by funding healthcare, education, and microbusiness projects, which helps to reduce poverty and empower communities (Iqbal & Raza, 2022). Zakah is a required religious observance that purifies the giver's wealth. As a social duty, it also helps to alleviate socioeconomic disparities and promote a sense of community solidarity by making sure that the riches of society is distributed to the less fortunate (Mansoor & Sulaiman, 2022).

## **Types of Zakah**

There are different types of Zakah which have the capacity to solve contemporary problems as follows:

### **1. Zakat al-Mal (Wealth-based Zakat)**

Zakat al-Mal is the most prevalent and important type of Zakat, whereby Muslims contribute 2.5% of their accumulated wealth (such as cash, savings, and investments) each year to assist the poor and needy. Recent research underscores the role of Zakat al-Mal in combating

poverty by redistributing wealth from the affluent to the less fortunate. In a study conducted by Bukhari and Khan (2022), it is suggested that when Zakat resources are properly managed and allocated to impoverished regions, they can significantly diminish income inequality and improve the living conditions of disadvantaged communities (Bukhari & Khan, 2022). Furthermore, research by the Islamic Development Bank (2021) emphasizes that the organized and transparent collection of Zakat can aid in reducing the wealth disparity in countries with Muslim majorities.

As noted by Abdullah and Rahman (2023), distributing Zakat effectively not only offers prompt assistance but also promotes sustained economic advancement by enabling beneficiaries to invest in education, healthcare, and business ventures. Consequently, Zakat can act as a powerful force in disrupting the poverty cycle by providing access to essential resources (Abdullah & Rahman, 2023).

## **2. Zakat al-Fitr (Charity at the End of Ramadan)**

Zakat al-Fitr is a mandatory charity given at the end of Ramadan with the goal of purifying the fast and helping the poor celebrate Eid al-Fitr. It is typically a fixed amount based on the cost of basic foodstuffs. Zakat al-Fitr is important in addressing immediate food insecurity, especially during the month of Ramadan, and Hassan and Qureshi (2021) report that it has been instrumental in reducing hunger and malnutrition, especially in areas where food access is limited. When properly distributed, Zakat al-Fitr can directly benefit millions of people who are experiencing food insecurity during Ramadan (Hassan & Qureshi, 2021).

According to research by Yousef and Binns (2022), Zakat al-Fitr can have a special effect on assisting vulnerable populations, like widows, old people, and orphans, by giving them the means to meet their basic requirements throughout the festival season. These groups' poverty can be stopped from getting worse with this short-term yet essential assistance (Yousef & Binns, 2022).

## **3. Zakat on Business Assets (Zakat on Trade and Commerce)**

Additionally, Zakat is due on business assets, such as stock, real estate, and trade goods, and it guarantees that the wealth amassed through commerce is distributed to the poor. According to recent studies, such as one by Mansoor and Sulaiman (2022), Zakat related to business can boost economic development by encouraging business owners to help the poor. By directing Zakat into local communities, business owners can indirectly support job creation, especially in underdeveloped areas, which lowers unemployment and poverty. According to Raza et al. (2023), when businesses make regular Zakat payments, the money can be used for infrastructure projects and local economic development initiatives. This long-term investment strategy helps reduce systemic poverty by fostering an environment that is conducive to sustainable economic growth (Raza et al., 2023).

## **4. Zakat on Agricultural Produce (Zakat al-Zara'ah)**

When the amount of agricultural produce hits a specific threshold, zakat is required. Crops irrigated by rainwater have a 5% Zakat rate, while crops irrigated artificially have a 10% Zakat rate. Saleh and Ali (2021) suggest that Zakat al-Zara'ah can be a significant instrument for aiding agricultural communities, which are often some of the most vulnerable to poverty. By allocating Zakat to rural regions, farmers who experience crop failures or market volatility are guaranteed the assistance they require to maintain their standard of living (Saleh & Ali, 2021).

By rerouting payments to agricultural development, Zakat al-Zara'ah has the ability to alleviate food insecurity, according to research by Zohair and Samir (2022). When properly applied, zakat can be used to fund environmentally friendly agricultural methods, fostering a more resilient and self-sufficient agricultural system in poverty-stricken areas (Zohair & Samir, 2022).

#### 5. Zakat for Education and Health (Social Zakat)

Additionally, zakat can be used for healthcare and education. This type of Zakat refers to the utilization of Zakat funds to assist social development projects like as hospitals, schools, and scholarships; it is not a distinct category. Ibrahim and Zulkifli (2023) contend that by expanding access to high-quality education, particularly for underserved populations, zakat allocated to education can lower long-term poverty. They point out that by enhancing their employability and skill set, zakat-funded educational initiatives and scholarships can enable people to end the cycle of poverty (Ibrahim & Zulkifli, 2023).

Zakat used for healthcare services has been shown to directly improve the well-being of poor populations. A study by Zainab and Amin (2021) found that Zakat-funded health initiatives can provide essential medical services to underserved populations, preventing health-related poverty traps. They suggest that investments in healthcare, funded by Zakat, can significantly reduce out-of-pocket health expenditures, which are a major cause of poverty in many low-income countries (Zainab & Amin, 2021).

#### 4. Sustainable Development Goals (SDGs)

The United Nations created the Sustainable Development Goals (SDGs) in 2015 as a universal set of 17 goals to address global issues and make the world more equitable, inclusive, and sustainable by 2030 (United Nations, 2015). The SDGs are defined as a comprehensive framework that provides a global blueprint for addressing urgent social, environmental, and economic issues. According to Leal Filho et al. (2021), the SDGs focus on promoting sustainable development by integrating the environmental, social, and economic dimensions, ensuring that no one is left behind. In the view of Biermann et al. (2022), The SDGs emphasize a holistic approach to sustainability, where economic development, social inclusion, and environmental protection are seen as interconnected. According to UNDP (2023), the goals are accompanied by data-driven metrics to ensure accountability and facilitate the monitoring of outcomes across different regions and countries. Several scholars emphasize that the SDGs are fundamentally people-centered. Usman and Tasmin (2016) and Kuhlman and Farrington (2021) argue that the SDGs focus on improving the well-being of all people, especially the most vulnerable, by addressing their diverse vulnerabilities.

#### 5. Zakah and the SDGs

Zakah has the potential to be a tool for accomplishing important SDGs because of its redistributive nature. Zakah can assist in achieving the following SDGs by allocating a portion of wealth from the wealthy to the underprivileged.

##### 5.1 Zakah and Poverty Alleviation: Alignment with SDG 1

Poverty continues “to be a major obstacle to attaining social, economic, and environmental sustainability, making it one of the most urgent issues confronting the world community. Over 700 million people worldwide still struggle to meet their basic needs and live in extreme poverty, according to the World Bank (2020). In this regard, Zakah, the Islamic duty to give a portion of one's wealth to the underprivileged, could play a major role in achieving SDG 1.

This paper examines how Zakah, a fundamental component of Islam, fits in with SDG 1's goals. It focuses on how wealth redistribution can reduce poverty, how well it works to advance social justice, and potential obstacles to using Zakah for this purpose.

Several authors emphasize that Zakat's core function as a wealth redistribution mechanism is key to poverty alleviation. Ahmed (2022) and Hassan (2021) suggest that Zakat is a tool for promoting economic equity, which is directly aligned with SDG 1's objective of reducing the percentage of people living in poverty. Zakat ensures that a portion of wealth from the wealthy is redistributed to the poor, thus addressing the imbalances in income distribution. Ahmed (2022) argues that by directing resources to the most vulnerable, Zakat can mitigate the effects of economic inequality and improve access to basic needs such as food, shelter, and healthcare.

Some scholars view Zakat as a sustainable form of poverty alleviation, not just a temporary solution. Al-Sulami and Alsheikh (2021) argue that Zakat can contribute to long-term poverty reduction when it is properly channeled into investments such as education, healthcare, and small business development. This aligns with SDG 1, which seeks to end poverty in all its forms, and highlights that poverty alleviation is not just about providing short-term relief but also about creating opportunities for upward mobility.

Research by Yousef and Binns (2022) highlights that Zakat specifically targets vulnerable groups such as orphans, the elderly, and widows, who are often excluded from conventional poverty alleviation programs. Zakat ensures that these groups are not marginalized, which is directly aligned with SDG 1's emphasis on targeting the most disadvantaged. Zainab and Amin (2021) also suggest that Zakat can directly improve access to healthcare, education, and basic social services, thus addressing the multidimensional nature of poverty.

The role of Zakat in addressing hunger and food insecurity, which are key components of poverty, is a recurring theme in the literature. Hassan and Qureshi (2021) note that Zakat al-Fitr, in particular, helps provide food for those in need, ensuring that individuals and families can meet their basic nutritional needs, particularly during the fasting month of Ramadan. This act aligns with SDG 1's subgoal of ensuring that everyone has access to sufficient and nutritious food, as well as the broader goal of eliminating hunger.

Zakat also contributes to the empowerment of the poor, helping them achieve economic independence. Mansoor and Sulaiman (2022) argue that when Zakat is used to fund small business initiatives, it can help alleviate poverty by fostering entrepreneurship among the poor. Similarly, Raza et al. (2023) suggest that Zakat directed toward education and skill development can empower individuals, making them self-sufficient and able to escape the cycle of poverty.

Several scholars argue that Zakat's alignment with SDG 1 is not only due to its direct impact on poverty but also because of its broader potential to contribute to sustainable development. Ibrahim and Zulkifli (2023) contend that when Zakat is allocated to community development projects, such as infrastructure or health initiatives, it can promote broader social welfare goals. This reflects the idea that poverty eradication should be part of a holistic approach to sustainable development, which is at the heart of the SDGs.

The main goal of SDG 1 is to eliminate extreme poverty, which is defined as subsisting on less than \$1,090 per day, and to cut the percentage of people living in poverty in all of its forms by at least half (United Nations, 2015). This objective is directly aligned with Zakah as a redistributive mechanism. Zakah assists in meeting urgent financial needs and closing the wealth gap between the rich and the poor by transferring wealth from the wealthy to the poor.

Zakah's primary goal is to advance economic justice through wealth redistribution. It is a way to guarantee that resources are distributed to the people who require them the most. In addition to meeting the immediate needs of the impoverished and poor, Zakah acts as a social welfare mechanism that prevents wealth from being concentrated in the hands of a few (Al-Qaradawi, 2009). "This redistribution reduces poverty and prevents the gap between rich and poor from growing.

Zakah's role is to directly assist the indigent in acquiring the fundamental requirements for existence, such as provisions for food, apparel, and shelter. This direct wealth redistribution enables individuals to satisfy their essential needs, thereby ameliorating their living conditions and instilling a drive towards economic self-reliance. Moreover, Zakah provides a means for debt relief for those burdened by financial obligations, offering them an escape from poverty (Siddiqui, 2019).

Zakah can be used not only to provide immediate relief but also to empower marginalized groups, especially women, young people, and those with disabilities. By offering financial assistance for small business ventures, vocational training, or education, Zakah helps these people enhance their long-term economic prospects and tackles the underlying causes of poverty (Tayob, 2017).

Several nations and communities with a majority of Muslims have also successfully employed Zakah as a means of reducing poverty. For example, Zakah funds have been utilized in Indonesia to support health clinics, educational programs for the impoverished, and microfinance projects aimed at reducing poverty. In addition to offering short-term assistance, these programs promote economic independence, which helps to reduce poverty over the long run (Bakar, 2021). People in need in Pakistan receive Zakah from the government-run organization Bait-ul-Mal. The Zakah system has been utilized to fund housing aid, healthcare subsidies, and educational grants, directly helping millions of people living in poverty and advancing SDG 1's objective of ending poverty (Al-Rasheed, 2015). According to Siddiqui (2019), Zakah was also integrated into Saudi Arabia's national development plans, with a large percentage of Zakah funds going toward healthcare, education, and infrastructure projects that have a direct impact on efforts to reduce poverty.

The various ways that Zakah can be applied to alleviate poverty and advance economic growth are illustrated by these examples. Nevertheless, for Zakah to fully contribute to the fight against poverty, its distribution methods must be transparent and efficient. The distribution mechanisms of Zakah is specified in Islamic law, where it is required to be given to eight categories of recipients (asnaf), as outlined in the Qur'an (9:60). These categories include:

1. The destitute (Al-Fuqara): Individuals lacking enough income to fulfill basic necessities.
2. The underprivileged (Al-Masakin): People whose income is marginally above the poverty threshold but remains inadequate.
3. Zakah administrators: Those responsible for the collection and distribution of Zakah.
4. Individuals burdened by debt: People facing financial hardship due to outstanding debts.
5. For the sake of Allah: To support religious and charitable initiatives.
6. To liberate captives: Historically aimed at assisting in the release of enslaved individuals (though less applicable today, it embodies the broader concept of social justice).
7. The wayfarers: Those who find themselves stranded without means while traveling.

8. New converts to Islam: To provide assistance to individuals who have recently embraced the faith.

Considering these beneficiaries, it is obvious that by redistributing wealth from the rich to the poor, Zakah helps reduce poverty and meet basic needs such as food, shelter, and healthcare, address income inequality by ensuring wealth is shared with those in need, promoting social welfare and community support as well as provide financial assistance to those in debt or distress, enabling them to regain stability and self-sufficiency (Abdullah, Mat Derus, & Al-Malkawi, 2015).

### Challenges in Leveraging Zakah for SDG 1

Zakah has enormous potential to help achieve SDG 1 and reduce poverty, but in order to be as effective as possible; a number of issues need to be resolved:

**Coordination and Governance Issues:** Local charities, religious organizations, and other unofficial channels are frequently used to collect and distribute Zakah. This disjointed strategy may lead to ineffective resource allocation and inefficiencies. Increased coordination between Zakah organizations, governmental entities, and international development agencies is necessary for Zakah to be more effective (Zohdy, 2016).

**Lack of Knowledge and Education:** A large number of Muslims are ignorant of Zakah's wider potential to support social progress in addition to personal almsgiving. Public education regarding Zakah's potential to combat systemic poverty and advance long-term development is essential to maximizing its potential (Siddiqui, 2019).

**Monitoring and Accountability:** Strict monitoring and accountability procedures are necessary to guarantee that Zakah funds are being used for the intended purposes. Zakah funds run the risk of being misappropriated or misused in the absence of adequate oversight, which could reduce their effectiveness in reducing poverty (Tayob, 2017).

**Global Variability in Zakah Practices:** The effectiveness of Zakah may be impacted by the significant differences in how it is collected and distributed among various nations and regions. While some nations use official Zakah systems, others use unofficial means. As such, Standardizing Zakah practices and integrating them into national poverty alleviation strategies can improve their impact on SDG 1.

### Zakah and Reduced Inequalities: Alignment with SDG 10

By guaranteeing equal access to opportunities, resources, and wealth, Sustainable Development Goal 10 (SDG 10) seeks to lessen inequality both within and between nations. SDG 10 highlights the significance of inclusive and equitable societies where all people, regardless of background, have access to the advantages of development, as inequality remains a persistent global challenge. Islam's mandatory charity, Zakah, is a potent instrument for lowering inequality and plays a big part in addressing socioeconomic gaps. This paper examines how Zakah fits in with SDG 10's goals, emphasizing how it can encourage inclusive development, wealth redistribution, and income inequality reduction (Shaikh & Ismail, 2017; Rehman & Pickup, 2018; Aijaz, 2025).

Reducing income disparity both domestically and internationally is one of SDG 10's main objectives. The richest 1% of the world's population amass a disproportionate amount of resources, according to the World Inequality Report (2022), which emphasizes the widening gaps in wealth distribution across the globe. This concentration of wealth impedes societal

advancement overall, increases social instability, and restricts the poor's access to opportunities.

Zakah "aids in closing the gap between the rich and the poor by requiring a percentage of wealth to be given to the less fortunate (Khamis, Hashim, & Ab Rahman, 2024). In order to prevent wealth from remaining concentrated among a small number of people, the Qur'an expressly highlights the significance of wealth redistribution in Qur'an 59:7 where Allah (SWT) says: "gains from the people of the towns belong to Allah, the Messenger, his relatives, orphans, the needy, and the wayfarer, so that wealth doesn't circulate only among the rich, and to take what the Messenger gives and abstain from what he forbids, fearing Allah". From this verse, it is evident that Zakah contributes to a more equitable society by giving the poor access to necessities like food, shelter, medical care, and education through this redistribution (Siddiqui, 2019).

Furthermore, because people at the lower end of the economic spectrum may feel disenfranchised or excluded from the advantages of development, high levels of income inequality frequently spark social unrest. By ensuring that underprivileged groups are not left behind, Zakah can help to lessen these sentiments. According to Tayob (2017), this redistribution lessens tensions between the rich and the poor and promotes social cohesion and social mobility. Additionally, Zakah can be used to address systemic injustice by funding healthcare, education, and entrepreneurship drives for underserved communities.

There is more to it than merely giving out cash. For instance, scholarships for students from underprivileged backgrounds or vocational training programs that equip individuals with the skills necessary to find stable employment can be funded with Zakah funds. According to Bakar (2021), Zakah promotes access to these opportunities, thereby promoting long-term economic equality."

Several countries have successfully utilized Zakah as a tool for reducing inequality and promoting inclusive development. For example, in Indonesia, Pakistan and Saudi Arabia, Zakah has been used to fund microfinance initiatives, it targets the most vulnerable sectors of society, Bait-ul-Mal aims to create a more equal society and uses Zakah as part of its social welfare system to reduce the income gap and foster a more equitable society respectively (Bakar, 2021, Al-Rasheed, 2015, Siddiqui, 2019).

### Challenges in Leveraging Zakah for SDG 10

Notwithstanding its potential, there are a number of obstacles to successfully using Zakah to lessen inequality:

**Absence of Standardized Procedures:** Zakah is frequently gathered and disbursed through a number of unofficial and regional channels, which may lead to inefficiencies and unequal distribution. More cooperation between governmental entities, nonprofits, and international development agencies is required for Zakah to be more successful in lowering inequality. According to Zohdy (2016), standardized procedures for Zakah collection and distribution would guarantee that money is spent effectively and gets to the people who need it the most.

**Education and Awareness:** It's possible that many Muslims are unaware of the full extent to which Zakah can be utilized to address more general social and economic problems, such as inequality. Unlocking Zakah's potential would require greater knowledge and instruction on how to strategically apply it to address systemic inequality. The impact of Zakah can be increased by educating the public about how it can be allocated to initiatives that combat inequality, such as healthcare, employment, and education initiatives (Siddiqui, 2019).



**Monitoring and Accountability:** The transparency and accountability of Zakah's distribution determine how well it reduces inequality. Zakah funds run the risk of being misappropriated or taken away from their intended use in the absence of adequate oversight. To guarantee that Zakah is used efficiently to fulfill its purpose of lowering inequality, it is imperative to set up reliable monitoring systems (Sawmar & Mohammed, 2021; Setiawan & Soewarno, 2024).

### **Zakah and Good Health and Well Being: Alignment with SDG 3**

All people, regardless of age, should live healthy lives and pursue well-being, according to Sustainable Development Goal 3 (SDG 3). A comprehensive strategy that tackles both immediate healthcare needs and the underlying social determinants of health, like poverty, education, and resource accessibility, is needed to achieve SDG 3. One of Islam's five pillars, Zakah, is essential for promoting health and wellbeing, especially by addressing the socioeconomic issues that limit people's access to high-quality medical care. By offering funds to enhance healthcare access, address health disparities, and support preventative health initiatives for vulnerable communities, the wealth redistribution model of Zakah can support SDG 3.

Zakah can have a substantial effect on health, even though its main purpose is to reduce poverty. Socioeconomic deprivation and poor health are frequently closely related, and marginalized populations have serious concerns about access to healthcare. Zakah can enhance healthcare outcomes and access, lessen health disparities, and promote long-term health promotion when it is strategically allocated to health-related projects. SDG 3 seeks to reduce the burden of avoidable diseases and guarantee that everyone has access to high-quality healthcare. SDG 3's target areas include universal health coverage, access to medications and vaccines, maternal and child health, and communicable and non-communicable diseases.

In Syria, for example, the Syrian Expatriates Medical Association (SEMA) illustrates how Zakah can finance extensive healthcare services. With its network of hospitals, health centers, and mobile clinics, SEMA has delivered essential medical assistance to more than 822,000 individuals. Funds from Zakah have enabled 20,017 surgeries, 365,731 prescriptions, and 378,020 laboratory tests, highlighting Zakah's contribution to decreasing health inequalities and fostering long-term health equity (Syrian Expatriates Medical Association [SEMA], 2023).

A research article featured in the *Journal of Islamic Finance* examines a combined approach that integrates Waqf (endowment) and Zakah to enhance healthcare accessibility for disadvantaged communities in Selangor. This approach aims to offer financial support for medical treatments, build healthcare facilities, and provide health education, thereby improving the overall healthcare system and access for underprivileged groups (Ahmad, Khan, Patel, Shehbaz, & Sharofiddin, 2021).

The Helpman Institute's research highlights the critical role of public-private partnerships (PPP) in advancing primary healthcare services. Incorporating Zakah funds into PPP frameworks could enhance healthcare delivery, particularly in rural and underserved regions, thus aiding in the fulfillment of SDG 3 objectives (Helpman Institute, 2023).

Zakah can help achieve these goals in a number of ways, especially in areas with limited resources where healthcare systems might not be well-funded or developed. For low-income people and communities, Zakah can be used to pay for medical services, treatments, and necessary medications. To ensure that healthcare services are available to those who cannot afford them, Zakah funds have been used to construct clinics, hospitals, and other healthcare facilities in numerous nations with a majority of Muslims (Al-Rasheed, 2015). Health systems

can increase their ability to provide services to the underprivileged, especially in rural or underdeveloped areas, by directing Zakah to these areas. Reducing maternal and child mortality is one of SDG 3's main goals.

In addition, maternal health services, such as safe childbirth, postpartum care, and prenatal care, can be funded with Zakah. Zakah has been used to finance health education initiatives that increase public awareness of the value of child vaccination programs, nutrition, and maternal health in many nations (Bakar, 2021). Zakah can also guarantee that women and children in low-income communities receive the care they require to survive and thrive, as well as help increase access to qualified healthcare professionals.

Particularly, in developing countries, low-income populations continue to be disproportionately affected by communicable diseases like HIV/AIDS, TB, and malaria. Zakah can be used to pay for immunization programs, efforts to prevent illness, and medical care for people afflicted with infectious diseases. For instance, Zakah has been used to support malaria prevention initiatives in nations like Indonesia, where money has been allocated for mosquito nets, insecticide sprays, and medical care for those who are afflicted (Siddiqui, 2019). Globally, non-communicable diseases like diabetes, heart disease, and cancer are becoming more prevalent and are strongly correlated with dietary habits, lifestyle choices, and healthcare access. Programs that support preventative healthcare, healthy lifestyles and early NCD detection can be funded with Zakah. Zakah can help prevent NCDs, which are becoming a bigger problem in many regions of the world, by promoting education on stress management, physical activity, and nutrition (Siddiqui, 2019).

Despite being a crucial aspect of wellbeing, mental health is frequently disregarded in both healthcare systems and charitable endeavors. Counseling, therapy, and psychiatric care are examples of mental health care services that can be funded through Zakah, especially for those who are economically disadvantaged and cannot afford them. Zakah's approach to mental health is consistent with SDG 3's overarching objectives, which place an emphasis on wellbeing in all its manifestations, including mental health (Tayob, 2017).

Zakah has been successfully used to support health initiatives and contribute to SDG 3 in a number of Muslim-majority nations and organizations. For example, in Indonesia, Zakah has been used to support maternal health initiatives and vaccination programs, greatly improving public health outcomes (Bakar, 2021). In Pakistan, the Bait-ul-Mal uses Zakah to pay for healthcare for the poor. Zakah has been utilized to finance health insurance programs for those with low incomes, build free clinics and hospitals, and treat patients with serious illnesses. For those who are impoverished, these programs lessen the financial burden of medical expenses (Al-Rasheed, 2015). In a similar vein, Zakah has been applied in Saudi Arabia to promote disease prevention and healthcare access. The money raised through Zakah is used to fight diseases like TB and hepatitis as well as to provide medical aid to people who cannot afford treatment.

### **Challenges in Leveraging Zakah for SDG 3**

Although Zakah has a lot of potential to support SDG 3, there are a few issues that need to be resolved to make sure it effectively promotes health and wellbeing:

**Transparency and Coordination:** Zakah is often distributed and collected through unofficial or dispersed methods in many areas, which can result in inefficiencies and a lack of supervision. Zakah distribution and collection should be standardized to guarantee that funds are used efficiently and for health initiatives that support SDG 3 (Zohdy, 2016).

Prioritizing support for the most pressing medical needs: This is crucial if Zakah is to have a significant effect on health outcomes. This calls for meticulous preparation and collaboration with development organizations and health authorities to guarantee that Zakah targets the most pressing issues, including access to necessary medications, infectious disease prevention, and maternal and child health. Public Education and Awareness: A lot of Muslims might not be aware of how Zakah can promote health and wellbeing in ways that go beyond charitable giving. The impact of Zakah on public health outcomes would be maximized with greater knowledge and instruction regarding its role in disease prevention and health promotion (Tayob, 2017).

### **Zakah and Quality Education: Alignment with SDG 4**

The fourth Sustainable Development Goal (SDG) seeks to guarantee inclusive, equitable, high-quality education and encourage opportunities for lifelong learning for everyone. In addition to being a vital component of economic growth, poverty alleviation, and sustainable development, education is a fundamental human right. SDG 4 places a strong emphasis on giving everyone, irrespective of socioeconomic status, gender, or location, equal access to education. As one of Islam's five pillars, Zakah can help achieve SDG 4 goals by tackling obstacles to education, like lack of funds, and assisting with projects that raise educational equity, quality, and accessibility. The potential of Zakah to help achieve SDG 4 is examined in this paper with particular attention paid to how it can support education for underserved communities, raise educational standards, and promote opportunities for lifelong learning (Mat Daud, & Wahid, 2024; Hamzah, 2019; Shaikh & Ismail, 2017).

In Islam, Zakah is a mandatory almsgiving practice that requires Muslims who meet the Nisab (minimum wealth threshold) to donate 2.5 percent of their yearly wealth to underprivileged people. By shifting wealth from the wealthy to those in need, Zakah distribution aims to lessen poverty and economic inequality. The needy, the impoverished, orphans, and people engaged in social justice initiatives are among the groups that benefit from Zakah. Although reducing poverty is Zakah's main goal, it can also be used to support and fund educational programs. In Islam, education is not only viewed as an individual right but also as a collective responsibility. The Qur'an places great emphasis on the pursuit of knowledge and learning as an essential component of human development. This is evident in Qur'an 96:1-5 where Allah (SWT) said: O Prophet, in the Name of your Lord Who created – created humans from a clinging clot. Read! And your Lord is the Most Generous, Who taught by the pen – taught humanity what they knew not. Given the central role of education in achieving personal and societal progress, Zakah can be used to break the cycle of poverty by providing educational opportunities for marginalized populations and supporting educational infrastructure.

SDG 4 establishes challenging goals to raise the standard and accessibility of education globally. Ensuring equitable access to high-quality, reasonably priced education at all levels; eradicating gender inequalities, expanding the proportion of children and adults with the necessary skills, and enhancing the standard of educational systems are important areas of focus. Zakah can help accomplish these goals in a number of important ways.

The provision of financial assistance to those from underprivileged backgrounds who find it difficult to obtain high-quality education is one of the most direct ways Zakah can support SDG 4. Low-income students can receive learning materials, uniforms, school fees, and scholarships thanks to Zakah funds. This is especially crucial in areas where the cost of education is too high for the underprivileged (Bakar, 2021). For instance, Zakah can assist in paying for the education of vulnerable populations that would not otherwise be able to attend formal schooling, such as orphans and children with disabilities.

Zakah can be used for school construction or improvement, particularly in rural or underdeveloped areas with poor educational infrastructure. Zakah contributes to ensuring that all children, irrespective of their socioeconomic background, have access to secure and comfortable learning environments by funding educational infrastructure, such as classrooms, libraries, and educational technology. Achieving SDG 4's inclusive education goals requires these infrastructure upgrades (Tayob, 2017).

In many parts of the world, gender differences in education continue to be a major problem, especially for girls in developing nations. Initiatives to close the gender gap in education, like funding scholarships for girls, setting up schools exclusively for girls in conservative areas, or giving female students access to safe spaces and transportation, can be supported by Zakah (Siddiqui, 2019). Through these initiatives, women and girls are guaranteed equal access to education and better life opportunities. In order to satisfy the changing needs of the labor market, SDG 4 highlights the significance of encouraging lifelong learning and skill development.

Zakah can be used to fund technical and vocational education initiatives, especially for adults and children who have been shut out of formal schooling because of financial difficulties. Zakah contributes to economic development and poverty reduction by supporting programs for skill development and vocational training, which help people gain employable skills that increase their economic mobility and employability (Bakar, 2021). High-quality education requires well-trained and motivated teachers. Zakah can be used to fund teacher training programs that enhance the skills and qualifications of educators. Additionally, Zakah funds can be directed toward professional development programs for educators, ensuring that they are equipped to teach effectively, especially in under-resourced schools. This contributes to improving the overall quality of education and ensuring that students receive the best possible learning experience (Al-Rasheed, 2015).

Zakah has been effectively used by a number of nations, groups, and projects to support educational initiatives, significantly advancing SDG 4:

In Indonesia, the Zakah Fund has been used to support education for underserved communities. Scholarships for disadvantaged students, the construction of schools in rural areas, and adult literacy initiatives have all benefited from Zakah funds. Zakah's emphasis on education as a vital development need has lowered obstacles to education and increased access to educational opportunities (Siddiqui, 2019). Similar to this, the Bait-ul-Mal in Pakistan has been instrumental in advancing education by using Zakah funds to construct schools, offer financial aid, and assist with educational programs for underprivileged kids. Additionally, vocational training centers have been established with Zakah funds to improve young people's skill development. According to Al-Rasheed (2015), these initiatives contribute to the development of a workforce that is better educated and skilled, which lowers inequality and fosters long-term economic growth. Zakah funds have also been utilized in Bangladesh to support adult literacy initiatives and to build schools for girls, orphans, and children with disabilities. According to Bakar (2021), these programs offer educational opportunities to groups that are frequently left out of formal education systems, which is in line with SDG 4's goal of inclusive education.

### **Challenges in Leveraging Zakah for SDG 4**

Notwithstanding Zakah's potential to promote SDG 4, a number of issues need to be resolved to optimize its efficacy:

**Transparency and Coordination:** The absence of a centralized, transparent system for the collection and distribution of Zakah is one of the main obstacles to using it for educational purposes. Effective use of Zakah funds for educational projects necessitates improved cooperation between governments, NGOs, and religious institutions. According to Tayob (2017), a well-established framework for Zakah allocation can help guarantee that funds are used effectively to address educational disparities

**Education and Awareness:** A lot of Muslims might not be aware of how Zakah can be used to meet educational needs. It can have a greater impact if donors and recipients are made more aware of the significance of allocating Zakah to education. Furthermore, it can be very helpful for religious leaders to persuade Muslims to donate a portion of their Zakah money to educational projects (Al-Qaradawi, 2009).

**Sustainability:** Long-term sustainability is still a challenge, even though Zakah can offer immediate relief and support to educational initiatives. To guarantee that these programs continue to prosper, ongoing financing and assistance for education-related projects will be required. To achieve this, governments, educational institutions, and Zakah organizations must form solid alliances in order to develop sustainable models of educational development (Siddiqui, 201).

### **Zakah and Decent Work and Economic Growth: Alignment with SDG 8**

Promoting full and productive employment, decent work for all, and sustained, inclusive, and sustainable economic growth are the main objectives of Sustainable Development Goal 8 (SDG 8). It seeks to guarantee that people have access to economic opportunities that raise living standards and promote long-term prosperity, irrespective of their socioeconomic background. Addressing issues like underemployment, unemployment, income inequality, and lack of access to decent work—especially in marginalized communities—is necessary to achieving SDG 8. By tackling the systemic causes of poverty, offering funds for economic empowerment, and assisting with projects that encourage sustainable employment and entrepreneurship, Zakah—an Islamic kind of almsgiving—can greatly aid in the accomplishment of SDG 8. This paper looks at how Zakah and SDG 8 are related, emphasizing how Zakah promotes economic expansion, good employment opportunities, and inequality reduction.

Islamic teachings place a strong emphasis on the value of independence, entrepreneurship, and employment as ways to fulfill one's social and personal obligations. In this situation, Zakah can be a tool for economic growth by giving people and communities the money they need to establish long-term means of subsistence. Zakah can enable people to overcome dependency and take an active role in their communities' economic development when it is applied wisely (Bakar, 2021).

With a focus on inclusivity and lowering inequality, SDG 8 aims to create economic opportunities that result in productive employment and sustainable economic growth. Promoting entrepreneurship, assisting small and medium-sized businesses (SMEs), lowering youth unemployment, enhancing labor rights, and guaranteeing that all employees have respectable working conditions are among the goals of SDG 8. By addressing the underlying causes of economic marginalization and promoting programs that increase productive economic participation, Zakah has the potential to support each of these goals.

Zakah can be used to help people who want to launch or grow small businesses. Instead of giving out cash directly as charity, Zakah funds can be used for business development programs, entrepreneurship education, and microfinance projects. This supports the goal of SDG 8, which is to encourage entrepreneurship and assist small businesses. Zakah helps

people establish sustainable livelihoods and supports the expansion of the economy by giving them access to capital and the know-how to operate businesses (Siddiqui, 2019).

Zakah funds have been utilized to support microfinance organizations that lend money to low-income people to launch small businesses in a number of nations, including Pakistan and Indonesia. Entrepreneurs can invest in small businesses with the help of these microloans, which can lower poverty and generate employment. According to Al-Rasheed (2015), these companies frequently have a multiplier effect, boosting local economies and creating jobs.

Unemployment is a major challenge in many countries, particularly among youth and marginalized groups. Zakah can be directed toward vocational training programs, job placement services, and skills development initiatives that equip individuals with the skills needed for productive work. By investing in human capital, Zakah helps individuals transition from unemployment to stable employment, thereby reducing poverty and improving economic outcomes (Bakar, 2021).

Programs that offer internships, apprenticeships, and on-the-job training can also be supported by Zakah, allowing people to enhance their employability and obtain real-world experience. These initiatives support SDG 8's objective of lowering unemployment rates, particularly for youth and those who encounter structural obstacles to finding work. Initiatives that advance decent working conditions and strengthen labor rights can be supported and advocated for through Zakah. Zakah can help achieve SDG 8's labor standards targets by supporting workers' advocacy organizations, ethical labor practices, and legal assistance for workers' rights.

Furthermore, workers in vulnerable industries, like domestic helpers or informal laborers, can benefit from Zakah funds by receiving financial support during hard times or by gaining access to resources and legal assistance to enhance their working conditions (Siddiqui, 2019). For people to effectively manage their resources and make educated financial decisions, financial literacy is essential. Programs for financial education that teach investing, saving, budgeting, and other critical skills can be funded with Zakah funds. Zakah can enable people to plan for long-term economic stability, invest in profitable assets, and manage their wealth responsibly by fostering financial literacy. This is in line with SDG 8's emphasis on fostering sustainable economic growth via knowledgeable and capable communities.

Reducing income inequality is one of SDG 8's main goals. Zakah is essential in reducing the gap between the rich and the poor because it transfers wealth from the rich to the poor. By directly addressing poverty and offering a safety net to those who are economically marginalized, Zakah lessens economic disparities. Furthermore, Zakah contributes to ensuring that people from all socioeconomic backgrounds have the resources necessary to engage in the economy and establish sustainable livelihoods by funding programs that advance equal opportunities (Bakar, 2021).

### **Challenges in Leveraging Zakah for SDG 8**

Zakah has the potential to help achieve SDG 8, but there are a few things to keep in mind

**Efficiency and Coordination:** Zakah is frequently disbursed via a number of channels, some of which might not be effectively coordinated. More coordination between government agencies, development partners, and nonprofits is necessary to guarantee that Zakah funds are effectively utilized for economic development. The impact of Zakah funds could be increased by standardizing procedures for their collection, distribution, and oversight (Tayob, 2017).

**Sustainability:** Although Zakah can aid in economic development and offer immediate relief, it's crucial to make sure that projects financed by Zakah are long-term viable. To

guarantee that companies, training programs, and financial initiatives continue to prosper after the initial funding runs out, this calls for continuous investment in infrastructure, capacity building, and monitoring systems.

**Education and Awareness:** It's possible that a large number of Muslims are unaware of how Zakah can support economic growth. More people and organizations would donate their Zakah to economic empowerment initiatives if they were more aware of how Zakah promotes entrepreneurship, job creation, and financial literacy.

### **Zakah and Climate Action: Alignment with SDG 13**

Combating climate change and its effects requires immediate action, which is the focus of Sustainable Development Goal 13 (SDG 13). Global ecosystems, economies, and human societies are all at existential risk from climate change, which disproportionately impacts marginalized communities. SDG 13 calls for lowering greenhouse gas emissions, increasing resilience to climate-related hazards, and improving countries' and communities' ability to adapt to the challenges posed by climate change. In this regard, Zakah—Islam's required charitable donation—has the potential to be a major factor in promoting climate action. Zakah can be strategically employed to address environmental issues and support climate resilience, disaster response, and sustainability, despite its traditional perception as a means of reducing poverty. This paper examines how Zakah can support SDG 13's goals and help fight climate change and lessen its effects, especially in communities that are already at risk.

One of the five pillars of Islam is Zakah, which requires Muslims to donate 2.5 percent of their total wealth to charity each year. Zakah is primarily used to redistribute wealth and alleviate poverty, but it can also be applied to projects that promote climate resilience and environmental sustainability. The Quran place a strong emphasis on stewardship of the planet where Allah (SWT) said: Eat of the fruit they bear and pay the dues at harvest, but do not waste. Surely He does not like the wasteful. This verse is emphasizing Muslims' obligation to preserve the environment and use natural resources sensibly.

Zakah can help communities impacted by climate-related disasters, encourage sustainable practices, and improve environmental protection in the context of climate change. Additionally, it can be used to support adaptation plans for communities that are at risk from climate change's effects, like droughts, extreme weather, and rising sea levels. Zakah should be used in a way that promotes social and environmental well-being because of Islam's all-encompassing approach to justice and welfare.

SDG 13 seeks to combat climate change by reducing greenhouse gas emissions, improving climate resilience, and enhancing the capacity of vulnerable communities to adapt to climate-related challenges. Zakah can contribute to achieving these goals in several important ways:

Improving community resilience to climate-related risks and natural disasters is one of SDG 13's main objectives. Funds from Zakah can be used for climate adaptation initiatives that assist localities in becoming more resilient to the storms, droughts, and floods brought on by climate change. This includes making investments in infrastructure, especially in regions that are extremely vulnerable to climate change, such as flood defenses, drought-resistant crops, and sustainable water management systems. Funds from Zakah have been used to create resilient agricultural systems in Pakistan, a country that is extremely vulnerable to drought and flooding. These systems include flood control systems, water-saving irrigation plans, and crop diversification techniques to assist farmers in adapting to shifting weather patterns. These programs help achieve SDG 13's goals of lowering climate-related risks and enhancing resilience (Bakar, 2021).

The shift to renewable energy sources, like solar, wind, and hydropower, is one of the most pressing needs for tackling climate change. Zakah funds can be used to support renewable energy projects in underserved or offgrid areas, helping to reduce reliance on fossil fuels and contribute to the global goal of reducing carbon emissions while providing clean and sustainable energy to communities that might not otherwise have access to reliable power sources. For instance, solar-powered irrigation systems can help farmers in rural areas maintain their livelihoods while lowering their carbon footprint. Zakah has been utilized to finance solar energy projects that give off-grid rural communities electricity in nations like Bangladesh and Sudan. These programs support longterm environmental sustainability and are in line with SDG 13's call for the promotion of clean and sustainable energy sources (Siddiqui, 2019).

Food security is predicted to be significantly impacted by climate change, especially in areas where agriculture is a major source of income. Zakah can be utilized to promote sustainable farming methods that lessen farming's negative environmental effects and increase long-term food security. This included initiatives that support soil regeneration, conservation tillage, agro forestry, and organic farming all of which reduce climate change by storing carbon and protecting biodiversity.

Zakah funding has been used in Indonesia to support integrated pest management, crop rotation programs, and the use of organic fertilizers, among other sustainable farming methods. In addition to lowering farming's carbon footprint, these methods make local population more resilient to the effects of climate change, like soil erosion and depleting water supplies (Al-Rasheed, 2015).

When it comes to humanitarian emergencies, such as those brought on by natural disasters and climate-related events, Zakah is an essential instrument. Property, crops, and livelihood are frequently severely damaged in communities hit extreme weather events like hurricanes, floods, and wildfires. Zakah can be utilized to finance disaster relief initiatives, giving people affected by climatic disasters instant support in the form of food assistance, medical care, and reconstruction. Additionally, Zakah monies can be used for long term recovery initiatives, such as restoring infrastructure and encouraging sustainable livelihood in climate change-affected communities.

Zakah funds were utilized to finance the reconstruction of homes and schools and to give urgent relief to impacted people following the 2015 Nepalese earthquake. By strengthening the local population's resilience, these initiatives lessened their susceptibility to upcoming natural calamities (Tayob, 2017).

Additionally, zakah can be utilized to support educational initiatives that encourage environmental stewardship and increase public awareness of climate change. Through these initiatives, communities can learn the value of cutting back on waste, conserving water, and implementing sustainable lifestyles choices. Zakah encourages long term behavioral changes that are required to fight climate change and save natural resources for future generations by funding environmental education.

Schools and local communities can benefit from environmental education initiatives funded by Zakah. Children and adults are taught the value of sustainable activities through these programs, which include planting trees, decreasing plastic waste, and conserving energy. In addition to helping communities, adjust to the challenges presented by climate change, these programmes foster a culture of environmental responsibility (Bakar, 2021).

### Challenges in Leveraging Zakah for SDG 13



Zakah has the potential to significantly aid in the fight against climate change and the advancement of SDG 13, but in order to do so, a number of issues need to be resolved: Integration into Climate Strategies: Religious organizations, governments, and climate advocacy groups must all have a clear understanding of Zakah's potential contribution to environmental sustainability in order for it to be successfully incorporated into climate action plans. To guarantee that funds are allocated to projects that directly support climate change adaptation and mitigation, efforts should be made to align Zakah distribution with national and international climate action frameworks.

Coordination and Transparency: To guarantee that Zakah funds are utilized effectively in climate-related projects, effective coordination is essential. To track how Zakah is being distributed to environmental projects, this calls for reliable monitoring systems and open procedures. "Resources will be used strategically for long-term climate goals if Zakah institutions, NGOs, and climate action organizations coordinate better.

Awareness and Involvement: It's possible that a large number of Muslims are unaware of how Zakah might help with environmental problems. Increasing participation and mobilizing resources for climate action can be achieved by educating donors and recipients about the significance of funding climate-related projects through Zakah.

Sustainability of Initiatives: Although Zakah can offer significant financial support for climate-related initiatives, long-term sustainability is still a problem. Initiatives that have a long-term effect, like climate adaptation plans, sustainable farming methods, and infrastructure for renewable energy, should be supported with Zakah funds. Climate resilience will be ingrained in ecosystems and communities through sustained investments in these fields."

## 2.0 Conclusion

In conclusion, this paper underscores the vital importance of Zakah, an Islamic form of charitable contribution, in tackling global issues and furthering the Sustainable Development Goals (SDGs). Although Zakah has significant potential to aid sustainable development, especially in poverty reduction, education, and healthcare, its successful application encounters considerable challenges such as inadequate infrastructure, inconsistent collection and distribution methods, and low levels of awareness. Nevertheless, with the right integration of Zakah into current systems, improved transparency, and innovative strategies, it has the capacity to make a substantial and lasting difference in the quest for social justice and sustainable development. Reconciling traditional practices with modern requirements will be essential for realizing Zakah's full potential in contributing to the global sustainable development agenda.

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