



The Role of Islamic Ethical Wealth in Strategically and Technically Supporting 'No Poverty'-SDGs 1

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INTRODUCTION

Nu'man bin Bashīr (may Allah be pleased with them) reported that the Messenger of Allah (ﷺ) said,

The believers in their mutual kindness, compassion, and sympathy are just like one body. When one of the limbs suffers, the whole body responds to it with wakefulness and fever. [al-Bukhārī and Muslim – narrated by Muslim - Riyāḍ al-Ṣāliḥīn 224]

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The afore-mentioned ḥadīth clearly shows the kind of relation that binds all the believers together. It provides the basis for strongly connected communities and societies. From such relationships stem the highest form of social solidarity. While Muslims owe each other social rights, the Sharī‘ah has not limited it to them only, but has also recommended for Muslims to deal in good manners with non-believers. Mujāhid narrated that Abdullah bin Amr bin al-‘Āṣ (may Allah be pleased with them) said that the Prophet [May Peace be upon him] had a sheep slaughtered for his family, so when he came, he said:

Have you given some to our neighbor, the Jew? Have you given some to our neighbor, the Jew? I heard the Messenger of Allah saying: “Jibril continued to advise me about (treating) the neighbors so (kindly and politely), that I thought he would order me (from Allah) to make them heirs.” [Jāmi‘al-Tirmidhi 1943]

These great ethical values are the basis of many other values including those that are related to financial matters and poverty. For instance, Islam forbids charging interest (ribā) over loans (qarḍ). Qarḍ is also sometimes referred to as qarḍ ḥasan to differentiate it from loans that charge interest. Islam teaches that borrowers should not be overburdened with additional amount of loan and he or she is only expected to repay the loan at par. Islam also encourages ease (postponement of repayment period) of those who are in financial hardship and have defaulted their loan repayments:

And if someone is in hardship, then [let there be] postponement until [a time of] ease. But if you give [from your right as] charity, then it is better for you, if you only knew. [Qur’ān 2:280]

Furthermore, Islam encourages the circulation of wealth and discourages any form of its concentration in the hands of a few affluent. This is clearly demonstrated in the Qur’ān [59:7] where Allah details the distribution of the spoils to avoid its perpetual distribution among the rich. This measure is not limited to spoil or booty allocations but extended to other financial transactions to ensure that wealth circulates and is transferred from the rich to the poor. Islam has prescribed charitable institutions such as general charity (ṣadaqah), alms (zakāh), and endowments (waqf) to facilitate income and wealth redistribution.

There are several Qur'ānic verses that encourage people to do charity; for instance, these verses in Sūrat al-Baqarah—Qur'ān [2:261–262, 265, 267, 270–274]. The verses have also explicitly mentioned the great rewards from Allah that accrue from charity giving. These include forgiveness of sins, multiple repayment, and high level of paradise. One of the important charity institutions is Zakat, which is one of the significant pillars of Islam. Ibn 'Umar reported God's messenger as saying,

Islam is based on five things: the testimony that there is no god, but Allah and that Muhammad is His servant and messenger, the observance of the prayer, the payment of zakāh, the Pilgrimage, and the fast during Ramadan. [al-Bukhārī and Muslim – Mishkāt al-Maṣābīḥ 4]

Zakat is so significant that it is frequently mentioned in the various verses of the Quran and hadith along with prayer (ṣalāh). In the afore-mentioned ḥadīth, zakāh comes right after ṣalāh. In the examples of verses in the Qur'ān mentioned below, Zakat is mentioned along with ṣalāh:

Indeed, those who believe and do righteous deeds and establish prayer and give zakah will have their reward with their Lord, and there will be no fear concerning them, nor will they grieve. [Qur'ān 2:277]

... So, establish prayer and give zakāh and hold fast to Allah. He is your protector; and excellent is the protector, and excellent is the helper. [Qur'ān 22:78]

... So, recite what is easy from it and establish prayer and give zakāh and loan Allah a goodly loan. And whatever good you put forward for yourselves - you will find it with Allah. It is better and greater in reward. And seek forgiveness of Allah. Indeed, Allah is Forgiving and Merciful. [Qur'ān 73:20]

Zakāh helps to alleviate poverty; it is a prescribed amount of wealth (usually determined as 2.5%) that each Muslim needs to give to the poor and needy often every year. However, the beneficiaries of zakāh are limited only to the eight types declared in one verse in Sūrat al-Tawbah:

Zakāh expenditures are only for the poor and for the needy and for those employed to collect [zakāh] and for bringing hearts together [for Islam] and for freeing captives [or slaves] and for those in debt and for the cause

of Allah and for the [stranded] traveler - an obligation [imposed] by Allah.
And Allah is Knowing and Wise. [Qur'an 9:60]

Waqf is another important institution that helps in the distribution and circulation of wealth and alleviation of poverty. We have a plethora of evidence in the Qur'an and Sunnah that explain waqf. The ḥadīth reported by Abū Huraira (may Allah be pleased with him) is one example of a clear evidence explaining Waqf. He reported Allah's Messenger (ﷺ) as saying:

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 (for the deceased). [Ṣaḥīḥ Muslim 1631]

The perpetual charity, or ṣadaqah jāriyah, suggests a sustainable benefit to the community. In fact, scholars regard perpetual charity, ṣadaqah jāriyah, as referring to waqf. In the Qur'an it is mentioned that in order to attain to true piety, one should expend from his properties that he cherishes the most:

[But as for you, O believers,] never shall you attain to true piety unless you spend on others out of what you cherish yourselves; and whatever you spend - verily, Allah has full knowledge thereof. [Qur'an 3:92]

Waqf forms an integral part of the Islamic economy's third sector. Such a philanthropic institution has constantly provided support for people throughout history. Its fundamental role in alleviating poverty, developing the non-profit non-governmental organizations, and contributing to the socioeconomic welfare of the society has been acknowledged by many researchers (Dogarawa 2010, p. 1; Haneef et al. 2015, p. 250; Kahf 1998, p. 9; 1999, p. 39). Waqf establishment proliferated during the Ottoman caliphate and soon every facet of life was enjoying the benefits of waqf: Educational and religious institutions and infrastructural services (sidewalks, bridges, etc.) were funded (Bulut and Korkut 2019, p. 8); schools, hospitals, orphanages, and libraries were built; scholars, students, poor, needy, and orphans were supported; graveyards and cemetery ceremonies were financed (Dogarawa 2010). Even feeding and caring for animals was reported like the waqf for cats and waqf of unwanted animals, both in Damascus (Kahf 2003).

Despite these tremendous contributions, there is no clear definition on the scope of Islamic ethical wealth. Whereas it is true to think of it as something full of ethics, values, morals, and principles, in this context it is also equally true to see it as a mechanism of wealth circulation that is motivated by Islamic ethics and principles. To this end, there is a need to propose an operational definition that will minimize the ambiguity of the term ‘Islamic ethical wealth.’ Hence, Islamic ethical wealth can be defined as: “All the institutions and tools provided by Islam that contribute to the elimination of wealth concentration in the hands of the few affluent and redistributing this wealth to the less privileged members of the society such as the poor, needy, indebted, etc. with the ultimate goal of alleviating poverty and hardship.” Such a definition is broad to include institutions such as waqf and zakāh, and all other forms of charity like ṣadaqah and qarḍ.

REVIEW OF RELATED LITERATURE ON ISLAMIC ETHICAL WEALTH AND SDGs

There are several works about poverty and about Islamic wealth management. There are also numerous studies on SDGs from various dimensions and perspectives. However, there is a dearth of literature that combines poverty, Islamic wealth management and SDGs. The few studies that integrate Islamic ethical wealth, poverty, and SDG are largely descriptive and general. These studies comprise two categories: those that have tried to argue for the agricultural sector as one of the avenues to achieve the ‘No Poverty SDG,’ and those that have discussed the role of Islamic wealth management toward achieving ‘No Poverty SDG.’ Feliciano (2019), citing the World Bank, said growth and development of agriculture is a significant determinant for escaping poverty traps. This view is supported by a couple of researchers who recognize the development of the agricultural sector for addressing the ‘No Poverty’ SDG (Abayomi-Alli et al. 2018; Ali Hudaefi 2020; Feliciano 2019). Their approaches are different though. While Feliciano (2019) argues for crop diversification as a strategy for poverty alleviation, Ali Hudaefi (2020) and Abayomi-Alli et al. (2018) looked at the use of technology to support agriculture. Ali Hudaefi (2020) acknowledges that the use of technology to accelerate the achievement of SDGs has been intensive in Indonesia. He explored the role of the FinTech firms and found that they are instrumental in promoting financial inclusion through Islamic social funds

[Islamic ethical wealth]. For example, such funds mobilized through FinTech are used to finance underdeveloped sectors such as agriculture and small-to-medium enterprises (SMEs). Yet, Feliciano (2019) notes that poverty alleviation should not be assessed based on income alone but should include other dimensions in order to determine the best strategy for achieving SDG 1.

The use of Islamic social funds [Islamic ethical wealth] to alleviate poverty is not something new. Khan and Hassan (2019) maintain that zakāh and waqf institutions have jointly played an important role in socioeconomic development of Muslim societies and that they are still capable of offering a universal solution to achieve SDGs (Ali et al. 2019). Some researchers focused on waqf. For instance, while Khan and Hassan (2019) discuss the use of waqf to cater for the social development goals like education, Al Zobair and Hoque (2019) provide a seven-point strategic model to mobilize waqf resources under the seven targets of SDG 1 (Ali et al. 2019). On the other hand, Muhamat et al. (2019) discussed the significance of waqf for supporting several SDGs including SDG 1. Notwithstanding, they focused on the readiness of Takaful operators in integrating waqf into a new Takaful insurance policy product. There are comparatively few studies on waqf to support SDGs, and even those lack an in-depth coverage on how this can be achieved.

In contrast, interest in the use of zakāh to alleviate poverty has been increasing (Joan et al. 2019; Kidwai and Zidani 2020; Mohammad et al. 2020). This is not surprising. Based on the UNHCR Zakat Program: 2019 Launch Report, the actual Zakat collection globally in 2018 was US\$76 billion. This figure of actual collection was far behind the full potential of Zakat, which was estimated as high as US\$ 356 billion, assuming that proper Zakat governance was in place (UNHCR 2019). As such, Kidwai and Zidani (2020) see that there is a strategic alignment between zakāh principles and humanitarian goals since large part of the dramatic funding gap toward SDGs and humanitarian assistance will be used in the Muslim world. Therefore, many researchers investigated the use of zakāh for contributing toward SDG 1. For example, Joan et al. (2019, p. 138) explored how access to microcredit with guaranteed productive zakāh can help poor fishermen both in the capture fisheries and aquaculture sectors in order to develop their businesses.

However, Kidwai and Zidani (2020) criticize the bureaucracy in Muslim countries and call for review of zakāh management, one that should be commensurate with the contemporary challenges. They argue

that new and more efficient ways to manage the needs of those eligible to receive zakāh must be explored and supported. Perhaps the zakāh and qarḍ platform developed by Mohammad et al. (2020, p. 358) can contribute to that call. In their platform, Mohammad et al. (2020, p. 358) used machine learning, natural language process (NLP), and digital image processing (DIP) for the analysis and verification of the recipients of loan or Zakah assistance.

Several studies have explored the issues related to the Islamic ethical wealth in alleviating poverty. These issues can be classified into two. Firstly, issues of limitations or obstacles that the philanthropical institutions might have or face. Secondly, issues of practice including issues concerning willingness of implementation, issues pertaining to proper implementation and misconduct, and issues related to effectiveness and efficiencies.

While Islamic philanthropical institutions are capable of alleviating poverty, Muslims need to put more seriousness in implementing them (Abdul-Majeed Alaro and Alalubosa 2019, p. 118). Until the beginning of the Ottoman caliphate, zakāh collection and distribution were carried out by the state. However, by the end of the Ottoman caliphate, this noble act started declining until it eventually flickered (varying from one Muslim country to the other) depending on whether Zakah is managed by the state or zakāh agency, or managed by individuals (Lessy 2013). Since then, zakāh was left to individuals to pay it whenever and however they wished. This decentralization of zakāh payment lessened the amount of Zakah in circulation from the estimated amount also it led to unbalanced distribution. The former occurred due to excessive freedom given to individuals, many of whom became affluent, negligent, and stopped the practice. The latter was caused by the focus of the zakāh payers on certain beneficiaries while neglecting others.

Abdul-Majeed Alaro and Alalubosa (2019, p. 119) explained that zakāh is established to eliminate interest (ribā) and eradicate poverty at the micro- and macro-levels if the state played its role. To support their argument, the authors described two instances in history where poverty was totally eradicated when zakāh was effectively collected and efficiently dispersed; the first was at the time of the caliph ‘Umar bin al-Khattab while the second was at the time of his great-grandchild caliph ‘Umar bin ‘Abd al-‘Azīz. Yet, loss of confidence in the state or the Zakāh agency affected the willingness of the zakāh payers to allow the zakāh collector, whether the state or an agency, to conduct it on their behalf (Owoyemi

2020, p. 498). Deficiency in Zakah collection would in turn limit the potential of funds for poverty alleviation.

The other issue is that Zakāh is highly regulated as it is prescribed only to the eight categories of recipients mentioned in the Qur'ān [9:60]. This limits the scope of maneuvering Zakāh funds for purposes beyond the eight categories. Issues of restriction are also found in waqf. Some waqf are restricted to certain beneficiaries limiting the way a waqf can be used to alleviate poverty. Hence, restricted waqf cannot be used for microfinancing or funding to other than the purpose determined by the donor (Abdul-Majeed Alaro and Alalubosa 2019).

Today, waqf institutions also face great challenges. Following the fall of the Ottoman caliphate, waqf institutions suffered excessive and continuous deterioration. The reasons reported included underfunding (Bagby 2012, p. 24; Kahf 1998), legislative issues (Kahf 1998; Nawa 2015), aggression, and lack of governmental support (Abdullah Nadwi 2014, pp. 5–6; Dogarawa 2010), colonial neglect and confiscation—“by hook or by crook” (Abdur-Rashid 2020, p. 26), and mismanagement, misconduct, and corruption (Abdullah Nadwi 2014; Rashid 2012, p. 135). There is another issue of waqf pertaining to digression from its worldview that began some time during the Ottoman period. Today, we see many waqf institutions that have skewed toward investment models. Cash waqf is lent to microenterprises and microfinance participants with the goal of distributing any resulting profits to shareholders and waqf founders, neglecting the real beneficiaries. Mismanagement of corporate waqf is another issue where only a small amount of the profits go to Waqf related developmental projects while the huge chunk of waqf funds go into the pockets of the shareholders.

On reviewing the related literature of Islamic ethical wealth and the ‘No Poverty’ SDG, several gaps are identified. Firstly, poverty alleviation should not be assessed by income alone as this would fall short of evaluating its real contribution to SDG 1. Other dimensions must be included to determine the effective strategy for achieving SDG 1. Secondly, there is a need for further research on how waqf can support SDGs as the current studies lack in-depth. Thirdly, more research is required for evaluating the extent to which the adopted approaches have contributed to achieving SDG 1. Fourthly, Muslim countries must minimize bureaucracy and adopt innovative approaches to overcome contemporary challenges. Table 12.1 summarizes these research gaps.

Table 12.1 Gaps in the literature

<i>No</i>	<i>Gaps</i>
1	Lack of other dimensions besides income to assess the achievement of SDG 1
2	Lack of adequate research on waqf and SDG 1
3	Lack of sufficient research for evaluating the extent to which the adopted approaches have contributed to achieving SDG 1
4	Bureaucracy in Muslim countries and absence of innovative approaches to overcome contemporary Islamic ethical wealth and SDGs related challenges

SDG ON POVERTY

Sustainable Development Goals (SDGs) were adopted in 2015 by all United Nations member states. The SDGs were developed to ensure that all people enjoy peace and prosperity by 2030 (UNDP 2020a). To achieve these goals, the United Nations Development Programme (UNDP) was tasked to oversee their implementation in 170 countries and territories. In most of these 170 countries, poverty alleviation is at the forefront. It is an international concern and therefore UNDP's first goal—"No Poverty" (Feliciano 2019). Globally, it is reported that one in every ten persons is extremely poor, and that amounts to 736 million people (UNDP 2020b). Within the sustainable development agenda, the United Nations consider poverty more than the lack of income and productive resources. It also includes hunger and malnutrition, limited access to education and other basic services, social discrimination and exclusion, as well as the lack of participation in decision-making (United Nations, n.d.). UNDP (2020b) recognizes that there are new threats brought about by climate change, conflict, and food insecurity and, which would need greater efforts for getting people out of poverty. The UNDP has allocated seven targets to achieve the "No Poverty" goal as shown in Table 12.2.

ANALYSIS OF NO-POVERTY: ISLAMIC ETHICAL WEALTH VS SDG

In this section, the authors analyze the targets of SDG1 [Table 12.2] in relation to the features of Islamic wealth management. The findings from the analysis have justified the research gaps presented in Table 12.1 earlier.

Table 12.2 Seven targets of SDG-1 (United Nations 2020)

<i>Code</i>	<i>SDG 1 targets</i>
1.1	By 2030, eradicate extreme poverty for all people everywhere, currently measured as people living on less than \$1.25 a day
1.2	By 2030, reduce at least by half the proportion of men, women, and children of all ages living in poverty in all its dimensions according to national definitions
1.3	Implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable
1.4	By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance
1.5	By 2030, build the resilience of the poor and those in vulnerable situations and reduce their exposure and vulnerability to climate-related extreme events and other economic, social, and environmental shocks and disasters
1.A	Ensure significant mobilization of resources from a variety of sources, including through enhanced development cooperation, in order to provide adequate and predictable means for developing countries, in particular least developed countries, to implement programs and policies to end poverty in all its dimensions
1.B	Create sound policy frameworks at the national, regional, and international levels, based on pro-poor and gender-sensitive development strategies, to support accelerated investment in poverty eradication actions

Furthermore, the findings from the analysis have implications for evaluating these SDG 1 targets, and recommendations for their improvements relative to the needs of Islamic wealth management.

The targets of SDG 1 shown in Table 12.2 reveal several important points about the UNDP SDGs. Firstly, the last two targets (targets 1.A and 1.B) show that the concept of poverty alleviation should primarily rely on continuous assistance from the rich developed nations to the least developed and developing nations that are struggling. While this is desirable due to wide income and wealth disparity between the rich north and the poor south, targets built upon continuous dependency of the underdeveloped regions in the world on the developed counterparts have nevertheless proven counter-productive and unsustainable over the years. Perhaps lessons can be derived from Islamic ethical wealth that is built upon solidarity, win-win partnership, rights of the poor and obligation the rich rather than being a dependency relationship. The description of the

believers as one body [al-Bukhārī and Muslim—Riyāḍ al-Ṣāliḥīn 224] only shows strong ties where one would not leave fellow brother or sister in hardship until he or she overcomes it through charity, Zakāh, Qard ḥasan, rescheduling of repayment without any additional charges, and waqf, just to name a few.

In line with the above, Ali Hudaefi (2020) cites an argument which acknowledges that the concept of maqāṣid al-Sharī‘ah promotes more comprehensive view of human development than SDGs. In analyzing the fundamental of Zakāh based Maqasid al-Sharī‘ah, for example, one finds dimensions such as spiritual, moral, ethical, and religious that are not apparently expressed or integrated in the targets of SDGs, which are comparatively limited. The merits of relating SDG targets to Islamic philanthropic institutions like waqf and Zakāh lie in enhancing the effective and efficient implementation and development of these institutions that are hindered by several challenges. These challenges include corruption, mismanagement, misconduct, and lack of strong legislative protection and governmental support to guard the interest of these institutions. Therefore, this bureaucratic challenges and absence of in-depth studies on Islamic ethical wealth and SDGs provide fertile ground for future research to address gaps 2 and 4 from Table 12.1.

Evidence shows that the UN Millennium Development Goals (MDGs), which extended from 2000 to 2015, remained largely unaccomplished, including goal 1 concerning the elimination of absolute poverty and hunger (Khan 2019, p. 4). Most of the failure still remain in the IDB member countries who remained off-track as outlined in the IDB MDG target study (Bello and Suleman 2011). MDG failed to achieve its targets partly because the goals set were mostly ambitious and unrealistic. This comparatively seems to apply to SDG 1. The first five targets of SDG 1 (targets 1.1 through 1.5) seem to set unattainable, unrealistically ambitious numbers to be achieved by 2030. For example, target 1.2 states, “By 2030, reduce at least by half the proportion of men, women, and children of all ages living in poverty in all its dimensions according to national definitions,” and target 1.3 attempts to achieve substantial social protection coverage of the poor and vulnerable by 2030 (United Nations 2020).

As a matter of fact, after 4 years since its implementation, the UNDP raises the alert that it is not on track toward achieving the ‘no poverty SDG’ in 2030, the same experience that MDG went through. “The financing gap is \$2.5 trillion per year. Poverty is falling too slowly. Global

hunger has risen for the third successive year. No country is on track to achieve the goal on gender equality. Biodiversity is being lost at an alarming rate. And with greenhouse-gas emissions still rising, we are moving closer and closer to a 3 to 5°C temperature increase, with all the devastation that science keeps warning us about. In short, we are not doing enough...” (UN Deputy Secretary-General 2019). The selective focus on certain sectors at the expense of others, for example, the use of agriculture and crop diversification or support for fisheries is clearly untenable. The indicators and targets of the SDG 1 need to be revised to incorporate other sustainability elements found in Islamic ethical wealth, which as stated earlier provides a comprehensive view on human development motivated by close ties and social solidarity. Therefore, there is room for more research to revise the targets and definitions of SDG 1 incorporating all the necessary variables. Research is also needed to examine more dimensions for the assessment of poverty alleviation that contribute to SDG 1. Moreover, research is required for developing methods and approaches that take realistic views in evaluating results relative to the situation under investigation. These numerous research would close the gaps 1 and 3 outlined in Table 12.1.

To sum up, the UNDP SDG program lacks important dimensions and targets specific to Islamic ethical wealth at the national and global levels. Furthermore, SDG has provided targets at the global level, but the extant literature lacks the analysis of these targets from Islamic ethical wealth perspective.

CONCLUSION

Although the Islamic philanthropic institutions are part of the Islamic ethical wealth, the way they are being managed is largely inefficient and ineffective. This is because these institutions are being managed without any consideration for the ethical aspects of the Islamic ethical wealth. The mismanagement of, corruption, and misconduct in these institutions (like waqf and zakāh), for instance, are not compatible with the values of close ties that connect the society together and the one body that symbolizes them [al-Bukhārī and Muslim – Riyāḍ al-Ṣāliḥīn 224]. These are the fundamentals of Islamic ethical wealth. Despite these drawbacks, the Islamic ethical wealth still possesses tremendous potential for poverty alleviation and for contributing to the SDGs in general, and to SDG 1 in particular.

On the other hand, it is evident that SDGs may not meet their targets by 2030. This, as discussed, is partly due to setting unrealistically ambitious numbers, and partly due to setting inadequate scopes of the definitions and dimensions of the SDGs. Furthermore, the UNDP SDG program still lacks effective methods and ways for evaluating the extent of achieving SDG 1 particularly in relation to Islamic ethical wealth. Moreover, while the SDG has provided targets at the global level, there is dearth of literature to analyze these targets from the lens of an Islamic ethical wealth. For example, extant works on supporting SDG via waqf are still limited in scope as they lack in-depth coverage on how Waqf can support SDG. Meanwhile, the UNDP SDG still lacks specific targets for Islamic ethical wealth as national and global agendas. Consequently, any research effort toward integrating into SDGs specific targets for an Islamic ethical wealth is very important and will have great potential to put make the SDG program more inclusive.

SUGGESTIONS AND THE WAY FORWARD

The potential size of the annual zakāh fund has been estimated between US\$200 billion and US\$1 trillion (Rehman and Pickup 2018), waqf is valued at billions of dollars (Rashid 2012) as well. Consequently, both Zakah and Waqf have tremendous capacities to contribute to the socioeconomic development of the society. It is alarming to note that no country is on-track to achieving the SDGs, even those countries that manage zakāh and waqf institutions. This calls for a revisit to the whole system and processes of SDGs. Rather than focusing on how to raise enough funds or mobilize resources to support ‘No Poverty’ (SDG 1) with or without using zakāh, waqf, and/or any other Islamic philanthropic instrument, it is of utmost importance to remedy the issues and contemporary challenges that undermine the potential of these philanthropic institutions and instruments.

Once this is done, the benefits achieved from zakāh, waqf, and other Islamic philanthropic institutions will flow smoothly and have more than the desired effect on supporting SDG 1 and other SDGs. Although sit is important to investigate how to tap the potentials of zakāh, waqf, or both, there is also need for further research in understanding the reasons behind their inefficiencies and ways of overcoming them. This should be coupled

by real intentions and efforts to implement suggestions and recommendations from the finding of these research if countries were to set their directions on-track to achieve the SDGs.

Moreover, countries should be realistic when setting the targets, which becomes unattainable when faced with unforeseen conditions, such as political conflicts, environmental degradation and social unrest, among others. These make the targets very ambitious. Policy makers and concerned committees need to revise the way SDG targets have been set. Additional research is required to include further dimensions that better describe how certain decisions and projects contribute to SDG 1 (and other SDGs as well).

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