

Building an Islamic Development Paradigm: Criticism of Gerard Clarke and the Relevance of SDGs in Contemporary Da'wah

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Abstract: This article re-examines the dominant secular-liberal paradigm in international development through a critical engagement with Gerard Clarke's analysis in "Religion and International Development" (2009). While Clarke acknowledges the expanding role of faith-based organizations in development practice, his framework remains largely instrumental and does not sufficiently conceptualize religious and spiritual values as an alternative epistemological foundation for development. Employing a qualitative methodology based on critical textual analysis and comparative examination of development policies and practices, this study explores how key Islamic principles, including Tawhid, Islah, and Maqashid Syariah, inform normative understandings of sustainable and ethical development. Drawing on selected cases from Malaysia, Bangladesh, and Indonesia, the analysis highlights the potential contribution of Islamic social finance instruments, such as zakat, waqf, and sharia-compliant microfinance, to inclusive development outcomes. The findings suggest that, when effectively institutionalized, these instruments can support social justice, women's economic participation, and environmental responsibility. This study contributes to development studies by extending faith-based development debates beyond instrumental approaches and offers policy-relevant insights for integrating Islamic ethical frameworks into contemporary development strategies.

Keywords: Faith-based development, Islamic development, Islamic social finance, Maqashid Syariah

Abstrak: Artikel ini mengkaji ulang paradigma pembangunan internasional yang didominasi oleh pendekatan sekuler-liberal melalui pembacaan kritis terhadap analisis Gerard Clarke dalam artikelnya "Religion and International Development" (2009). Meskipun Clarke mengakui peran yang semakin penting dari organisasi berbasis keagamaan dalam praktik pembangunan, kerangka analisisnya masih bersifat instrumental dan belum secara memadai mengonseptualisasikan nilai-nilai religius dan spiritual sebagai fondasi epistemologis alternatif bagi pembangunan. Dengan menggunakan metodologi kualitatif berbasis analisis teks kritis dan kajian komparatif terhadap kebijakan serta praktik pembangunan, penelitian ini mengeksplorasi bagaimana prinsip-prinsip utama Islam, seperti Tawhid, Islah, dan

Maqashid Syariah, membentuk pemahaman normatif tentang pembangunan yang berkelanjutan dan berkeadilan. Dengan mengambil studi kasus terpilih di Malaysia, Bangladesh, dan Indonesia, analisis ini menyoroti potensi kontribusi instrumen keuangan sosial Islam, seperti zakat, wakaf, dan mikrofinans syariah, dalam mendorong pembangunan yang inklusif. Temuan penelitian menunjukkan bahwa, apabila dilembagakan secara efektif, instrumen-instrumen tersebut dapat mendukung keadilan sosial, partisipasi ekonomi perempuan, dan tanggung jawab lingkungan. Penelitian ini berkontribusi pada kajian pembangunan dengan memperluas perdebatan mengenai pembangunan berbasis agama melampaui pendekatan instrumental, serta menawarkan implikasi kebijakan bagi integrasi kerangka etika Islam dalam strategi pembangunan kontemporer.

Kata Kunci: Pembangunan berbasis agama, Pembangunan Islam, keuangan sosial Islam, Maqashid Syariah

Introduction

Post-World War II, global development has been primarily dominated by a secular paradigm that marginalizes the role of religion as a key actor in social change. Gerard Clarke (2009) attempted to reintroduce the role of faith-based organizations (FBOs) in development, but it was still within an instrumentalist and subordinate framework aligned with Western values. Clarke's argument highlights how FBOs are instrumentalized in ways that often conform to Western norms, revealing a framework that remains subject to ethnocentric perspectives. While Clarke's study aims to revive the position of FBOs in development, his approach may inadvertently reinforce processes of marginalization rather than offering a comprehensive framework that integrates the spiritual, social, and ecological dimensions rooted in Islamic *da'wah* traditions.

An alternative and significant paradigm arises from the core principles of Islam, in which the integration of spirituality and social justice offers a holistic development framework. This multidimensional approach aligns with contemporary challenges, as reflected in the transition from the Millennium Development Goals (MDGs) to the Sustainable Development Goals (SDGs) (Mulyati et al., 2023; Munir, 2021). In this discourse, Munir emphasizes the need to reform Islamic religious education to remain relevant and responsive to the demands of modern society while warning that the stagnation of religious education development may render it obsolete (Munir, 2021). In line with the SDGs' call for broader civil society participation—including religious communities—there is a significant opportunity to integrate Islamic principles as acts of ritual worship and as a profound framework for building sustainable communities.

Islamic movements such as Jamaah Tabligh and Jamaat-e-Islami are concrete examples of the potential of organized religious efforts in driving social change, as they focus on pro-social values and socio-political activism (J. A. Ali & Amin, 2020). These movements leverage the connection between religious belief and community activism, representing a rich *da'wah* tradition that can serve as a foundation for social reform.

Their initiatives reflect the essential integration of faith and civic responsibility, promoting inclusivity that can counterbalance Western-centric development narratives (Ali & Minxing, 2021). The principles of green finance, as discussed by Yulitasari et al., also illustrate that environmental considerations have become integral to Islamic financial practices, reinforcing the idea of sustainable development through faith-based initiatives (Yulitasari et al., 2024).

The role of Islamic *da'wah* in contemporary contexts—including through digital platforms—marks the evolution of traditional methods toward more innovative forms of communication. Researchers have shown how digital channels have facilitated the expansion of *da'wah*, especially among younger generations, making it more accessible and diverse (Jauhari et al., 2023; Nurdin & Godal, 2023). The use of memes and social media to disseminate Islamic teachings reflects this shift, showing dynamic forms of engagement that adapt to modern cultural phenomena while delivering essential religious messages (Nurdin & Godal, 2023). In an increasingly interconnected world, the potential for Islamic teachings to play a significant role in fostering cross-cultural understanding and social cohesion is substantial.

Framing faith-based organizations solely in instrumental terms risks overlooking the broader potential of Islamic principles as sources of ethical guidance and social transformation. Reconsidering these principles within development contexts underscores the need for frameworks that take seriously the complexity of religious values and their interaction with global development agendas. In the shift from the Millennium Development Goals to the Sustainable Development Goals, growing attention has been directed toward development approaches that move beyond purely technocratic and secular orientations by incorporating normative and value-based considerations. Within this context, Islamic *da'wah* may be understood as a framework that integrates spiritual, social, and ecological dimensions, thereby offering an alternative lens through which global development can be conceptualized.

This article examines the limitations of the international development paradigm presented by Gerard Clarke while offering a construction of an Islamic development paradigm rooted in *da'wah* that unifies spiritual values, social justice, and sustainability. Emphasis is placed on integrating the SDGs into contemporary *da'wah* approaches as a more ethical and participatory development strategy. The article illustrates how Islamic principles have been practically implemented within the Sustainable Development Goals (SDGs) framework. Thus, this article critiques the value vacuum in modern development approaches and proposes integrating Islamic values as a transformational solution in global development.

Method

This article employs a qualitative approach based on library research, using textual analysis of Gerard Clarke's work (2009) and relevant literature on international development and Islamic paradigms. The methodological focus is directed toward two primary objectives: (1) to critique the limitations of secular approaches in international development as discussed by Clarke, particularly the reduction of religion to a merely

functional role through faith-based organizations (FBOs), and (2) to offer an alternative paradigm grounded in holistic and transformative Islamic values.

To achieve these goals, an ideological analysis is applied to evaluate the dominance of secular narratives in global development, along with a conceptual-normative approach to explore core Islamic values such as *Tawhid* (Divine Unity), *Khilafah* (Stewardship), *Islah* (Reform), and *Maqasid al-Shariah* (Objectives of Islamic Law). This approach is further enriched by examining Islamic social finance instruments—such as *zakat*, *waqf*, and *Cash Waqf Linked Sukuk* (CWLS)—which are linked to the achievement of the Sustainable Development Goals (SDGs), offering concrete alternatives for a more just, ethical, and sustainable development framework.

The methodology is strengthened by references to development practices in Muslim-majority countries such as Indonesia, Malaysia, and Bangladesh, providing concrete illustrations of how Islamic principles have been implemented in socio-economic development, particularly within the SDGs framework. Thus, this methodology critiques the international development literature and utilizes a conceptual approach to construct an Islamic development paradigm contextualized to the SDGs. This method enables the author to critique and present a development framework rooted in Islamic principles that can comprehensively and transformatively address the complex challenges of the contemporary social, economic, and environmental domains.

Results & Discussion

Results

Gerard Clarke's Thought on Religion and International Development

In his article “*Religion and International Development*” (2009) Gerard Clarke comprehensively analyzes the interplay between religion, security, and development within an increasingly complex global context. He critiques the secular-leaning approach of international development, which tends to overlook the role of religion in the social dynamics of communities. According to Clarke, religion has been treated as a peripheral factor in development theory and practice for several decades, despite the reality in many developing countries where religion remains a highly significant social force. Clarke asserts that the role of religion should be repositioned—not merely as a source of conflict or political tool, but as a positive force capable of building social resilience, strengthening moral values, and mobilizing grassroots participation in development processes.

In this context, Clarke highlights the importance of Faith-Based Organizations (FBOs), which he sees as having strategic advantages in community development. FBOs are considered more effective in reaching vulnerable groups due to their extensive social networks, high levels of trust, and culturally and spiritually grounded approaches. He notes that the contributions of FBOs go beyond social service delivery, as they also play a role in fostering solidarity, collective identity, and social norms that support structural transformation. However, Clarke also acknowledges FBOs' challenges, such

as limited institutional capacity, the risk of exclusivism, and the potential politicization of religion.

Clarke believes that religion plays a crucial role in building social resilience in post-conflict settings or vulnerable societies. He emphasizes that religion can be a source of reconciliation, hope, and peace—provided it is managed inclusively and openly. Therefore, he proposes that policymakers and development practitioners mainstream religion's role within development strategies, not merely as a technical complement but as a strategic partner and integral cultural dimension. Clarke's perspective calls for a paradigm shift away from overly technocratic and secular models toward a more holistic and contextual approach that recognizes the vital role of religion in shaping a peaceful and sustainable global future.

Limitations of Gerard Clarke's Approach

Gerard Clarke's article "Religion and International Development" (2009) is important in revitalizing discussions on the intersection of religion and global development. However, his methodological approach has received criticism due to its conceptual shortcomings, especially regarding the role of religion within the dominant secular-liberal framework. While Clarke acknowledges the function of Faith-Based Organizations (FBOs), he positions them as supplementary actors within a development model still rooted in rationalistic paradigms. This perspective downplays the epistemological potential of religious traditions to offer substantive critique or transformative contributions to existing development models. It reinforces the dichotomy between secular and spiritual values in development discourse (Wahyu & Fadly, 2023).

In Clarke's framework, religion is seen mainly as instrumental—useful only when it supports social services or strengthens community networks. Such a perspective neglects the richness of religious traditions that could provide direction and meaning to the international development process. Reducing the influence of religion to merely moral support fails to recognize broader principles such as justice, environmental stewardship, and communal well-being—all of which are core values in many religious teachings, including Islam. For instance, the concept of *maqāṣid al-sharī'ah* (objectives of Islamic law) offers a comprehensive vision of development that includes social justice and environmental sustainability, aligning with contemporary global goals such as the Sustainable Development Goals (SDGs) (Isman & Amalia, 2023; Isman et al., 2023).

Clarke's analysis does not explore the economic and ecological dimensions embedded in religious teachings, especially within Islamic principles. In Islam, mechanisms such as the *zakat* system aim to equitably distribute wealth and promote social justice, while concepts of sustainable resource management directly challenge the dominant exploitative capitalist paradigm. These elements should serve as strong foundations for redefining development frameworks beyond the neoliberal economic agenda that has long dominated international policy. Islamic principles offer a holistic

understanding of economic interactions grounded in social welfare, ethical governance, and environmental responsibility (Al Ansari et al., 2020).

Overlooking the contribution of religious frameworks to just economic systems further limits the capacity of religion to inform macroeconomic policy and inclusive development strategies. At a time when the integration of ethical values into financial practices, such as the growing prominence of Environmental, Social, and Governance (ESG) principles within Islamic finance, is receiving increased global attention, it is increasingly important to examine the role of religious paradigms in shaping alternative and value-informed development narratives (Al Ansari et al., 2020; Haynes, 2020).

Clarke's position indirectly reinforces a sharp separation between spirituality and secularity. By failing to legitimize religious values such as social justice within global development systems, he marginalizes influential ideologies that could serve as foundations for transformative initiatives. An alternative framework enriched by religious ethics can provide a more nuanced understanding of human dignity and collective well-being—both essential for policymaking (Nalivaiké, 2020; Wahyu & Fadly, 2023).

Clarke's failure to explore the connection between religious ethics and environmental issues highlights a significant gap. Islamic teachings, particularly through the *maqāṣid al-sharīah* framework, position sustainability as an integral part of economic and social welfare and encourage innovative approaches to environmental issues within the global development agenda. The Islamic perspective emphasizes a symbiotic relationship with nature, promoting a development framework rooted in conservation and sustainability (A. Isman & Amalia, 2023; A. F. Isman et al., 2023).

Religious teachings also have the potential to foster community resilience and cooperation, which are key to achieving long-term development goals. In various contexts, communal practices driven by religious frameworks can enhance local governance and strengthen social capital, addressing challenges that traditional secular models often fail to adequately respond to (Nasoha et al., 2024; Tarique et al., 2021). Clarke's approach appears overly simplified, creating a narrative that religion merely complements development rather than a driver of systemic change.

Discussion

Islamic Development Paradigm: Integrating the Values of *Tawhid*, *Maqashid al-Shariah*, and SDGs in Contemporary *Da'wah*

As a response to the limitations of Gerard Clarke's approach—which still positions religion within a secular and functional framework—Islamic *da'wah* offers an alternative development paradigm that is transformative and holistic. This paradigm does not merely treat religion as a moral complement but as an epistemological and normative foundation for the entire development framework, encompassing spiritual, social, economic, and ecological dimensions. Islamic *da'wah* serves not only as religious consciousness-raising but also as a systemic proposal for shaping a development

structure that is just, sustainable, and rooted in the values of *Tawhid* and public welfare (*maslahah*).

The concept of *Tawhid* functions as the primary foundation for understanding this alternative Islamic development paradigm, integrating all aspects of life into a unified framework to achieve collective well-being (*falah*). *Falah* encompasses more than material success; it represents the ultimate goal of human existence as prescribed by Islamic principles: harmony in relationships and obedience to divine guidance in governance, economic systems, and social interaction. Suryani et al. emphasize that integrating Islamic law into regional development programs can strengthen the Islamic financial sector and reduce poverty, demonstrating the potential of a comprehensive Islamic approach to generate holistic well-being from an economic perspective (Suryani et al., 2023).

The principle of *Tawhid* also has implications in the ecological and political spheres, requiring accountability for sustainable development. The interconnectedness established by *Tawhid* underscores that environmental and social impacts of development are interrelated. Therefore, policies rooted in *Tawhid* can lead to sustainable solutions that address environmental degradation while promoting social justice. However, the works cited by Dahuri and Wantini primarily address Islamic education and its psychological dimensions and do not explicitly explore ecological or political sustainability (Dahuri & Wantini, 2023).

The concept of *Khilafah*, as transformative leadership, is closely tied to the role of humans as stewards (*khalifah*) on Earth, emphasizing the importance of ethical governance aligned with SDG 16, which aims to build inclusive institutions. This principle stresses social and ecological responsibility in leadership roles and supports efforts to achieve justice and sustainability within socio-economic systems. Alamsyah et al. highlights the need to reassess conventional business models and develop an Islamic perspective capable of addressing the weaknesses of the capitalist system while promoting community-based entrepreneurship models aligned with *Khilafah* values and responsive to local development challenges (Alamsyah et al., 2022).

The concept of *Islah*—continuous reform of individuals and systems—encourages structural reform rooted in moral values and community participation. This principle aligns closely with the SDGs' emphasis on transformative change and social sustainability. In the context of Islamic *da'wah*, *islah* opens space for integrating technology, economics, and spirituality to foster inclusive and participatory development (Nurhaeni et al., 2021).

The principles of *Maqashid al-Shariah* play a central role in this discussion, functioning as a normative framework that transcends legal compliance. *Maqashid* emphasizes protecting five essential human needs: religion, life, intellect, lineage, and wealth—thus reinforcing ethical dimensions in the development process. Development initiatives based on these values include spiritual and ethical considerations and prioritize not only economic growth but also the well-being of communities. The

Islamic economic perspective acknowledges the unique characteristics of human agents and stresses the importance of value-based economic practices, ultimately fostering a more humane and dignified society (Furqani & Echchabi, 2022).

Islamic *da'wah* goes beyond moral appeals and evolves into a comprehensive development system rooted in *Tawhid*, *Khilafah*, *Islah*, and *Maqashid* principles. This paradigm poses a serious challenge to the dominance of the secular-liberal development model, asserting that actual development integrates ethical, spiritual, social, and ecological values into a unified movement toward *Falah*.

The Contribution of Islamic Finance and Philanthropy to the SDGs

The adoption of the Sustainable Development Goals (SDGs) has marked a global commitment to addressing complex and interconnected challenges, including poverty, inequality, and environmental degradation. While mainstream development strategies have largely emphasized state-led policies and market-based solutions, growing attention has been directed toward the role of ethical and value-driven financial systems in advancing sustainable development. In this context, Islamic finance and philanthropy have emerged as increasingly relevant yet underexplored mechanisms, grounded in principles of social justice, risk sharing, and collective welfare. Instruments such as *zakat*, *waqf*, and sharia-compliant finance offer alternative approaches to resource mobilization and redistribution that align closely with the normative objectives of the SDGs. Examining the contribution of Islamic finance and philanthropy therefore provides critical insights into how faith-based economic frameworks can complement conventional development strategies and support more inclusive and sustainable development outcomes.

Zakat and Waqf as Development Instruments

Zakat and *waqf* have emerged as key instruments in funding education, healthcare, and poverty alleviation sectors. The potential of *Zakat* in Indonesia is estimated to reach IDR 300 trillion; however, its utilization remains suboptimal. Research by Riyaldi et al. shows that if *Zakat* is managed effectively, it can serve as a significant wealth redistribution mechanism to reduce poverty levels, aligning with one of the core objectives of the SDGs (Riyaldi et al., 2020).

As forms of Islamic financial aid, *Zakat* and *waqf* can also be optimized through professional management and digital technology. Research by Millatina et al. emphasizes that productive *zakat* management is crucial to harnessing its potential in addressing socio-economic challenges in Indonesia (Millatina et al., 2022). Furthermore, using digital platforms can maximize the potential of *Zakat* and *waqf*, creating a greater impact in building sustainable communities (Ramadhan et al., 2023). This aligns with research by Zunaidi et al., who emphasize the importance of collaboration between *zakat* institutions, local governments, and social institutions to ensure the effectiveness of implemented programs. Developing poverty alleviation and community empowerment programs is key to achieving the SDGs (Zunaidi et al., 2023). From a legal and accountability perspective, the management of Islamic

philanthropic funds—as explained by Hasanah et al.—must include high transparency and accountability to increase public trust and encourage participation in the collection and distribution of *Zakat* and *waqf* (Hasanah et al., 2024). Hence, applying good Islamic philanthropic practices can significantly affect Indonesia's economic and social development.

Islamic Microfinance as an Inclusive Solution

Islamic finance and philanthropy are crucial in achieving the Sustainable Development Goals (SDGs), particularly poverty alleviation and economic empowerment. One of the most effective instruments for implementing Islamic finance is Islamic microfinance. Models such as *Baitul Maal wat Tamwil* (BMT) and Sharia cooperatives are designed to promote financial inclusion through the principles of justice, profit-sharing, and the prohibition of *riba* (interest) (Azrak & Edema, 2022).

A study by Azrak and Edema shows that Islamic microfinance, through *Qard al-Hasan* mechanisms, provides access to interest-free financing for individuals from marginalized economic segments (Azrak & Edema, 2022). This opens opportunities for those previously excluded from financial services and contributes to economic stability and improved income at both individual and community levels (S. M. Ibrahim & Muhammad, 2023). In this context, Sharia cooperatives function as financial institutions and platforms for building social capital and solidarity among community members (Cheumar et al., 2023).

Islamic microfinance services have proven effective catalysts for poverty reduction across various countries. Research shows that providing asset-based products to underprivileged communities can foster capacity building and improve social well-being. These programs directly contribute to achieving SDGs such as poverty eradication and women's empowerment, which are closely linked to sustainable economic growth (Shikur & Akkas, 2024).

Implementing *zakat* and *infaq* also plays a significant role in supporting regional economic growth. A study in Lampung, Indonesia, showed that the distribution of *zakat* funds by the National Amil *Zakat* Agency positively impacted economic development and poverty reduction among *zakat* recipients (Noviarita et al., 2024). This aligns with findings that Islamic philanthropic institutions can empower communities through fund distribution programs to enhance regional economic development (Lestari et al., 2022).

Moreover, Islamic microfinance contributes to women's economic empowerment. Studies show that women in countries with Islamic finance systems have better access to financial services than those in conventional sectors, reducing the gender gap (Lwesya & Mwakalobo, 2023). Through financial literacy and awareness of Sharia principles, Islamic microfinance institutions also help clients understand how to use financial products and services appropriately and responsibly (Hotman et al., 2024).

Blended Finance Islam

Integrating *Zakat*, *waqf*, and Sharia-compliant commercial financing forms an innovative ecosystem to support sustainable financing mechanisms for projects aligned with the Sustainable Development Goals (SDGs). This multifaceted approach supports various SDG initiatives set by the United Nations and highlights the vital role of Islamic finance in achieving these goals. By exploring Islamic financial instruments, this approach brings policy implications that can significantly enhance justice, sustainability, and impact through Islamic principles.

Zakat, one of the five pillars of Islam, plays a pivotal role in poverty alleviation and wealth redistribution, directly contributing to SDG 1 (No Poverty). Productive utilization of *Zakat* can empower low-income communities through entrepreneurship facilitation and providing resources supporting economic participation. Jatmiko et al. present a framework of Islamic-based blended microfinancing that effectively fosters entrepreneurship among marginalized groups, such as refugees, by providing structured microfinance support (Jatmiko et al., 2025). This productive aspect of *Zakat* affirms its potential to drive economic activity toward self-reliance and poverty reduction.

Food security, covered under SDG 2 (Zero Hunger), can be significantly supported through Islamic financing mechanisms like *waqf*, especially in the agricultural sector. Agricultural *waqf* initiatives support sustainable farming practices, discourage *israf* (wastefulness), and promote responsible consumption (Khan & Badjie, 2022). Within the scope of SDG 3 (Good Health and Well-Being), public health can be enhanced through initiatives prioritizing the principle of *Hifz al-nafs* (preservation of life) and the provision of health services in line with Islamic principles. This is also in line with the efforts to strengthen the professional capacity of environmental health workers in Indonesia through innovation and continuous learning, as illustrated by Ernawati et al. (2024). Investments in sanitation and healthcare services under Islamic financial ethics frameworks support public health programs as economic drivers and as part of Islam's commitment to preserving life and community well-being (Hassan et al., 2025). The implementation of green leadership strategies in Indonesian organizations, as studied by Ernawati et al. (2025), shows that Islamic values can be operationalized in organizational policies to encourage sustainable and ethical pro-environmental behavior.

Education, as stated in SDG 4 (Quality Education), is a fundamental right in Islam inspired by the concept of *Iqra'* ("read"). Islam places great emphasis on the pursuit of knowledge. Educational funding through *Zakat* and *Waqf* can create adequate educational infrastructure and encourage community involvement in learning processes (Muhmad et al., 2021). Gender equality, emphasized in SDG 5, is supported by historical examples of empowered women in Islam, such as Khadijah and Aisyah. The economic involvement of women through Sharia-compliant financial support can help transform socio-economic dynamics toward gender equality (Hassan et al., 2025).

Islamic finance's commitment to environmental sustainability also aligns with SDG 6 (Clean Water and Sanitation) and SDG 13 (Climate Action). Islamic ethical

principles encourage sustainable practices such as responsible water management and financing renewable energy projects (Ibrahim et al., 2021). Integrating Islamic social finance mechanisms, such as *Cash Waqf Linked Sukuk* (CWLS), demonstrates how blended finance structures can empower communities while staying aligned with the SDGs (Rusyiana & Heriyana, 2020).

Value-based partnerships, as reflected in SDG 17 (Partnerships for the Goals), can enhance collaboration for more effective project outcomes. Collaboration between philanthropic organizations, the private sector, and public institutions is essential for creating impactful change (Tamanni et al., 2022). In addressing rapid urbanization, achieving sustainable cities (SDG 11) requires effective models such as the Charter of Medina, which integrates social planning and community management within Islamic ethical standards. This model emphasizes local governance, resource-needs alignment, and active citizen participation (Muhmad et al., 2021).

Table 1. Contribution of Islamic Financial Instruments to the Sustainable Development Goals (SDGs)

Islamic Financial Instrument	Related SDGs	Function/Role	Reference
<i>Zakat</i>	SDG 1: No Poverty	Wealth redistribution & economic empowerment of the poor	(Jatmiko et al., 2025)
<i>Waqf</i>	SDG 2: Zero Hunger	Supporting sustainable agriculture & responsible consumption	(Khan & Badjie, 2022)
<i>Zakat & Waqf</i>	SDG 3: Good Health and Well-being	Provision of health services based on Islamic values	(Hassan et al., 2025)
<i>Waqf</i>	SDG 4: Quality Education	Funding educational infrastructure & community learning participation	(Muhmad et al., 2021)
<i>Zakat & Waqf</i>	SDG 5: Gender Equality	Economic empowerment of women & promotion of gender equality	(Hassan et al., 2025)
<i>Zakat & Islamic Finance</i>	SDG 6 & 13: Clean Water & Climate	Financing sanitation & renewable energy projects	(A.-J. Ibrahim et al., 2021)
Islamic Finance & CWLS	SDG 6 & 13: Clean Water & Climate	Community empowerment through Sharia-compliant blended finance	(Rusyiana & Heriyana, 2020)
Islamic Partnerships	SDG 17: Partnerships	Cross-sector collaboration for	(Tamanni et al., 2022)

Islamic Financial Instrument	Related SDGs	Function/Role	Reference
Charter of Medina	SDG II: Sustainable Cities	development Ethical & participatory community governance model	(Muhmad et al., 2021)

Table 1 illustrates the role of various Islamic financial instruments—such as *zakat*, *waqf*, and Sharia-compliant financing—in supporting the achievement of the Sustainable Development Goals (SDGs). This approach demonstrates how integrating Islamic values into financing systems can promote just, sustainable, and participatory development. Each instrument is mapped to a relevant SDG, function, and practical example based on recent academic literature.

Comparative Study on the Implementation of Islamic Principles in Development Across Muslim-Majority Countries

Muslim-majority countries such as Indonesia, Malaysia, and Bangladesh play a significant role in applying Islamic principles to development policies integrated with global sustainability goals, including the Sustainable Development Goals (SDGs).

Malaysia

Malaysia stands at the forefront of developing innovative financial instruments rooted in Islamic principles, particularly through the issuance of green sukuk and corporate *waqf*. Green Sukuk are especially significant as they finance sustainable projects while remaining aligned with Islamic financial ethics. These instruments have emerged as crucial mechanisms for facilitating infrastructure development that generates financial returns and emphasizes environmental sustainability and ethical governance. The Malaysian government actively promotes green sukuk to achieve national and global emission reduction targets through innovative policies and regulations to attract investment in this sector (Liu & Lai, 2021; Ulfah et al., 2024). The impact of green sukuk extends beyond financial effectiveness; it reflects a commitment to social responsibility and sustainable development, ensuring that funded projects are both economically beneficial and environmentally friendly (Liu & Lai, 2021).

The role of corporate *waqf* in Malaysia is gaining increasing recognition. Historically managed under government oversight, recent initiatives seek to enhance collaboration between corporate entities and traditional *waqf* systems. Corporations are encouraged to contribute more significantly to social welfare through corporate *waqf* mechanisms, promoting a philanthropic culture within the business sector (Ascarya et al., 2022). This corporate engagement bridges business and community needs, fostering a sense of ethical responsibility aligned with Islamic teachings on social justice and communal well-being. Corporate *waqf* innovations ensure that businesses not only pursue profits but also actively engage in addressing social issues through charitable contributions.

These initiatives reflect a broader understanding of sustainable finance within the Islamic framework, emphasizing three fundamental dimensions: social, economic, and environmental sustainability (Sunarya & Rusydiana, 2022). Integrating these aspects into financial practices promotes a holistic development approach consistent with Islamic teachings that advocate justice and collective welfare. This multidimensional perspective on sustainability has enhanced the socio-economic impact of *waqf*-based projects in Malaysia, showcasing their potential to drive real change in communities (Rosli et al., 2020). As Islamic finance evolves, these instruments underscore the growing synergy between financial motivation and ethical imperatives (Dai, 2024).

In Islamic social finance, the development and management of *waqf* assets depend on effective governance structures, particularly under the supervision of State Islamic Religious Councils (Majlis Agama Islam Negeri, MAIN) (Hassan et al., 2021). These councils ensure that *waqf* properties are managed transparently and effectively, enabling investments that yield maximum community benefit. For example, the Terengganu Culinary Academy project demonstrates the tangible benefits of properly allocated *waqf* funds (Rosli et al., 2020). Such successes highlight the potential of Islamic finance to support community development in alignment with the SDGs (Notolegowo et al., 2023).

To further strengthen these initiatives, Malaysia's federal government has consistently sought to recognize and enhance the status of *waqf* as a financial asset. The establishment of institutions such as JAWHAR (Department of *Waqf*, *Zakat*, and *Hajj*) aims to institutionalize *waqf* management and promote its viability as a corporate social responsibility (CSR) instrument (Ascarya et al., 2022). With increasing corporate entities engaging in *waqf*, the alignment between business interests and social welfare becomes more evident.

The strategic collaboration among the government, corporations, and religious institutions in promoting investment in green sukuk illustrates a purposeful approach to achieving environmental objectives alongside economic growth. Regulatory support—evident in policies that specifically facilitate green sukuk investment—reinforces this emerging sector (Liu & Lai, 2021; Ulfah et al., 2024). Supported by the United Nations Development Programme (UNDP) and ASEAN cooperation, Malaysia has positioned itself as a global leader in green finance, further solidifying its reputation as a global Islamic financial hub (Liu & Lai, 2021).

The innovative use of *waqf* and sukuk instruments supports sustainable development and actively empowers communities to participate in their socio-economic transformation. This transformative approach in Islamic finance emphasizes two key objectives: achieving profit and advancing social justice—aligned with the broader goals of Islamic teachings. It promotes an ecosystem where ethical investment decisions go hand-in-hand with substantial contributions to community well-being, embodying the values of compassion and solidarity embedded in the Islamic faith (Notolegowo et al., 2023; Sunarya & Rusydiana, 2022).

Bangladesh

The microfinance landscape in Bangladesh, typified by the Grameen model, has emerged as a paradigm of empowerment, particularly for women. Grameen Bank, founded by Nobel laureate Muhammad Yunus, revolutionized financial services by targeting low-income people, especially women, who have traditionally been excluded from formal financial institutions. Rooted in group lending and community solidarity concepts, the Grameen model illustrates how microfinance can serve as a powerful tool for poverty alleviation and social empowerment, as evidenced by numerous studies (Chowdhury & Somani, 2020; Mandy, 2023).

Operationally, the microfinance mechanism goes beyond financial transactions, reflecting a holistic empowerment strategy. For instance, the Grameen model emphasizes social capital, enabling women in group lending schemes to access financial resources while building support networks that strengthen their social status and household decision-making capacity. This community-based approach triggers transformative change, allowing women to contribute to household income and shift gender dynamics in rural areas (Chowdhury & Somani, 2020; Hashim et al., 2023). Moreover, research shows that microfinance significantly improves educational outcomes, particularly for children, by providing funds for school fees and related needs, thereby creating a cycle of intergenerational empowerment (Mandy, 2023).

Islamic Microfinance Institutions (IMFIs) play a key role in this empowerment narrative by ensuring financial services comply with Islamic principles. These institutions facilitate access to finance for marginalized community members, focusing on ethical practices and social welfare, adhering to *maqashid al-shariah*, which aims to promote public benefit and prevent harm (Iteriteka et al., 2022; Uula & Sanrego, 2024). Integrating Islamic ethical frameworks into microfinance systems goes beyond transactional services, fostering value-based systems that build trust and cooperation among borrowers and enhancing the effectiveness of financial services directed at women (Uula & Sanrego, 2024).

The success of women's empowerment through microfinance is reinforced by its impact on household poverty levels. Access to microloans enables women to engage in small businesses, increasing household income and overall family welfare. Studies show a direct correlation between women's participation in microfinance programs and reduced poverty levels in beneficiary households (Chowdhury & Somani, 2020; Mandy, 2023). This empowerment model addresses the root causes of poverty by enabling women to invest in businesses and their children's education, generating sustainable outcomes and contributing to long-term economic stability.

Indonesia

Zakat and *waqf* management policies in Indonesia are deeply integrated into the country's social and cultural fabric. Research on *zakat* and *waqf* management highlights that they are not merely tools for wealth redistribution but vital components for facilitating sustainable development. This is especially relevant given the declining

public trust in government institutions providing social services, underscoring the need for community-based initiatives using *waqf* to establish public facilities such as schools and hospitals (Diansyah et al., 2022).

The use of *waqf* funds in social projects—particularly when confidence in public institutions is waning—demonstrates the tremendous potential of this philanthropic mechanism to fill gaps left by the state. Studies have shown that *waqf* is a reliable financial instrument with significant socio-economic impact (Kabib et al., 2021; Tamimah, 2021). For example, organizations like the Sinergi Foundation manage *waqf* funds under sustainability principles and play a key role in addressing economic inequality through productive programs aligned with the SDGs (Tamimah, 2021).

Community participation in *zakat* and *waqf* management indicates a strong desire to contribute to social welfare, often driven by psychological and sociological factors (Fitria & Lubis, 2022). Institutions like Baitul Maal wat Tamwil (BMT), developed by PINBUK ICMI, show the critical role of Islamic microfinance in expanding financial inclusion, especially by reaching economically marginalized groups through community-based financing (Aslichan et al., 2025).

Research by Anggraini and Indrarini (2022) reveals that *zakat* literacy significantly influences public interest in participating in digital *zakat* programs—an important alternative in today's digital era. Increased understanding of *zakat* and trust in digital platforms demonstrate the complex interaction of these factors, which *zakat* institutions must consider when designing more effective collection strategies.

Comparative studies of *waqf* management at prestigious institutions like Harvard and Oxford versus Indonesian Islamic boarding schools (*pesantren*) highlight notable differences in strategy and fund utilization. While Western universities emphasize long-term investment to support research and scholarships, *pesantren waqf* is often used for operational and infrastructure needs (Sulthoni, 2024). In Indonesia, *zakat* and *waqf* management still face challenges, including a lack of public awareness and education on their importance in social and economic development. Studies suggest that strategic approaches are needed to address cash *waqf* fundraising issues and raise awareness about *waqf*'s potential as a socially-driven economic instrument (Quddus et al., 2022).

Islamic social finance in Indonesia has made significant progress through institutional innovations. Three prominent models include: (1) the BSI Maslahat initiative supporting Micro *Waqf* Banks, (2) *zakat* management by the National Amil *Zakat* Agency (BAZNAS), and (3) the expansion of BMTs as Sharia cooperatives. These models function not only as financial instruments but also as empowerment tools rooted in Islamic values. BSI Maslahat's *waqf* initiative supports Micro *Waqf* Banks by providing zero-interest working capital to low-income communities. This collaboration between Islamic banks, *pesantren*, and *waqf* institutions ensures the implementation of sustainable empowerment aligned with *maqashid al-shariah*, yielding a positive impact on local communities (Trimulato, 2022; Widiastuti et al., 2022).

BAZNAS has been instrumental in establishing Village Microfinance Banks using Qard al-Hasan schemes to offer interest-free loans to productive villagers. This shows that *zakat* serves not only a consumptive function but also drives economic independence among mustahik, enabling their transformation into muzakki through empowerment and financial literacy (Imamudin et al., 2022; Nabila A'yun et al., 2022). Baitul Maal wat Tamwil (BMT), supported by PINBUK ICMI, has grown significantly as a community-based microfinance institution. It bridges small entrepreneurs' capital needs with Sharia principles through financing models such as murabahah, mudharabah, and ijarah, promoting transaction fairness and transparency (Almasah & Sirait, 2024; Syarkaini, 2023).

These three models demonstrate that Islamic social finance has tangible implications for promoting social and economic transformation. The involvement of Sharia institutions, pesantren, and civil society proves that Islamic finance is not merely theoretical but a practical instrument for achieving inclusive, ethical, and long-term sustainable development (Almasah & Sirait, 2024; Syarifuddin et al., 2023). This synergy yields significant positive outcomes, strengthening economic resilience across diverse social strata.

Table 2. Comparative Study on the Implementation of Islamic Principles in Sustainable Development in Muslim-Majority Countries: Malaysia, Bangladesh, and Indonesia

Country	Main Focus	Islamic Principles Applied	Impact on SDGs
Malaysia	Development of Green <i>Sukuk</i> and Corporate <i>Waqf</i>	Islamic Finance: <i>Sukuk</i> , <i>Waqf</i> ; Ethics and Social Justice	Financing sustainable projects, emission reduction, development of green infrastructure
Bangladesh	Grameen Microfinance Model for Women's Empowerment	Islamic Microfinance; Maqasid al-Shariah; Social Solidarity	Poverty reduction, gender empowerment, improvement in children's education
Indonesia	Management of <i>Zakat</i> and <i>Waqf</i> for Social Welfare through BAZNAS, BSI Maslahat, and BMT; Institutional innovations such as BWM and BMD	Islamic Philanthropy (<i>Zakat</i> , <i>Waqf</i>); Maqasid al-Shariah; Community Participation; Islamic Financial Literacy	Provision of public facilities, wealth redistribution, microeconomic empowerment, interest-free financing, strengthening community-based social institutions

Table 2 compares sustainable development policies and practices based on Islamic principles in three Muslim-majority countries: Malaysia, Bangladesh, and Indonesia. Each country emphasizes a distinct approach tailored to its socio-economic

context—from green sukuk and corporate waqf in Malaysia, maqasid-based microfinance in Bangladesh to the integration of *zakat*, *waqf*, and community-based microfinance in Indonesia. Institutional innovations such as Micro Waqf Banks (BWM), Village Microfinance Banks (BMD), and Baitul Maal wat Tamwil (BMT) in Indonesia underscore the vital role of Islamic social finance in supporting the inclusive and ethical realization of the SDGs.

Conclusion

This article provides a critical analysis of Gerard Clarke's perspective in "Religion and International Development" (2009), particularly his tendency to limit the role of religion in development to a supplementary function within a secular framework. Clarke fails to fully grasp the transformative potential of religious values—especially those rooted in Islam—in shaping a holistic and just development system.

This article offers an alternative development paradigm that integrates spiritual, social, economic, and ecological dimensions through an Islamic *da'wah* approach grounded in the values of *Tawhid*, *Khilafah*, *Islah*, and *Maqashid al-Shariah*. The comparative study of development practices in Malaysia, Bangladesh, and Indonesia demonstrates that Islamic principles have been concretely implemented through instruments such as green sukuk, corporate *waqf*, digital *zakat*, and Islamic microfinance institutions. These practices successfully integrate sustainability, social justice, and community empowerment—particularly for women—within the Sustainable Development Goals (SDGs) framework. An Islamic development paradigm rooted in *Tawhid*, *Maqashid al-Shariah*, and social justice has the potential to offer a new direction for global development. Through contemporary *da'wah* that integrates the SDGs, Islam presents a development approach that is holistic and sustainable. Clarke's critique serves as a foundational step in constructing this paradigm.

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