

## FROM CHARITY TO SUSTAINABILITY: EXPLORING THE GREEN ZAKAT FRAMEWORK WITHIN THE SDGS PARADIGM

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### Abstract

This study examines the emerging concept of Green Zakat as a transformative approach that connects Islamic philanthropy with the Sustainable Development Goals (SDGs). The paper aims to explore how zakat, traditionally viewed as a social welfare mechanism, can be reframed as an instrument for environmental sustainability and ethical stewardship. Using a literature-based qualitative method, this research reviews and synthesizes scholarly discussions on the ecological dimensions of zakat and its potential contribution to selected SDGs. The findings indicate that Green Zakat extends the socio-economic role of zakat by incorporating environmental ethics and the spiritual responsibility of humans as stewards (*khilāfah*) of the earth. This concept positions zakat not merely as a charitable act but as a strategic framework for sustainable development inspired by Islamic values. The study concludes that Green Zakat offers a faith-based model of sustainability that integrates spiritual awareness, ethical resource management, and environmental balance, contributing to the realization of a more holistic and equitable global development agenda.

**Keywords:** Green Zakat; Sustainable Development Goals; Islamic Philanthropy; Environmental Ethics; Islamic Sustainability

### INTRODUCTION

In the twenty-first century, humanity faces complex global challenges that transcend economic and political boundaries. Climate change, poverty, and social inequality have intensified the urgency for a more holistic and ethical approach to development (Schliesser, 2024). In response, the United Nations introduced the Sustainable Development Goals (SDGs) as a universal framework to promote social justice, environmental protection, and economic growth in balance. However, while the SDGs provide a global moral and strategic vision, the framework often remains secular in orientation, leaving limited space for religious and ethical worldviews that could enrich its implementation—especially in Muslim-majority societies (Khan & Haneef, 2022).

Within the Islamic tradition, sustainability is not a foreign concept. The Qur'an consistently emphasizes balance (*mīzān*), stewardship (*khilāfah*), and moral accountability (*amānah*) as fundamental principles guiding human interaction with the environment (Rahmat, 2025). Islam perceives nature as a divine trust, and humanity as its guardian. This worldview lays the foundation for a form of sustainability that integrates spiritual consciousness, ethical responsibility, and social welfare. Among the key instruments of Islamic social justice, zakat (the obligatory almsgiving) stands as a pillar that links economic redistribution with spiritual purification and social harmony (Sulaeman & Munifatussaidah, 2023).

Traditionally, zakat has been perceived as a charitable mechanism to reduce poverty and support vulnerable groups, reflecting Islam's deep concern for social justice and economic equity. Its role in social welfare and wealth redistribution is well established in classical Islamic jurisprudence (*fiqh al-zakāh*), functioning as a divine instrument to purify wealth, bridge socio-economic gaps, and strengthen communal solidarity (Fahmi, 2025). Classical scholars such as al-Ghazālī and Ibn Khaldūn emphasized that zakat not only ensures the circulation of wealth but also cultivates compassion and moral accountability among the affluent. However, in the modern era, the understanding of zakat has begun to evolve beyond its conventional charity-based boundaries. The emergence of global issues such as climate change, environmental degradation, and unsustainable consumption patterns has prompted Muslim scholars and practitioners to reinterpret the objectives of zakat in light of contemporary ethical challenges (Karimullah et al., 2025).

In this context, zakat is increasingly viewed as a multidimensional instrument—one that can foster environmental awareness, promote responsible resource management, and encourage sustainable economic practices in Muslim societies. Rather than being confined to alleviating immediate poverty, zakat can serve as a proactive mechanism that funds renewable energy initiatives, supports eco-friendly livelihoods, and promotes green entrepreneurship (Sari et al., 2025). This expansion of purpose is grounded in the Qur'anic ethos of balance (*mīzān*) and stewardship (*khilāfah*), which mandate humans to preserve the earth as a sacred trust (*amānah*). Consequently, the notion of Green Zakat has emerged as a transformative discourse, reimagining Islamic philanthropy as an ethical bridge between faith and sustainability. It integrates the spiritual motivations of giving with the ecological imperatives of the Sustainable Development Goals (SDGs), positioning zakat as not only a moral obligation but also a strategic instrument for advancing environmental resilience and social well-being (Badawia, 2022).

Despite the growing attention to Islamic finance and philanthropy, the environmental dimensions of zakat remain underexplored. Most studies continue to treat zakat primarily as a socio-economic instrument, overlooking its potential contribution to environmental stewardship and sustainable development (Arwani et al., 2024; Furqon et al., 2024; Karimullah et al., 2025). There is limited theoretical integration between zakat institutions and sustainability-oriented frameworks, particularly in relation to climate action, ethical consumption, and ecological restoration. This study aims to conceptualize the Green Zakat Framework as a model of faith-based sustainability that aligns Islamic ethics with the SDGs paradigm. It seeks to examine how zakat can be reinterpreted to address environmental challenges, strengthen ethical resource management, and promote ecological balance. The paper also aims to demonstrate that Green Zakat can function as a spiritual-economic instrument capable of harmonizing social welfare with environmental responsibility.

In doing so, this paper argues that *Green Zakat* has the potential to transform the relationship between faith, finance, and sustainability. By reimagining zakat as a bridge between spirituality and environmental responsibility, the study envisions a model where Islamic philanthropy becomes an active force in achieving both moral and ecological renewal. This exploration not only reinforces the alignment between Islamic ethics and SDGs but also invites a deeper reflection on how spiritual values can inspire a more equitable, compassionate, and sustainable global civilization..

## METHOD

This study employs a qualitative approach using the library research method to examine the theological, ethical, and institutional dimensions of the Green Zakat Framework within the Sustainable Development Goals (SDGs) paradigm. This method was selected for its capacity to explore the philosophical and spiritual foundations of zakat and sustainability in Islam, which cannot be quantified through empirical means (Gyung-Jin Park, 2006, p. 31; Mariano M. Ariola, 2006, p. 21). Primary data consist of Qur'anic exegesis, classical jurisprudence, and contemporary scholarly works on Islamic finance, *maqāsid al-sharī'ah*, and environmental ethics, supported by institutional reports from BAZNAS, UNDP, and Bank Syariah Indonesia. Secondary sources, including books and journal articles, complement the analysis to provide contextual depth. Data were analyzed through thematic content analysis, involving systematic collection, categorization, and interpretation of key themes such as *khalīfah* (stewardship), *amānah* (trust), *mīzān* (balance), and *hifz al-bi'ah* (environmental preservation) to identify their relevance to sustainable development (Kenneth M. Sayre, 1969, p. 57). Credibility was ensured through source triangulation and comparative textual validation (Hamzah Amir, 2020, p. 53; Wijaya, 2018, pp. 120–121). This approach enables a comprehensive and systematic understanding of how Green Zakat operationalizes Islamic ethical principles to support sustainability and justice within the SDGs framework.

## DISCUSSION

### Islamic Ethical Foundations of Sustainability

The Islamic worldview offers a comprehensive ethical framework for environmental sustainability, deeply rooted in theological principles that shape Muslims' relationship with the natural world. At the core of Islamic environmental ethics lie three fundamental concepts: *khilāfah* (stewardship), *amānah* (trust), and *mīzān* (balance), which collectively form the foundation for a holistic approach to ecological responsibility. These principles are not merely abstract theological constructs but rather practical guidelines that define humanity's moral obligations toward creation and establish the parameters for sustainable environmental engagement. (Sadali, 2023)

The concept of *khilāfah* positions humans as vicegerents or stewards of the Earth, appointed by Allah to manage and protect the natural environment as His representatives. This stewardship role, derived from Qur'anic injunctions such as Surah Al-An'am (6:165) and Al-Baqarah (2:30), underscores that humans are not masters of nature but rather caretakers entrusted with preserving the integrity of Allah's creation for present and future generations. The concept of *khilāfah* carries profound ethical and religious responsibility, compelling Muslims to safeguard the environment not as a secular obligation but as a divine trust from Allah. This theological understanding fundamentally challenges anthropocentric worldviews by asserting that human dominion over nature is conditional and subservient to divine injunctions, requiring accountability to the Creator for how natural resources are utilized and managed. (Rahmat, 2025)

Complementing the stewardship principle is *amānah*, the concept of trust, which reinforces that all natural resources are divine blessings temporarily entrusted to humanity. This principle establishes a moral framework wherein the exploitation of

natural resources must be conducted responsibly, with the recognition that humans will be held accountable for their actions both in this world and the hereafter. The interrelation between *khilāfah* and *amānah* creates a powerful ethical imperative: humans must exercise their role as caretakers with integrity, ensuring that the entrusted property is passed on to subsequent generations in as pure and balanced a form as possible. This dual responsibility forms the basis of intergenerational equity in Islamic environmental thought, anticipating contemporary discussions on sustainable development by more than fourteen centuries.(Ulum et al., 2025)

The third pillar, *mīzān* (balance), represents the divine equilibrium established in creation, as referenced in numerous Qur'anic verses including Surah Ar-Rahman (55:7-9). This principle asserts that Allah created the universe in perfect harmony, with each element maintaining its appropriate place within an ordered hierarchy. Islamic teachings strongly prohibit *fasād* (corruption) and *isrāf* (wastefulness), actions that disturb this divinely ordained balance and cause environmental degradation. The principle of *mīzān* advocates for responsible resource use, sustainability, and harmonious coexistence between humans and nature, challenging the excessive consumption patterns characteristic of modern industrial societies.(Ach. Syaiful Islam et al., 2024) The Qur'anic prohibition against extravagance "eat and drink, but waste not by excess, for Allah loves not the wasters" (7:31) provides a clear normative foundation for sustainable consumption and resource management.(Dewi, 2025)

These three principles are further anchored in the foundational Islamic concept of *tawhīd* (divine unity), which serves as the metaphysical basis for Islamic environmental ethics. *Tawhīd* affirms that Allah is the sole Creator and Owner of all existence, and that all creatures are part of an interconnected whole that reflects divine attributes and glorifies the Creator. As articulated by Seyyed Hossein Nasr, the unity of God necessarily implies the unity of creation, establishing an intrinsic relationship between the spiritual and material dimensions of existence. This cosmological understanding positions nature not merely as a resource for human exploitation but as a manifestation of divine signs (*āyāt*) that possess intrinsic value and deserve reverence.(Suwito, 2017) Consequently, environmental degradation is understood not only as an ecological problem but as a spiritual transgression that violates the sacred trust and disrupts the relationship between humanity and the Divine.

The integration of these ethical principles shapes a distinctly Islamic worldview of sustainability that is simultaneously spiritual, moral, and practical. Unlike secular environmental ethics that may rely solely on utilitarian or consequentialist reasoning, Islamic environmental ethics grounds ecological responsibility in religious duty and worship. Protecting the environment becomes an act of obedience to Allah, while its destruction constitutes disobedience and transgression. This theological framing provides powerful motivation for environmental action, as believers recognize that their stewardship of creation will be subject to divine judgment.(Asshidiqi & Sholihah, 2024) Moreover, the comprehensive nature of Islamic teachings ensures that environmental ethics are not compartmentalized but integrated into all aspects of life, including economic activities, social relationships, and personal conduct.

Contemporary Islamic scholars have increasingly emphasized the relevance of these classical principles to addressing modern environmental crises. The concept of *maqāṣid al-shari'ah* (the objectives of Islamic law), which seeks to promote human welfare (*maṣlahah*) and prevent harm (*maffasadah*), has been extended to encompass

environmental protection as integral to the preservation of life (*hifz al-nafs*), wealth (*hifz al-māl*), and future generations. Al-Qardawi's pioneering work demonstrates that environmental conservation is not ancillary to Islamic jurisprudence but rather fundamental to realizing the five essential objectives (*darūriyyāt al-khams*) that underpin Islamic law.(Klongrua et al., 2025) This jurisprudential development provides a robust framework for translating ethical principles into concrete policies and legal mechanisms for environmental governance in Muslim-majority societies.

The Islamic worldview on sustainability thus represents a holistic paradigm that integrates theological conviction, ethical obligation, and practical action. By positioning humans as accountable stewards entrusted with preserving the divine balance of creation, Islamic teachings offer a comprehensive response to the ecological challenges facing contemporary civilization. This framework transcends narrow anthropocentrism while avoiding the extremes of deep ecology, instead advocating for a balanced approach that recognizes both human responsibility and the intrinsic value of all creation as manifestations of divine wisdom and mercy. As the global community seeks pathways toward sustainable development, the Islamic ethical foundation provides a faith-based model that can inspire environmentally conscious behavior rooted in spiritual awareness, moral accountability, and reverence for the sacred trust of creation.(Anggara & Muttaqin, 2025)

### **Reinterpreting Zakat in the Modern Context**

Zakat, as one of the five pillars of Islam, occupies a central position in Islamic theology and socio-economic practice, functioning simultaneously as a spiritual obligation and a structured mechanism for wealth redistribution and communal welfare. Derived from the Arabic root *z-k-a*, meaning purification, growth, and blessing, zakat embodies a transformative process through which believers purify their wealth and souls by fulfilling a divine mandate aimed at achieving social justice.(Nayak & Hegde, 2023) In classical Islamic jurisprudence, zakat is defined as the obligatory payment of a fixed portion (commonly 2.5%) of one's lawful accumulated wealth that exceeds the *nisab* (minimum threshold), to be distributed among eight categories of beneficiaries specified in the Qur'an (At-Tawbah 9:60): the poor, the needy, zakat administrators, new converts, captives, the indebted, those striving in the cause of Allah, and stranded travelers.(Sapa, 2025) This comprehensive framework reflects Islam's multidimensional approach to welfare, addressing not only poverty but various forms of human vulnerability within the community. Moreover, the inclusion of *al-‘āmilīn* (zakat administrators) as rightful recipients signifies zakat's institutional and managerial nature, highlighting that effective governance and distribution are intrinsic to realizing its ethical, spiritual, and socio-economic objectives.(Nayak & Hegde, 2023)

The socio-economic foundations of zakat are deeply embedded in the Islamic moral economy, which is governed by the principles of justice ('*adl*), social welfare, and equitable wealth distribution, principles that distinguish it fundamentally from secular systems of taxation and redistribution. Rooted in Shariah, Islamic economics positions zakat not merely as a fiscal policy but as a divinely mandated institution that integrates moral, spiritual, and social dimensions of economic life. Unlike state-imposed taxes derived from legislative authority, zakat derives its legitimacy directly from the Qur'an and Sunnah, thereby combining legal obligation with moral persuasion. As a "quasi-voluntary" contribution, it compels believers to act not through coercion but through an inner sense of accountability to Allah and responsibility toward

the *ummah* (Muslim community). This moral dimension transforms zakat from a financial transaction into a form of spiritual training that nurtures generosity, compassion, honesty, and *tawakkul* (trust in God), aligning economic justice with personal piety and collective solidarity.(Ahmadi et al., 2024)

The Qur'anic prohibition of wealth hoarding provides the ethical foundation for zakat's corrective role in mitigating economic inequality. Islam rejects both the excessive concentration of wealth and behaviors that sustain structural poverty, positioning zakat as a systemic mechanism complementing other economic instruments. Alongside preventive measures such as the prohibition of *riba* (usury), *maysir* (gambling), and *gharar* (uncertainty), zakat functions within a broader framework that also promotes productive labor, fair wages, and equitable opportunity. This integrated approach reflects Islam's holistic vision of welfare—combining prevention of injustice, encouragement of productivity, and redistribution through obligatory wealth transfer. Moreover, zakat's redistributive capacity extends across multiple sectors, including agriculture, trade, industry, and modern finance, reinforcing its relevance as a dynamic instrument for sustainable economic balance and social equity.

Contemporary Islamic scholarship increasingly views zakat not merely as an act of charity but as a strategic instrument for socioeconomic development and poverty alleviation at both individual and macroeconomic levels. Yusuf al-Qardawi notably emphasized zakat's multifaceted functions: combating poverty, reducing inequality, fostering social cohesion, purifying wealth, cultivating moral conscience, and generating public revenue for development.(Aini & Humaidi, 2024) Historically, during the caliphate of Umar ibn Khattab, zakat was institutionalized as a vital component of fiscal policy, demonstrating its integral role in Islamic governance. Modern estimates place global zakat potential between \$200 billion and \$1 trillion annually, highlighting a vast but underutilized economic resource due to inefficiencies in collection and distribution. In response, many Muslim-majority countries (Indonesia, Malaysia, Bangladesh, and Saudi Arabia) have institutionalized zakat through national boards and licensed agencies to enhance governance, transparency, and developmental impact. This institutional evolution reflects the growing need for professionalized management, digital payment systems, and coordinated strategies aligned with national development agendas. Nonetheless, scholarly debates persist regarding optimal governance models, particularly on whether zakat should remain state-controlled, decentralized to community organizations, or managed through hybrid frameworks that balance efficiency, accountability, and ethical authenticity.(Muhammad, 2024)

The concept of productive zakat (*zakat al-istithmār*) marks a significant paradigm shift in how modern Islamic societies reinterpret and apply zakat as a sustainable tool for poverty alleviation and economic empowerment. Unlike traditional consumptive zakat distribution, which focuses on meeting immediate needs through direct cash or food assistance, productive zakat emphasizes long-term self-sufficiency by channeling zakat funds into business capital, vocational training, equipment provision, and income-generating ventures for *mustahiq* (recipients). This transformative approach has inspired numerous initiatives across Indonesia and other Muslim-majority countries, including microfinance programs, entrepreneurship development, and agricultural empowerment projects, many of which have demonstrated measurable income growth of up to 25% among beneficiaries.(Sahman et al., 2023)

Despite its promise, implementation challenges remain, such as limited business capacity among recipients, inadequate institutional expertise in enterprise management, and weak inter-agency coordination. In response, contemporary zakat institutions are adopting innovative financial instruments and digital technologies, including zakat payments via mobile banking, e-wallets, and even halal investment in marketable securities within Islamic financial frameworks. Guided by the principle of *maqāṣid al-sharī‘ah* (objectives of Islamic law), the reinvestment of surplus zakat funds in Sharia-compliant ventures is increasingly accepted to enhance institutional efficiency and scalability. These innovations position zakat as a vital component of the broader Islamic development finance ecosystem, synergizing with instruments such as *waqf*, *sukuk*, and *takaful* to promote inclusive growth, social equity, and sustainable development. (Oktoviasari, 2023)

## The Green Zakat Framework

The concept of Green Zakat represents a major paradigm shift in Islamic social finance, redefining zakat from a purely charitable mechanism for poverty alleviation into an integrated framework for sustainable development. It positions Zakat as a multidimensional instrument that unites social justice, economic empowerment, and environmental stewardship within a coherent ethical system. This transformation arises from the recognition that environmental degradation disproportionately impacts the poor and marginalized, thereby linking ecological sustainability with socioeconomic justice. The Green Zakat Framework, pioneered in Indonesia through collaboration among BAZNAS, Bank Syariah Indonesia (BSI), and UNDP in 2025 (Murti, 2025), exemplifies how zakat can function as a faith-based mechanism to advance the Sustainable Development Goals (SDGs) (Murti, 2025). Operating through a triple nexus model that connects theological foundations, ethical principles, and sustainability outcomes, the framework ensures that Green Zakat remains theologically grounded, morally coherent, and developmentally impactful.

The theological foundation of Green Zakat rests upon core Islamic principles that define humanity's moral and ecological responsibilities. The concept of *khalīfah* (vicegerency) establishes humans as accountable stewards of creation; *amānah* (trust) imposes fiduciary responsibility for managing natural resources; and *mīzān* (balance) mandates the preservation of ecological harmony. These principles are firmly rooted in the framework of *maqāṣid al-sharī‘ah* (the objectives of Islamic law), which contemporary scholars have expanded to include *ḥifz al-bi’ah* (environmental preservation) as an essential dimension within the ḥarūriyyāt al-khams (five fundamental protections). This inclusion recognizes that environmental degradation undermines life, intellect, wealth, religion, and progeny (Ahyani et al., 2025). Through this perspective, zakat can be reinterpreted to support environmental protection initiatives under the category of *fi sabilillāh* (in the cause of Allah), aligning ecological responsibility with spiritual obligation. This jurisprudential expansion affirms that Green Zakat is not a modern innovation but a revival of Islam's authentic ethical principles of balance, stewardship, and moral accountability (Karimullah et al., 2025).

The ethical principles dimension operationalizes these theological foundations through specific normative standards guiding institutional practice and program design. The Framework mandates that zakat institutions adopt the ESG (Environmental, Social, Governance) framework integrated with *Maqāṣid al-Sharī‘ah*, ensuring that all zakat collection and distribution activities adhere to environmental sustainability standards,

promote social equity, and demonstrate transparent governance. Institutional sustainability standards require that zakat organizations themselves minimize environmental footprints through energy efficiency, waste reduction, sustainable procurement, and digital service delivery. Program sustainability criteria ensure that zakat-funded initiatives prioritize environmentally sound project design, favor renewable over fossil fuel-based technologies, incorporate climate resilience considerations, and generate co-benefits across environmental, social, and economic dimensions (Murti, 2025).

The sustainability outcomes component establishes concrete measurement frameworks ensuring that Green Zakat initiatives achieve quantifiable environmental and developmental benefits. Indonesia's Green Zakat Index provides 29 measurement variables spanning nine indicators: institutional green practices, collection methodology sustainability, operational sustainability, environmental commitment, community resilience, poverty reduction effectiveness, health and education impact, environmental protection benefits, and strategic partnership quality. This comprehensive measurement system moves beyond anecdotal impact claims to establish rigorous accountability frameworks demonstrating that zakat funds deployed through Green Zakat mechanisms deliver measurable improvements in poverty alleviation, climate resilience, environmental protection, and community wellbeing simultaneously (Murti, 2025).

Practically, Green Zakat initiatives in Indonesia integrate environmental and social objectives within zakat programs ranging from reforestation and renewable energy development to sustainable agriculture and waste management. Reforestation projects funded by zakat institutions help restore degraded land and provide livelihoods through eco-friendly enterprises. Likewise, zakat-funded renewable energy projects, such as the micro-hydropower plant in Jambi Province, advance rural electrification while promoting low-carbon development. Water conservation, waste recycling, and environmental education are also incorporated to strengthen community resilience and awareness, ensuring that poverty alleviation aligns with ecological balance (Fahmi, 2025; Farisi & Ibadurrahman, 2023).

Institutionally, the Green Zakat Framework establishes operational standards encompassing collection mechanisms, fund allocation, and impact measurement through the *Green Zakat Index*. It encourages zakat payers (*muzāki*) to ensure their income sources are *halāl* and *tayyib* (lawful and environmentally wholesome) and requires zakat institutions to adopt sustainable practices internally. Indonesia's leadership in this movement has inspired similar initiatives in Malaysia, Saudi Arabia, and other Muslim-majority countries. With an estimated annual zakat potential of IDR 327 trillion (USD 21 billion), Green Zakat represents a powerful faith-based financing model capable of bridging the climate finance gap while reinforcing Islamic values in addressing global environmental challenges.(Humaidi et al., 2024)

In conclusion, the Green Zakat Framework redefines zakat as more than charity, it becomes a faith-based tool for sustainable development. By linking Islamic principles with environmental and social goals, it shows how zakat can reduce poverty while protecting nature. Indonesia's model proves that Green Zakat can unite spirituality, ethics, and sustainability, offering a practical path for Muslim societies to support both people and the planet.

## Integrating Green Zakat within the SDGs Framework

The integration of *Green Zakat* into the Sustainable Development Goals (SDGs) framework signifies a strategic convergence between Islamic ethical principles, socio-economic justice, and global climate objectives. Rather than viewing poverty reduction, economic growth, and environmental protection as separate domains, Green Zakat harmonizes these dimensions into a unified system of faith-based sustainability. This integrated model operationalizes the spirit of the 2030 Agenda by ensuring that development initiatives are inclusive, equitable, and ecologically responsible addressing both material and moral dimensions of human well-being.(Sulaeman & Munifatussaidah, 2023)

In relation to SDG 1 (No Poverty), Green Zakat redefines traditional welfare distribution by transforming zakat funds into productive capital for sustainable livelihoods. Empirical data from Indonesian zakat institutions between 2002–2023 indicate a consistent correlation between zakat distribution and poverty reduction, accompanied by improvements in income and employment. Through eco-entrepreneurship, organic agriculture, and renewable energy projects, zakat beneficiaries (*mustahiq*) are empowered to achieve economic independence while protecting local ecosystems. For instance, beneficiaries transitioning to organic farming reported 20–35% higher net income alongside improved soil fertility and water quality, demonstrating that economic and environmental goals can reinforce one another.(Farisi & Ibadurrahman, 2023)

Regarding SDG 12 (Responsible Consumption and Production), Green Zakat embodies the Qur'anic principles of *mīzān* (balance) and the prohibition of *isrāf* (wastefulness) by fostering sustainable consumption habits among Muslim communities. Zakat institutions now promote green operational standards, such as paperless systems, energy-efficient offices, and environmentally conscious procurement. Moreover, zakat-funded circular economy initiatives, including community waste banks, composting programs, and waste-to-energy systems, have successfully diverted up to 80% of household waste from landfills, creating new green jobs and income sources for women and informal workers. (Yaqub, 2025)

Aligned with SDG 13 (Climate Action), Green Zakat serves as an alternative climate finance mechanism within Islamic philanthropy. With Indonesia's zakat potential reaching IDR 327 trillion (USD 21 billion) annually, allocating even a fraction toward climate initiatives could bridge national financing gaps for mitigation and adaptation. Current programs already fund reforestation, renewable energy installations, sustainable water management, and disaster resilience efforts. The micro-hydropower project in Jambi, for instance, provided electricity to over 2,000 residents while supporting local economic activities illustrating how Green Zakat can transform faith-based charity into a driver of low-carbon, climate-resilient development. (Faiz, 2014)

In sum, the integration of Green Zakat into the SDGs framework demonstrates how Islamic philanthropy can evolve from traditional welfare distribution into a transformative instrument for sustainable development. By aligning spiritual ethics with environmental and economic objectives, Green Zakat not only supports poverty eradication and ecological balance but also positions faith-based finance as a vital contributor to achieving global sustainability targets.

## Toward a Faith-Based Model of Sustainable Development

The emergence of Green Zakat as a faith-based sustainability instrument represents a fundamental reorientation of development paradigms, challenging the secular, market-centric frameworks that have dominated international development discourse while proposing an alternative model grounded in Islamic spirituality, ethical imperatives, and cosmological understanding. Contemporary global development challenges, characterized by persistent poverty, widening inequality, ecological degradation, and inadequate financing for sustainable transitions, have exposed the limitations of conventional paradigms relying exclusively on market mechanisms, state regulation, and technocratic solutions (Hanif, 2024). These secular approaches, while generating important innovations in renewable energy, sustainable agriculture, and climate finance, often fail to address underlying value systems and moral foundations driving unsustainable behaviors, thereby treating symptoms while leaving root causes of environmental and social crises unaddressed. Green Zakat exemplifies an emerging recognition that faith-based frameworks offer distinctive and powerful contributions to global sustainability by providing moral authority, spiritual motivation, and value-driven behavioral incentives that transcend economic rationality alone.

Secular sustainability frameworks, emerging primarily from Western environmental science and neoliberal economics, fundamentally position environmental protection and sustainable development within anthropocentric paradigms, wherein nature possesses instrumental value primarily through its utility for human wellbeing and economic production. These frameworks implicitly accept the philosophical separation of the sacred from the material, treating nature as a collection of resources amenable to scientific management and market-based governance. Conventional sustainability approaches emphasize efficiency optimization, technological innovation, and economic incentives (carbon pricing, payments for ecosystem services, green bonds, and market mechanisms) as primary levers for behavioral change, assuming that rational economic actors will pursue sustainable practices once appropriate financial signals are embedded in price structures (Faiz, 2014). The Brundtland Commission's foundational definition of sustainable development, "development that meets the needs of the present generation without compromising the ability of future generations to meet their own needs"—while intergenerationally oriented, remains fundamentally anthropocentric and utilitarian, treating sustainability as a technical and economic optimization problem rather than a spiritual or moral imperative (Utami et al., 2023).

Environmental governance systems mostly depend on laws, regulations, and market incentives to promote sustainability. Agreements such as the Montreal Protocol and the Paris Agreement use legal and financial measures to enforce compliance but lack the deeper motivation that comes from moral or spiritual conviction. Studies show that without ethical or faith-based motivation, people often act for short-term gain. Moreover, secular models struggle with fairness because environmental harms often fall on poorer or weaker communities, creating patterns of inequality and exploitation. Rooted in market rationality, these systems rarely provide strong moral foundations for redistributing wealth, resources, and environmental benefits across generations and societies. (Husamah et al., 2025; Ulum et al., 2025).

In sharp contrast, Islamic environmental ethics provides comprehensive theological and ethical frameworks integrating spiritual conviction, moral obligation,

social solidarity, and cosmic interconnectedness into conceptual systems wherein environmental stewardship and sustainable development become expressions of religious devotion and cosmic harmony rather than mere technical imperatives (Fatkhullah & Mahmud, 2025). The Islamic worldview rejects the sacred-secular dichotomy, instead positioning all human activities—including economic exchange, resource consumption, and environmental management—as domains wherein divine will finds expression and human accountability to the Creator operates continuously. This theological framing transforms environmental responsibility from a utilitarian calculation regarding future human welfare into a spiritual obligation flowing from divine command, human covenant, and cosmic responsibility as vicegerents (*khalifah*) of Allah (Faisal, 2024).

The principle of *tawhīd* (divine unity) serves as the foundational cosmological and ethical framework of Islamic sustainability thought. It affirms that Allah is the sole Creator, Owner, and Sustainer of all existence, and that every element of creation is ontologically interconnected through a shared divine origin and purpose. This metaphysical vision challenges anthropocentric paradigms that position humanity as autonomous or superior to nature, establishing instead an *anthropocosmic* relationship wherein humans function as integral participants in the cosmic order (Ach. Syaiful Islam et al., 2024). Islamic teachings emphasizing the intrinsic value of creation, wherein every being glorifies Allah through its very existence, affirm the non-instrumental worth of nature, thereby countering the utilitarian and exploitative tendencies characteristic of secular environmental frameworks.

Islamic spirituality explicitly mobilizes emotional, psychological, and motivational resources for environmental action that secular paradigms systematically marginalize. When environmental protection is framed as worship (*'ibādah*), obedience to divine command, and fulfillment of sacred trust (*amānah*), behavioral motivation operates at profound levels transcending rational economic calculation. Research documenting human environmental behavior demonstrates that religiously motivated individuals, particularly those perceiving environmental stewardship as fulfilling divine obligation, demonstrate superior commitment to sustainable practices compared to secular counterparts motivated by abstract utilitarian reasoning or government penalties. The Islamic prohibition of wastefulness (*isrāf*) combined with the spiritual virtue of gratitude (*shukr*) creates powerful psychological scaffolding supporting sustainable consumption patterns and resource conservation at individual and household levels, functioning as internalized environmental governance (Hasyim et al., 2023).

Furthermore, Islamic ethics positions distributive justice as a central component of environmental ethics, integrating social equity with ecological responsibility. The concept of *khalifah* (stewardship) emphasizes humanity's duty to manage resources justly, grounded in the belief that wealth is an *amānah* (divine trust) rather than absolute ownership (Masykur, 2025). Through zakat, Islam institutionalizes wealth redistribution as both a spiritual and socio-economic mechanism, promoting fairness and solidarity in ways secular systems often fail to achieve due to political and ideological barriers. The integration of environmental care with social justice in *Green Zakat* creates a holistic sustainability model where ecological balance and equity reinforce one another rather than compete. Moreover, the Islamic notion of intergenerational accountability, where each generation is answerable to Allah for its stewardship, cultivates deep ethical responsibility to preserve creation beyond

utilitarian or economic motives, fostering internalized moral accountability that no market or legal system can replicate.

Green Zakat emerges as a sophisticated institutional manifestation of Islamic faith and ethics translated into concrete development finance mechanisms capable of mobilizing substantial capital toward sustainable development while simultaneously fulfilling spiritual obligations, advancing social justice, and promoting environmental stewardship. Unlike secular green finance instruments (green bonds, carbon markets, payments for ecosystem services) motivated primarily by financial returns and risk management, Green Zakat operates at the intersection of sacred obligation, ethical commitment, community solidarity, and development effectiveness. The Green Zakat Framework positions faith-based finance not as a peripheral instrument marginalized within secular development architecture, but rather as a central channel through which Islamic spiritual principles translate into development outcomes addressing poverty, inequality, and environmental degradation simultaneously (Ayu Alifia & Fakhriah, 2024).

The integration of Green Zakat within SDG frameworks and international development architectures represents more than mere instrumental incorporation of Islamic finance into existing development paradigms; rather, it signals recognition that faith-based development models offer distinctive epistemological resources, motivational structures, and institutional capabilities complementing secular approaches (Abdul, 2025). With Indonesia's annual zakat potential estimated at USD 18-25 billion per year (with actual collection below 5% of this potential), and with comparable or larger untapped resources across the Muslim world, Green Zakat represents a massive financing reservoir for sustainable development addressing a portion of the global USD 1.7 trillion annual financing gap for achieving SDGs (Gaspar, 2025). However, the significance of Green Zakat transcends the quantitative financing contribution; its paradigmatic importance lies in demonstrating that sustainability can be simultaneously spiritually grounded, ethically coherent, materially effective, and culturally meaningful within non-Western worldviews (Hashim, 2022).

The global implications of Green Zakat as a faith-based development model extend beyond Islamic contexts, suggesting broader principles applicable across diverse religious traditions. Research on faith-based investment and religiously-motivated environmental action demonstrates that Christian, Buddhist, Hindu, and secular Jewish communities similarly integrate theological commitments with sustainability practices, with faith-based organizations frequently demonstrating superior environmental outcomes and community engagement compared to secular counterparts (Zagonari, 2020). The emergence of Green Zakat models creates precedent and institutional frameworks that other faith traditions can adapt, facilitating interfaith collaboration around shared sustainability commitments grounded in diverse but convergent spiritual traditions (Ouis, 2002). Furthermore, Green Zakat's success in mobilizing substantial capital through faith-based mechanisms may inspire secular development institutions to recognize that integrating spiritual and ethical dimensions enhances rather than compromises development effectiveness, contradicting false dichotomies between secular rationality and religious commitment (Klongrua et al., 2025).

Green Zakat's positioning as an alternative to neoliberal capitalism's instrumental rationality represents its most profound challenge to dominant development paradigms. Whereas neoliberal frameworks separate economic activity

from ethical, social, and spiritual considerations, treating markets as autonomous systems governed by profit-maximization logic irreducible to moral constraints, the Islamic moral economy represented in Green Zakat embeds all economic activity within comprehensive ethical and spiritual frameworks wherein profit-seeking is subordinate to justice, equity, and ultimate accountability to the Divine (Jaafar & Brightman, 2022). This alternative ethical foundation for economic activity provides powerful resources for addressing development crises rooted in unconstrained profit maximization, speculative finance, and externalization of environmental and social costs. By demonstrating that large-scale, sophisticated financial instruments can operate under ethical constraints derived from Islamic principles without sacrificing effectiveness or sustainability, Green Zakat provides proof-of-concept for alternative economic systems transcending neoliberal capitalism (Santi, 2022).

The faith-based model of sustainable development exemplified through Green Zakat thus represents not a nostalgic regression to pre-modern traditions nor a superficial window-dressing of Western sustainability concepts with Islamic language, but rather a genuine civilizational alternative offering comprehensive frameworks for addressing contemporary crises through reintegration of spiritual wisdom, ethical commitment, material effectiveness, and community solidarity. As the global community confronts the limitations of market-centric, technocratic approaches to sustainability and seeks novel solutions to interconnected crises of poverty, inequality, and environmental degradation, faith-based models like Green Zakat offer pathways toward development simultaneously spiritually meaningful, ethically coherent, environmentally sustainable, and materially transformative. The challenge ahead involves scaling these models globally, fostering interfaith dialogue and collaboration, strengthening institutional capacity across faith communities, and creating policy environments enabling faith-based finance to realize its transformative potential within pluralistic, multicultural development contexts.

## CONCLUSION

The exploration of the Green Zakat Framework reveals a transformative shift in the paradigm of Islamic social finance, extending zakat beyond its traditional charitable scope into a multidimensional instrument for sustainable development. Rooted in the theological and ethical foundations of Islam, Green Zakat embodies an integrated approach that unites faith-based morality with ecological and socioeconomic responsibility. This framework demonstrates that Islamic philanthropy can function not merely as a mechanism of redistribution but as a strategic tool for advancing the Sustainable Development Goals (SDGs), particularly those related to poverty reduction, responsible consumption, and climate action. The Indonesian experience, exemplified by the collaboration between BAZNAS, BSI, and UNDP, underscores the practical potential of Green Zakat to bridge the gap between spiritual obligation and global sustainability imperatives.

Furthermore, the framework's alignment with *maqāṣid al-shari‘ah* and its incorporation of environmental preservation (*hifz al-bi‘ah*) into the five essential protections mark an important jurisprudential evolution, legitimizing ecological responsibility as a divine mandate. Through institutional innovation, measurable impact indicators, and integration with ESG standards, Green Zakat operationalizes Islamic ethical principles into actionable development practices. It establishes an alternative model of sustainability that is spiritually grounded, ethically coherent, and

developmentally effective, addressing the limitations of secular, market-driven sustainability paradigms that often neglect moral and metaphysical dimensions.

In conclusion, Green Zakat represents both a conceptual and practical contribution to global sustainability discourse, offering a faith-based model that harmonizes spirituality, justice, and ecological balance. Its growing institutional adoption signals a promising avenue for Muslim-majority countries to mobilize faith-driven financing for climate and social resilience. Future research should focus on empirical assessment of its developmental outcomes, cross-national implementation strategies, and integration within broader Islamic financial ecosystems to consolidate its role as a cornerstone of faith-based sustainable development.

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