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SUSTAINABLE DEVELOPMENT AND ISLAM: CONTENT ANALYSIS OF HIGHER EDUCATION CURRICULUM

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KEYWORDS	ABSTRACT
Education for Sustainable Development, Islamic Studies, Social-Economic, Environmental Pillar	The concept of sustainability in Islam refers to Islam as a guide and rule that can affect the faith of Muslim and its consequences for environmental, social, and economic profits. The chief aim of this research study was to investigate association between Islamic studies content and Education for sustainable development, to identify contents in Islamic studies curriculum that served ESD by conducting a content analysis of the BS in Islamic studies Scheme of Studies to determine the presence of the three pillars of ESD (Environmental, economic & social), and thus providing evidence for features and functions of higher education in Islamic studies. According to the findings, ESD is not a novel idea in Islam. Thus, symbol of Islam became the capital of knowledge from the start of Islamic history. The Islam constantly encourage humans to gain knowledge. Findings can serve as the solid foundation for encouraging ESD in Pakistan for current Islamic Studies curriculum at all levels of education thereby providing evidence-based strategies for achieving SDGs. Research into the content of other textbooks at all levels of education in Pakistan is also recommended.
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#### INTRODUCTION

Because of global challenges that shaped and defined the discourse and agenda about the developing world, particularly the Islamic world, sustainable development has been a dynamic issue in the twenty-first century (Astrom, 2011). Islam offers new perspectives on sustainability for discovering and explaining the root causes of today's social, Economic, and environmental crises (Ali, 2009). ESD is the education that promotes social, economic, and environmental well-being. It is regarded as a transformative educational process that

incorporates Social, Economic, and environmental sustainability into teaching and learning process (McKeown, 2002). Risk assessment, natural resources, and human and ecosystem well-being are all aspects of environmental sustainability (Khalid, 2002). In this connection, productivity and technological growth are examples of the economic sustainability, but they are not the only ones. Likewise, it also addresses issues concerning energy production and efficiency, ecoefficiency analysis and environmentally friendly designs (Shah & Raza, 2020). Additionally, the social sustainability addresses the issues of good citizenship, social justice, stakeholder participation, peace, tolerance, social cohesion, as well as knowledge diffusion (Eizenberg, 2017).

The Islamic Declaration is based on fundamental principles of environmental conservation in Islam. It addresses the economic development, poverty alleviation, population, health and environment, natural resources urban and ruler development world trade and global economic integration, environmental, legal, institutional issues, civil society involvement, consciousness, and achieving security and peace (Asad, 2019). Several societal frameworks recognize that the primary goals of sustainability are to meet material needs while also profiting. By referring to Islamic teachings, the basic concepts of ESD do not contradict religious beliefs. Even though it provides solid support for all pillars of sustainability. The values of sustainable development have been present in the Holy Quran and Hadith for centuries. Islamic Declaration reaffirmed Islam long-standing commitment to environment conservation through sustainability (Narayanan, 2013). An inclusive and cohesive approach that combines environmental, economic and social components of sustainable growth is required, and clear commitment that must be required all over the cooperative efforts to ensure our common future (UNESCO, 2009). Islam and its ideals have much to offer in terms of laying foundation forward for enforcing commitments of various nations around the world (Qadir, 2019).

# **Rationale of Study**

This research would be useful in encouraging changes in conduct that will result in a more viable future. It seeks to integrate values of sustainable development into all components and levels of curriculum development. There is a lot of work being done on sustainable development around the world, including Pakistan. Choosing Islamic studies education for curriculum analysis about education for sustainable growth would fill gap in literature and provide curriculum designers and policymakers with extremely relevant data to achieve sustainability targets.

# **Objectives of Study**

The objective of this study was to conduct an interpretative study to highlight the concepts connected to ESD presented in Islamic studies curriculum, and to investigate interrelation of sustainable development dimensions and its pillars (Social, economic & environmental)

in the Islamic studies curriculum which is being taught at the BS level in Pakistani higher education institutions.

#### LITERATURE REVIEW

Human beings are central to Islam's vision of long-term sustainable development as they are the individuals who both cause and reap the benefits of development (Asad, 2019). Humans, according to Islamic beliefs, are not just consumers but also producers for both themselves and everyone else (Hasan, 2006). From the perspective of Islam, SD is human as it represents Allah's almighty on entire planet by helping from resources without harming them or monopolizing them selfishly (Kamali, 2016). This has now become ingrained in the environmental mindset that has brought civilizations to edge of disaster (Abdurrahman, 2002). Many of environmental damage and remember that use of science for generations' rights is due to the exploitation of total limitations imposed on it by religious practice was the scientific force, science, and future technologies (Rashid, 2018). It is undeniable that the depletion of environmental assets and the degradation of the human ecosystem have resulted in the technological change, which is now unable to control the disorderly spirit (Aburounia, 2006). In terms of the environment, the word "Earth" is referenced 61 times in holy Quran. According to Islam, Allah created the universe for specific reason (Dariah, Salleh & Shafiai, 2016).

In Islam, interaction of humans with their environment is guided by nation of individuals as a Khalifah on the universe who is purposefully full of personal accountability (Hossain, 2014). According to Islamic perspectives, humanity is Allah representative on Earth (Khalifa), the human race is a mere manager rather than an owner, benefactor rather than disposer, and thus Islamic lifestyle entails living in harmony and peace with all living beings (Ibrahim, Rahman & Basir, 2010). Active promotion of individual, social, economic and environmental interests through education would ensure long-term development (Arbuthnott, 2009). God Almighty is the true owner of all the resources, and humans are permitted to use the natural resources (ni'matullah - Allah's gifts) without selfishly trying to monopolize them, and they are obligated to benefit from resources (Ahmad et al., 2015). Individuals must strive to improve this planet in accordance with principles of Holy Quran and teachings of Prophet Muhammad's "Sunnah," with both caveat that current needs must be met without jeopardizing rights of coming generations (Bano & Jumani, 2021). Supreme Allah reveals in Holy Quran:

"We have honoured Adam's sons; presented them with transportation on both land and sea; given them pure and good things for sustenance; and bestowed special favours on them, above and beyond a significant part of our formation" (Verse 70 in Surat Al Isra). Air, water, animals, plants, inanimate, the soil, the sun, the moon, the night, and the day, in addition to all other beings and benefits in the universe, were made available to humans by Allah, the Almighty (Qadir & Zaman, 2019). As per God, "Do you not see that Allah has

made everything in the sky and on earth available to you for use and that He has made his benefits flow to you exceedingly, both unseen and seen?" (Verse 20 in Surah Luqman). That implies that people have the right to make use of and seek out these resources to create their existence and the cosmos following God's directives (Khalid, 2002). Unfortunately, the misuse of humans, their separation from it, and their desire to control it have had an impact on the distinctive comprehensiveness and harmony of the social system, economic structure, and earth's environment (Hasan, 2004).

Religion, according to Narayanan (2013), is the key to achieving the economic sustainability. Prophet Muhammad, whose primary business is trade and commerce, emphasized the unfeigned importance of the economy from the beginning of Islam (Ibrahim, Rahman & Basir, 2010). These structures were created by Islam to guarantee the societal economic growth that is sustainable. These include creating a waqf, prohibiting Riba, requiring zakat, and allowing Sadaqat, as well as enforcing laws governing heritage (Shah & Raza, 2020). The state's primary method of resource redistribution has been contested, and prophetic policies must be upheld because it is a fundamental state policy to promote economic development (Ahmad et al., 2015). Active promotion of the individual, social, economic and environmental interests over education would ensure long-term development Although the fundamental aspects of sustainable development in Islam are similar to those outlined in Agenda 21, there are some differences in how each factor is approached (Zguir, 2021). An overview of the fundamental elements of the sustainable development (SD) in Islam is shown in Figure 1.





This article expands on Islamic viewpoint on ESD with an emphasis on social cohesiveness, economic norms, and environmental preservation. This means that within the context of a knowledge-based evolutionary and socially interactive paradigm that defines justice, peace, and equality Shariatic system, charity, good citizenship, good relationships, zakat, usher, as well as Fitrana that are effective frameworks for the poverty reduction, sustainable consumer welfare, economic productivity, ecological harmony Planting, sanitation, resource-saving, and social harmony.

## **ESD & Islamic Studies Education**

Islam and ESD definitions are closely associated. From an Islamic perspective, it's crucial to comprehend concept of sustainable development and consider its vital environmental, economic, and social components. Reasonable growth factors (Dariah et al., 2016). A close examination of the intellectual components of Islamic studies curriculum uncovers multiple unmistakable divine directives that emphasize environmental protection, the economy, and humanity's responsibility in realizing them (Qadir & Zaman, 2019). The three facets of sustainable development are covered in detail in the key sources of the Islamic content. In inference, Islamic studies have the potential to succeed in providing education for desired sustainable development (Chowdury, 2017). Islamic Studies education provides a window of opportunity in this context with its clear promotion of the higher-order ideals during regular activities. Pakistani educational experts are urged to look at Islamic studies content (Kamali, 2016).

According to Narayanan (2013), religion can play a part in achieving economic, social, and environmental sustainability. The three ways that religion can contribute to sustainability through the principles it upholds, its capacity for action in the areas of social, political, and environmental issues (based on those values), its ability to foster personal growth (Astrom, 2011). Hossain (2014) research revealed that the notion of sustainable development is true considering religious views, which provided support for hypothesis (Eizenberg & Jabareen, 2017). Becchetti and Borzaga (2010), who say that religion can boost social, environmental, and economic sustainability, also support that conclusion. According to many studies, the Islamic higher education programs already include educational content and instruction that is intrinsically related to ESD and that is also connected to sustainable development in the social, economic, and contemporary domains. The objective is to highlight how Islam studies in higher education institutions in Pakistan have richness of potential for achieving the SDGs.



Figure 2 Conceptual framework for SD and Islamic concepts

#### RESEARCH METHODOLOGY

The analysis technique chosen is determined by how thoroughly the researcher intends to integrate the informants' accounts of a subject into the analysis. This has an effect on the number of informants needed as well as the data collection procedure (Bengtsson, 2016). As per the intended aim of the study content analysis of the BS Islamic studies curriculum was performed with the help of NVIVO 12. According to Krippendorf, content analysis is "a methodical interpretation of texts and symbolic stuff, not necessarily from the perspective of an author or user." (Krippendorf, 2004). Based on content analysis, versus and concepts related to SD in the Islamic studies curricula have been highlighted to prove that Islamic values must be acknowledged and referred to discuss sustainability. During the qualitative content analysis, data is presented in words and themes, allowing for some interpretation of the results (Berelson, 1952). Since its inception in Pakistan more than 50 years ago, the syllabus for the BS in Islamic Studies has been revised and updated various points. The BS in Islamic studies was originally four-year degree program. The latter change was made to comply with HEC mandatory requirement for BS degree eligibility. The list of courses with topic are listed as:

Table 1 Courses containing ESD concepts.

Subjects /Course	Topics
Arabic	Verse from Surah Al-Ihzab about Adab al-Nabi (Verse
	No.6,21,40,56,57,58.)
	Surah al-Furqan verses about societal morals (Verse 63-
	77Verse No.63-77)
	(Verses 21, 32 of Surah Anaya)
Hadith	Sunnah's place is described in Uloom ul Hadith
	Sunnah & Hadith.
Seerat Ul Nabi	Important Life Lessons Learned by the Holy Prophet in
	Makkah
	Important Moments in the Life of the Holy Prophet in Madina
	Mawakhawt e Madina
Contemporary Muslim World	Islamic History
	Islam and Modern political thoughts
Islamic Jurisprudence & history	Fiqh
	Islamic Law's primary distinctions of nature
	Islamic legal and judicial sources
	Islamic Law's Differences and Their Nature
	Sectarianism and Islam
Islamic Culture and civilization	A social system of Islam
	History of Islamic Culture and civilization
A political system in Islam	The basic concept of the political system
	Basic institution of government in Islam
	Concept of sovereignty
Islamic Economic system	The fundamental idea behind the Islamic economic system

	Islamic economics' view of wealth distribution The concept of Riba in Islam
	Islamic Trade and Commerce Methods.
	Economic development and growth
The social system of Islam	The ethical value system in Islam
	Elements of Good Citizenship

The researcher then performs a thematic analysis to determine the presence of proposed text or ideas (Creswell & Clark, 2017). These ideas can be investigated either explicitly or implicitly, with the difficult task of identifying the essence of their implications, which must be based on a unique framework. Clear and specific words and research goals are selected to be focused on by categorizing the text as a phrase. Thematic analysis is widely accepted as a reliable method of localization content or documents. The researchers assign codes or labels to all Islamic studies outlines and texts in order to recognize presence of notions and constructive pieces of content interrelated with the specific concepts of ESD. Only outlines dealing either directly or indirectly with ESD definitions were chosen by researcher. Second instrument was a rubric for analyzing curriculum document's content based on the three subgroups of sustainability, namely social, economic, and environmental. There were many steps to take. First, researcher conducted a thorough overview of global concepts related to ESD so as to identify criteria for ESD content analysis of BS (Hons) curriculum of Islamic Studies in Pakistan.

#### **FINDINGS AND RESULTS**

By contrasting the current notion of sustainable development with the material covered in Islamic studies, it can be concluded that Islam sees maintaining universe and its resources as an essential aspect of the faith rather than solely an optional consideration. The results of the content analysis show that the main themes in the text and viewpoints of Islamic studies are strong connection between religious and worldly issues and how environment is seen in a larger context that includes human social well-being and economic endeavors. The fact that a human being is the Khalifah on Earth and is obligated by religion to govern and prosper planet under the "contract" of vicegerency makes him most important factor. Islam is way of life that encompasses all facets of social, economic, and political existence. Islam inspires societal and economic advancement (Al-Quran, 8:53). Islam forbids poverty because it is nearly same as unbelief (kufr). Islam offers powerful tools for socioeconomic advancement over zakat (alms) and waqf (endowment) regulation. These Islamic economic principles, any other trading or business dealings in Islam, are built on the compassion and sharing in wealth distribution.

All of these economic dealings and interpersonal exchanges take place in the city, an area made possible by land use planning and the built environment. Syed Muhammad Naquib al-Attas (1991, p. 2) stated that organized communities engaged in social and economic

life in towns and cities are the only places where four significations of din-indebtedness, submissiveness, judicious strength, and natural inclination—are feasible possibilities. City environment not only offers space but supplies raw materials and supports economic activities like shelter, parks, transportation. It aids in forming our thoughts and directing our behavior toward economic sustainability. One of Islam five pillars is zakat. The gap between wealthy and the poor has grown economically. However, depending upon how diverse people behave, the environment could experience either the positive or negative consequences. Meanwhile, the social effects might result in inequality and a decline in the quality of life.

Figure 3 Word Cloud of Content Analysis



At this point, it is clear how intricately these factors, environment, society, and economy are interconnected. Economic development is a method of exploiting natural resources at specific level for human well-being needs, seen from sustainability aspect in Islamic studies content. We are working with Allah creations, so these actions have to be conducted with a high sense of morality and Islamic reverence. Although there were significant earnings, fundamental issue in this situation was that distribution was unfair. Islam adopts a distinct strategy in this instance both earnings and distribution. Islam inspires the sincere income over worthwhile endeavors. Islam is opposed to people who live in poverty and need; it requires that every man earn his living through work while he is able, but that he receives his proportion from public coffers if he is unable to work for any reason. Islam also places significant stress on sharing by needful Muslims to pay poor tax (zakat): "And be persistent in prayer, liberal in your giving, and bow your heads with those who bow (in prayer)." (2:43 Surah Al Baqarah).

To address issues of social welfare, zakat offers an essential mechanism. To achieve an Islamic society's social and moral goals, all Muslims are obligated to donate at least two and a half percent (2.5%) of their revenue to the underprivileged. This practice is known as zakat. According to Islamic law, an usher is person who distributes predetermined portion of Allah's wealth among the many kinds of the people who are eligible to receive it. On

agricultural produce that has been naturally irrigated, whether by rain or by natural bodies of water like rivers, springs, streams, or like, tax is charged at a rate of 10% of the overall output. On agricultural crop that is artificially irrigated, whether by canals, wells, sprinkling, dams, motorization, or other means, Usher is payable at a rate of 5% of the overall output. It refers to the process of paying for this share. It serves a moral purpose concerning the person. Similar to how social pillar seen in the life of Hazrat Muhammad (PBUH) aims at personality development and stresses affection to affirm open statement and teaching for all dimensions of social life, The social goal of Zakat Usher and fitrana is to eradicate poverty and the desire for the private gain at any cost, as well as to encourage the socially oriented behaviors.

Our last Prophet's life story demonstrates that kindness is an essential aspect of what it means to be human being. The concept of (Kindness) is the goal of compassionate living, that reflects on spreading empathy to all animals. By using historical incidence, "Muakhaat -e-Madina" (Brotherhood of Madina) fully describes concept. (Tolerance) indirectly praises and reaffirms need to tolerate differences to live in harmony. The lesson of "Akhuwaat," or "Brotherhood," denotes coexistence and unity, while "Jumma & Eid prayers," demonstrates that praying in big congregations is a display of solidarity that promotes equality. With the aid of historical examples, unit "Islamic Social System" thoroughly explains the idea and advantages of a socially supportive society. The lesson "Islamic Culture" promotes keeping your word because it fosters culture of trust, peace, and tranquility in your community. The lesson helps kids learn about human rights by linking them to everyday events. Another suggestion made in "Namaz-e-Jumma-o- Eidain" is that equality is essential to supportive and just society. Concept of human family is gently reinforced in "Muakhaat-e-Madina" (Brotherhood of Madina).

"Meesaq-e-Madina (Madina Charter) uses the historical narrative to illustrate that how the conflict develops when the parties hold divergent opinions. The next point makes the case for the necessity of reciprocal dialogue to arrive at an amicable and cooperative solution. In the lesson "Afu-o-darguzar" (Patience & Forgiveness), forgiveness is used to show how powerful it is in rekindling relationships. Islam has advocated for the societal harmony since more than 1,400 years ago. Shariah places a strong emphasis on the process of creating a society with shared ideals, common problems, and equitable chances. Allah Almighty Says: "Oh, mankind! Certainly, we formed you into countries and tribes so that you may get to know one another after creating you from male and a female. Ones who are most aware of God are, in fact, finest among you in God eyes (Verse 13 of Surah Al-Hujurat). These verses make clear that Allah has bestowed gifts on us in shape of sun, moon, fruits, animals, rain, and rivers. Allah vicegerents on earth are men. Because of this, they must protect what Allah has made and comprehend that nothing in world belongs to man and that he has no right to take it for himself.

His signs include the creation of the sky and the earth, as well as the diversification of your languages and colors, and they are undeniably indications for wise individuals (Verse 22: 406 in Ar-Room). Islam forbids misuse of resources in these words: "Oh, Adam's children! At all locations and times for prayer, wear your lovely clothing. Drink And eat, but do not waste by going overboard. Allah does not favor the wasteful (Verses 7:31, Surah Al- Ayraf). Thus, following this religious doctrine, humankind must protect and preserve nature and responsibly use its resources.

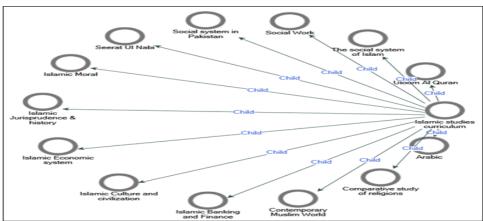


Figure 5 Content of Islamic Studies Curriculum

## **DISCUSSION**

This article debates content of Islamic studies and its connection with ESD, which is based on a holistic understanding of the development of all aspects of earth that necessitates immediate identification of these components. As per Qadir (2019), Current ESD pillar ideas in Islamic education focus upon promoting national welfare, and environmental values of such a provision must be articulated clearly. While the literature on economic sustainable development in Islamic education has seemed to have broadly addressed the question that arises as a result of the remittance of all three pillars (Astrom, 2011). The main points of contention are:

Islamic studies and social pillar of ESD. Social Pillar in Hazrat Muhammad's (PBUH) life aims at personality development and emphasizes affection to affirm open communication and teaching for all dimensions of social life, social objective, and to encourage socially oriented behaviors. In Islamic studies books, life story of our last Prophet demonstrates that kindness is essential characteristic of human being. Kindness is goal of compassionate living and it reflects in spreading empathy to all animals. "Muakhaat-e-Madina" fully defines the concept by using historical occurrence. (Tolerance) indirectly praises and reaffirms the importance of tolerating differences to live in harmony. Lesson of Akhuwaat/Brotherhood, represents coexistence and unity, whereas "Jumma and Eid prayers" demonstrates status

of praying together. The unit "Islamic Social System" thoroughly explains the concept and benefits of a socially supportive society using historical examples. Keeping your word is encouraged in the lesson "Islamic Culture" because it fosters a culture of trust, peace, and tranquility in your community. While social pillar topics are relatively more integrated into the Islamic studies curriculum, some of the work illustrated above indicates that the Islam education has the good social morals and values. This recognition is deeply rooted in the conversation of Islamic studies and has been reorganized into discourse of sustainability practices, work that has contributed significantly to our understanding of the social pillar (Abdurrahman, 2022).

Emphasize on Environmental Pillar. A mixture of the concepts of tawhid (Allah's oneness), Khilafah (vicegerency), and Amanah (trust) in the sustainable use of natural resources in the environment while working to develop society supports the Islamic perspective of environmental conservation (Khalid, 2018). Environmental protection and climate change mitigation are critical to achieving sustainable development. To that end, content of Islam studies provides a general framework for sustainable use of natural resources, particularly water, trees, and animals (Ansari, 2012). As a result, it is necessary to investigate each of these elements of environment and advancement in Islam. These verses make it clear that Allah has given us gifts in form of the sun, moon, fruits, animal life, rain, and rivers. Men serve as Allah's vicegerents on Earth. They must guard what Allah has created and know that nothing in the spiritual realm belongs to a person and that he has no right to acquire it for himself.

As a result, according to this religious doctrine, the humanity must safeguard and preserve nature while also using its resources responsibly. "Do not do damage the planet once it has been set in order," says Qur'an (7:85). The mischief referenced in the verse contains environmental degradation caused by the pollution that is harmful to both animals and humans. Water must serve purpose, and any pattern of the degradation disrupts ecological balance established by divine order. It has always been emphasized that reducing waste generation, treating it, using it as the raw material in the manufacture of other products, disposing of it, and incinerating it are all prerequisites for sustainable development. They benefit the environment by assisting in the maintenance of its processes as well as the protection of human health (Ali, 2009). As a result, they fall under the Islamic principle of public interest.

Islamic studies And the Economic Pillar of ESD. Islamic economic development is not the same as the traditional economic development. Because Islam does not emphasize only material aspects in an attempt to benefit the entire community. Furthermore, the process carried out in the financial wheel is governed by rules that apply to all aspects of life. The most important consideration is justice. This justice must emerge when economic actions are carried out, such as concept of zakat, which suggests maximizing resources as a goal.

Islam promotes social and economic progress (Al-Quran, 8:53). Poverty is banned in Islam because it's nearly synonymous with unbelief (kufr) (Dariah, 2016). As stated in the course titled "Islamic Economic System," Islam offers powerful tools for socioeconomic progress through zakat (alms) and waqf (endowment) regulations. These Islamic economic ideas, like any other trading or business transactions in Islam, are based on sympathy and wealth distribution sharing.

## **CONCLUSION**

By mentioning a religion's teachings in Bs Islamic studies curriculum, findings of the study demonstrates that, while the notion of ESD is a new concern in advance literature, Nearly fourteen hundred years ago, Islamic beliefs emphasised all aspects of sustainable growth. Religion despises economic inequity, which is why ideas like the charity, Zakat Fitrana, and other such ideas were promoted. Islam forbids misappropriating natural resources as well. The Qur'an makes frequent references to world's order and the value of natural resources for humanity. Islamic law forbids waste. Additionally, it was found that global economic crisis is a result of the widespread use of the interest-based banking structure, the Islam forbids having an interest in anything. Finally, it has been found that the ethical behavior is becoming less prevalent in the modern economic sector. Unmoral business practices will be extremely problematic for humanity because business has become a crucial aspect of modern life.

Islam permits moral commerce and condemns all immoral methods of making a living or obtaining property. Therefore, the notion of education for sustainable development is not entirely new. This was first suggested by Allah through the Al-Qur'an, and it is currently covered in the Bs Islamic studies curriculum. This article intends to increase awareness and understanding among Muslim scholars to consider Islamic principles as a valuable source of knowledge following growing attention to these concepts in the whole world through references to Islamic beliefs. In this connection, ultimately, it was determined that Islamic studies have all the potential to provide education on sustainability. Thus, with its clear promotion of higher-order ideals during regular activities, since, Islamic Studies education provides a window of opportunity in this context. Consequently, in Pakistan, educational policymakers are fortified to see Islamic studies as valuable collaborators and contributors to ESD approaches.

## Recommendations

- 1. The current study focused upon the Islamic studies curriculum in relation to ESD. Additional research on specific ESD pillar factors could be conducted using positivist or paradigmatic paradigm.
- 2. Before incorporating ESD into existing educational programs like higher education in Islamic studies, it is suggested that policy, management and supervisory, aspects of ESD be thoroughly studied and researched.

3. It is proposed that research be conducted on utilizing emerging technologies to create capital through community financing in order to globalize Zakat and Waqf models around the world so as to achieve the SDGs, which include targets related to climate change, poverty alleviation, and global security.

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