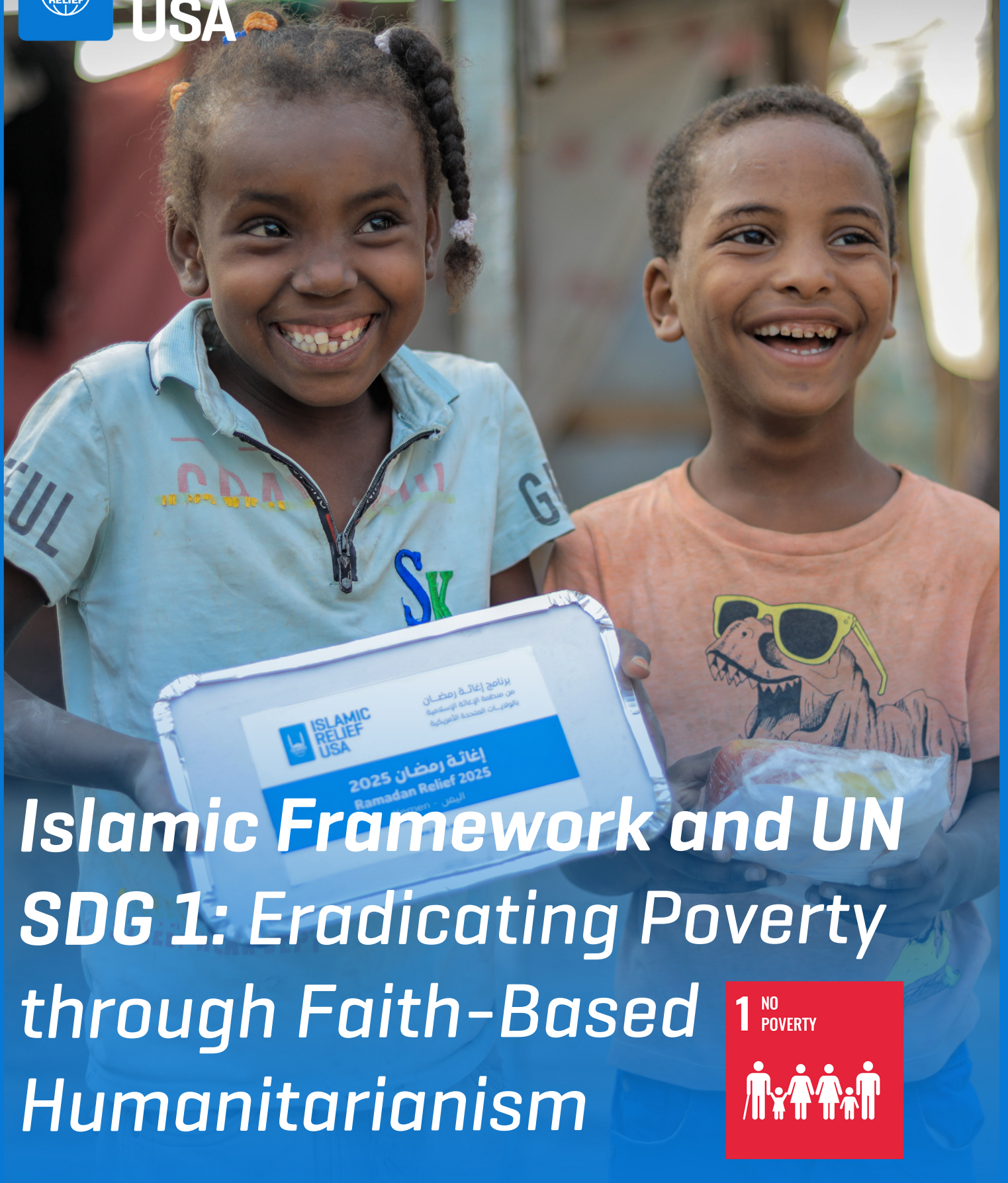




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Islamic Framework and UN SDG 1: Eradicating Poverty through Faith-Based Humanitarianism

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Islamic Framework and UN SDG 1: Eradicating Poverty through Faith-Based Humanitarianism

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Abstract

This report examines the alignment between the Islamic framework of social welfare and the United Nations Sustainable Development Goal 1 (SDG 1), which aims to eradicate poverty globally holistically. It focuses on the Islamic principles of social justice, charity, and equitable wealth distribution, highlighting how these goals can help achieve the goals relevant to UN SDG 1. It also highlights the unique role actors inspired by Muslim values play in combating global poverty holistically and community-centered.

The principles of fair wealth distribution, social justice, and community support are central to Muslim tradition. Charity is not only a voluntary act but an obligation of the rich towards the people in need. This report highlights obligatory charity (Zakat), voluntary charity (Sadaqah), and institutions like Waqf in helping the people most in need across the Globe. It further examines how these institutions and traditions can play a critical role in achieving SDG 1's targets, ensuring equal access to resources, dignity, and economic opportunities for all.

Faith-based organizations (FBOs) are critical in tackling poverty by providing direct aid, education, healthcare, and community engagement in the most needy areas across the Globe. By leveraging faith-based resources and Islamic values, SDG 1 can be achieved in a culturally relevant, ethical, and sustainable way that prioritizes human dignity.

The report concluded by proposing a holistic integration of the Islamic framework with SDG 1 for poverty alleviation, as they may be critical in providing an alternative vision for helping those most in need.

Keywords: Islamic framework, poverty alleviation, UN SDG 1, faith-based humanitarianism, social justice, Zakat, Sadaqah, economic opportunities.

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Introduction

Poverty: Definition, Statistics, and UN Perspective

Poverty focuses on a lack of financial and non-financial resources to meet the most basic human needs, such as food, shelter, healthcare, and education. However, poverty extends beyond access to financial resources and encompasses a denial of choices and opportunities, which inhibits participation in society and human development (United Nations Development Program, 2022).

Global Poverty Statistics

Over 700 million people around the World live in extreme poverty, surviving on less than \$2.15 per day (World Bank, 2023). Additionally, 1.2 billion people are experiencing a lack of resources, meaning they do not possess critical human needs such as healthcare, education, and clean water (Hasell et al., 2024). While these issues persist globally, some of these regions have large Muslim populations, including Sub-Saharan Africa and South Asia. Many populations in these regions lack access to essential human services (Siddiqui, Wasif & Hughes, 2024).

Impact of Poverty

This lack of resources can impact individuals both in the short-term and the long-term, including causing major health issues like malnutrition and child stunting, as well as limiting their access to both educational and financial opportunities. These resources often lead to a cycle of impoverishment. As an illustration, children born into some families usually experience malnutrition, which negatively impacts their growth and cognitive development as well as severely reduces their ability to achieve human growth. These issues create an intergenerational cycle, as children born into poverty are likelier to remain impoverished as adults (Seeleib-Kaiser, Shvyrev, & Sowula, 2025).

Efforts to Combat Poverty

Governments and organizations across the Globe are attempting to combat these issues through economic reforms, social welfare programs, and global initiatives. United Nations is one of the foremost organizations in this space and has created Sustainable Development Goals that aim to lead the World toward achieving sustainable and holistic development. The United Nations Sustainable Development Goal (SDG) 1 aims to eradicate poverty in all its forms by 2030 (UN, 2022). The UN aims to achieve this by promoting, among other things, initiatives to promote inclusive financial opportunities, job creation, and improving universal access to education and health for the most vulnerable populations globally.

Key Challenges Exacerbating Poverty

However, poverty issues continue to exist despite the best attempts of the government, nonprofits, and even the private sector to redress the issues faced by the people in need. Poverty issues continue to be perpetuated because of several factors.

These include:

1. **Economic Inequality and Unemployment:** Economic inequality is one of the major causes of global poverty. Some estimates demonstrate the nature of this inequality, with the wealthiest 10% of the World's population owning over 76% of the World's total resources. The bottom 50% holds less than 2% of the Global resources. Such high levels of inequality exacerbate poverty by leaving millions without means to support their basic needs.
2. **Lack of Education and Skills Gap:** Research has constantly demonstrated that access to good quality Education is critical for breaking the cycle of poverty. A clear and demonstrated link exists between limited access to quality education and access to employment opportunities, perpetuating intergenerational poverty cycles (Sikuku, 2024). This lack of schooling opportunities substantially reduces the ability of individuals across the Globe to break the cycles of poverty
3. **Political Instability:** Wars and political escalation perpetuate poverty by displacing large populations and disrupting economies. These escalations can have a significant impact on perpetuating these cycles of poverty. As an illustration, data suggests that nearly 7 in 10 of the World's extreme people in need live in conflict-ravaged regions (World Bank, 2020). These escalations have continued to have a particular effect in several Muslim-majority countries. For instance, the escalations in Gaza, Syria, and parts of Africa and Asia have severely impacted food security and economic stability for a large segment of the population there.
4. **Health Crises and Pandemics:** Diseases such as HIV/AIDS, malaria, and COVID-19 have exacerbated the challenges of global poverty. As an illustration, according to some estimates, the COVID-19 pandemic alone is estimated to have pushed 150 million people into extreme poverty in 2020 (World Bank, 2020). These continuing issues of health crises continue to exacerbate the struggles of people in need globally, severely impacting women, people with disabilities, and people of advanced age.
5. **Corruption and Poor Governance:** Another major factor perpetuating the cycle of poverty is corruption, which diverts resources and causes waste and fraud in most essential public services, resulting in inadequate healthcare, education, and infrastructure. Research has documented a clear connection between corruption and poverty, as Countries with high levels of corruption generally experience lower economic growth rates and higher poverty rates (Gupta, Davoodi, & Alonso-Terme, 2002).

Islamic Economics: A Model for Poverty Alleviation and Wealth Redistribution

Recent scholars point out that one of the main reasons why, despite the many global efforts to achieve SDG 1's goal of no poverty, it has not succeeded is that one of the limitations of current models is that they are based on conventional economic models that have not been able to reach out to the most vulnerable sections of the population. In this regard, some scholars have pointed out that some poverty alleviation models can be complemented by Islamic principles and ideas from the Muslim tradition.

Muslim traditions provide an alternative model for addressing poverty and inequality through wealth redistribution, financial inclusivity, and social welfare principles that can complement the current models. Scholars like Asad Zaman, Monzer Kahf, and Tariqullah Khan critique the conventional economic models for their limitations in achieving a more equitable world (Zaman, 2009). They point out that mainstream economic models prioritize efficiency and profit often, leading to market incentive structures that, while creating wealth, also most impact society's most economically vulnerable sections. For instance, Salman (2021) highlights how current economic systems of financial speculation and interest-based lending exacerbate income inequalities and reduce upward mobility by limiting the financial opportunities of the people most in need.

On the other hand, in contrast, the Islamic economic framework is founded on the ethical principle that wealth is a social trust and must be distributed to benefit all members of society. One of the significant distinctions between Islamic economic thought and conventional models lies in its approach to helping those in need. Islam focuses on an individual's moral and legal obligation to help those around him. Zakat mandates Muslim individuals to contribute a fixed portion of their wealth to those in need. It is an institutionalized mechanism for continuous wealth transfer from the wealthy to those in need. The concept is considered so critical to Islamic tradition that it is regarded as one of the five pillars of Islam on which the foundation of the faith is based.

Modern manifestations of Zakat systems applied globally also demonstrate their ability to help those most in need. For instance, empirical data from Egypt and Sudan suggest that organized zakat funds have significantly reduced absolute poverty and provided financial stability to low-income households (Salman, 2021). Additionally, another tradition of Waqf, or Islamic endowments, helps as a long-term social welfare instrument and helps channel philanthropy towards funding education, healthcare, and public infrastructure without burdening the taxpayers. Case studies from Malaysia demonstrate that waqf-supported hospitals and schools provide essential services to underserved populations, reducing economic dependency (Abdullah & Kroessin, 2013).

Islamic Theoretical Foundations of Economic Justice

Another important distinction of Islamic tradition is its founding on Economic Justice. Islamic economic thought is grounded in the belief that wealth is a trust (Amanah) from God and should be utilized for the betterment of society.

The Qur'an (59:7) states:

"...so that wealth may not merely circulate among your rich. Whatever the Messenger gives you, take it. And whatever he forbids you from, leave it. And fear Allah. Surely Allah is severe in punishment." Indeed, the very premise of the Qur'an starts with the emphasis that rather than wealth, it is a gift from God that needs to be channeled for the betterment of society, particularly those most in need. This verse emphasizes the need for wealth to be redistributed within the society.

Prophet Muhammad (peace be upon him) helped institutionalize some of these principles in the early Islamic state, ensuring that the most vulnerable members of society had guaranteed financial support. The Sunnah provides numerous examples of his economic governance, collecting and distributing Zakat, regulating fair trade, and promoting financial inclusivity.

Another fundamental theoretical foundation of Islamic economics is its unique focus on distributive justice and sustainable development. From medieval to modern times, Islamic scholars have attempted to find ways versed in Islamic values that help redistribute wealth and help those most in need. As an illustration, one of the foremost scholars in medieval Islamic history, Ibn Khaldun, focused on the need for state intervention in regulating wealth distribution and developing a society based on economic justice. Some modern scholars, such as Ahmed (2021), have refined this argument by focusing on state policies that combine Islamic principles with modern economic governance to create a system that balances the needs of the rich and those in need.

Similarly, other Islamic texts have also focused on the fundamental concept of economic justice. For instance, one of the most seminal works on Islamic law, the Maqasid al-Shariah framework, argues that the state's economic policies should prioritize human dignity and social equity. By embedding these objectives into financial regulation, Islamic economic policies offer a model that can serve as an alternative to address structural poverty while maintaining economic dynamism.

Institutionalized Mechanisms of Helping Those in Need Within Islam

Zakat

As mentioned before, Zakat is one of the five pillars of Islam. It is an obligatory annual contribution of 2.5% of surplus wealth for eligible recipients, including people experiencing need, orphans, widows, and debt-ridden individuals. Unlike voluntary charity, Zakat is a mandatory obligation upon individuals to ensure wealth circulation in society.

The Qur'an (9:60) provides a holistic framework for those who are eligible to receive Zakat in society by arguing that Zakat is for "the needy, those employed to collect it, for bringing hearts together, for freeing captives, for those in debt, for the cause of Allah, and for the traveler – an obligation from Allah. Moreover, Allah is All-Knowing, All-Wise." This verse shows that Zakat is intended to be an economic mechanism that aims to circulate wealth towards a diverse range of people, not only those in need but also prisoners, enslaved or imprisoned, and travelers who need help.

Today, several state and non-state institutions are involved in collecting and distributing Zakat. Research demonstrates Zakat's positive impact on helping those in need in current times. For instance, empirical studies indicate that organized Zakat management can significantly alleviate people's worst needs. As an illustration, in Malaysia, the National Zakat Management System has successfully helped thousands of families in need through immediate and financial assistance and long-term projects like vocational training (Abdullah & Kroessin, 2013). Similarly, in Sudan, zakat funds are integrated with education and healthcare programs, ensuring long-term economic mobility for disadvantaged communities and helping care for individuals' education and health needs (Hassanain & Ali, 2016).



Sadaqah: Voluntary Charity and Emergency Relief

While Zakat is a mandated obligation for individuals, Sadaqah (voluntary charity) also plays a critical complementary role in addressing emergency relief efforts, social welfare, disaster response, and other needs of those in need. Muslim tradition is full of the examples of the Prophet, who encouraged and practiced Sadaqah daily. The Prophet Muhammad frequently encouraged Sadaqah, stating:

"Sadaqah extinguishes sin as water extinguishes fire." (Tirmidhi, 614).

Today, large-scale sadaqah-based initiatives across the Muslim World are critical in helping relieve human misery in regions of the worst humanitarian crises.



Waqf: Sustainable Economic Welfare

Waqf (Islamic endowment) is another mechanism for helping those most in need in the Muslim World. It is an endowment that funds essential services such as education, healthcare, and infrastructure. However, unlike conventional welfare programs that rely on taxation, waqf institutions operate on individual donations, ensuring a self-help model that continuously funds without governmental intervention.

The waqf model has been successfully implemented in several countries in modern times to help those most in need. These examples include examples of Indonesia, where waqf-funded hospitals and schools provide access to affordable healthcare and education for individuals in need (Saifuddin et al., 2014). Similarly, Turkey's waqf institutions have been revitalized to fund public housing projects and shelter thousands of low-income families. In contrast, agricultural waqf lands in Pakistan generate revenue that supports local farmers and reduces rural poverty. Thus,

overall, we have several successful examples of waqf-based initiatives working in the Muslim World that are helping to create self-sufficient welfare systems.

Islamic Finance: Interest-Free Economic Growth

Islamic tradition also aims to break the cycle of poverty by prohibiting *riba* (usury/interest). This prohibition ensures that financial transactions are fair and ethical. As a result, several Islamic banking systems operate on risk-sharing principles instead of an interest-based system.

1. **Mudarabah (profit-sharing agreements):** Banks invest in businesses and share profits rather than charging fixed interest rates, thus ensuring that they share equally in gains and losses.
2. **Musharakah (joint investment partnerships):** Multiple investors contribute capital and share both profits and risks, thus making the lender less exposed to financial risks if their project does not work.

Another central channel through which Islamic institutions and traditions are helping the most in need is the institution of Islamic microfinance institutions in countries like Bangladesh, Pakistan, and Sudan. The microfinance model started in Bangladesh and has consequently spread globally. It has helped bring millions out of poverty in Bangladesh and other parts of the World. Studies show the impact these initiatives have had in helping resolve some of the most poverty-stricken regions in the World. Research demonstrates that entrepreneurs receiving interest-free microloans from Islamic banks have higher repayment rates and improved business sustainability than conventional loan recipients (Parveen, 2009).



Alignment with SDG 1: Eradicating Poverty

Therefore, as have seen, Islamic principles closely align with Sustainable Development Goal 1 (No Poverty) by promoting:

1. **Systematic Wealth Redistribution:** The mandatory practice of Zakat ensures that financial resources are continually redirected to those in need.
2. **Sustainable Social Welfare:** Waqf-funded initiatives provide ongoing access to healthcare and education.
3. **Ethical Financial Inclusion:** Interest-free financing enables low-income individuals to access capital without falling into debt traps.
4. **Economic Self-Sufficiency:** Risk-sharing finance models ensure that wealth creation benefits all sectors of society rather than remaining concentrated among a select few.

The Role of Islamic Organizations in Poverty Alleviation

Poverty is a tough battle, but faith-based organizations, especially those rooted in Islamic principles, are making a real impact. Unlike one-time donations or temporary aid, these groups focus on long-term solutions—helping people build skills, start businesses, and regain dignity. Islamic organizations are leading the fight against poverty with hands-on, community-driven approaches. For instance, Islamic Relief USA is a leader among faith-based Muslim organizations that are making an effort to eradicate poverty.

Since the inception of Islamic Relief USA (IRUSA) in 1993, the core of its foundation and vision continues to be: "working together for a world free of poverty." Furthermore, in its mission: "Islamic Relief USA provides relief and development in a dignified manner regardless of gender, race, or religion, and works to empower individuals in their communities and give them a voice in the world" (irusa.org). In addition to its global impact, IRUSA is achieving this by working with over 200 domestic grantees and partners across the U.S. (Islamic Relief USA, 2024)



1. Building Stronger Communities Through Skills & Education

The most effective way to lift people from poverty is to give them the tools to succeed. In this regard, Islamic organizations focus heavily on vocational training, education, and job creation to ensure struggling individuals survive and thrive.

For instance, various Muslim organizations have rolled out programs that teach entrepreneurship and employment skills, particularly in Muslim-majority countries where job opportunities can be scarce (Bin-Nashwan, Abdul-Jabbar, & Aziz, 2021). These organizations aim to provide these individuals with a sustainable future instead of just doling out cash or money and ensure that they have the education and skills to succeed.

One good example is the MADE Institute in Flint, Michigan, which focuses on helping previously incarcerated citizens who have reentered society, seeking opportunities to transform their lives. From housing to human resource support, the organization gives residency to a cohort and equips them with professional career support by enrolling them in various career and job training programs. Through a strategic partnership of over \$283,000 from IRUSA, MADE Institute launched the Self-Made Ventures program to create incubator space for entrepreneurship, purchased additional residential property for the cohort to perform apprenticeship work activities on the space to eventually be utilized for their residency upon completion of the renovations, and to advance its green collar work program, EPIK—Empowering People through Innovation and Knowledge (El-Alamin, 2023).



2. Humanitarian Efforts Make a Difference

When disaster strikes—whether war, famine, or a natural catastrophe—Islamic organizations are often the first on the ground, providing life-saving support. However, their work does not stop at emergency relief; they also focus on rebuilding communities.

For instance, rural communities in Al Haouz, Morocco, were decimated by the 2023 earthquake, causing loss of life, infrastructure damage, and long-lasting consequential impacts on the economy. Islamic Relief USA (IRUSA) has since been part of the rebuilding phase by supporting youth innovation incubators and expanding women's agricultural cooperatives. The farm sector comprises nearly 74% of the rural economy, with only 16% of women in the workforce. IRUSA is partnering with the Near East Foundation to cultivate opportunities for women in agriculture so that the community can become resilient under such natural disasters (Near East Foundation, 2023).



The half-million dollar commitment connects women's rural cooperatives with youth incubators through engagement, training, and creating a pipeline for an effective supply chain to bring various natural products into new markets. Saffron, medicinal plants, and argon products are some of the items being cultivated from this initiative, and it builds off existing innovation programming that has included the production of milk, cheese, and skincare products. Furthermore, the funding addresses equipment and facility damages resulting from the earthquake through repair services (Near East Foundation, 2023).

The Organization of Islamic Cooperation (OIC), through its humanitarian wing, the Islamic Solidarity Fund (ISF), runs projects that improve food security, maternal healthcare, and education in war-torn areas. In Indonesia, Baitul Maal institutions have funded medical clinics, orphanages, and affordable schools, giving thousands of families a second chance.

Organizations like Islamic Relief and Muslim Hands Foundation have been on the front lines in Syria, Yemen, and Sudan—providing clean water, emergency medical care, and even helping refugees resettle. These efforts show that faith-based humanitarian aid is not just about charity but about authentic, lasting impact.



3. Struggling for the Right to Fair Wages and Economic Justice

The poverty cycle is often perpetuated by the unfair systems that keep people trapped in financial struggles. Many Islamic organizations focus on redressing some of these systems by advocating for policies promoting fair wages, ethical business practices, and economic justice.

For instance, the International Islamic Fiqh Academy (IIFA) develops ethical business guidelines encouraging companies to prioritize worker rights and sustainability.

4. Interest-Free Microfinance: A Game-Changer for Small Businesses

Access to capital is the most significant barrier for many needy people to start a business. However, traditional banks often charge high interest rates, making it nearly impossible for low-income people to get loans without falling into debt traps. That is where Islamic microfinance comes in.

Institutions like Amanah Ikhtiar Malaysia (AIM) and Grameen Bank's Islamic Model provide interest-free loans to small business owners, particularly rural farmers (Edris et al., 2021). These loans help people start and expand businesses without fearing accumulating crushing debt. In Bangladesh, the Islami Bank Microfinance Foundation (IBMF) has introduced profit-sharing models, where small business owners and lenders share an investment's risks and rewards.

Studies show that these Islamic microfinance programs have had more positive long-term economic effects than traditional loan systems, mainly because they operate on fairness and community accountability (Kuanova et al., 2021). A small loan can go far and be the main difference between poverty and financial independence for many families.

Since the devastating Türkiye earthquakes in February 2023, Islamic Relief USA has empowered local and Syrian refugee women in micro and small enterprises (MSE) with investments of over \$490,000. At least 31% of the population became at risk for poverty due to the earthquakes. In partnership with Building Markets, this initiative is helping women, among the most vulnerable populations in such catastrophes, by equipping them with adaptive business solutions and connecting them with stable commercial markets and communities to spur economic growth. This program connects the host and refugee communities through networking events to generate collaboration to address and prevent social strife that can foment out of saturated or constrained job markets that can lead to poverty (Building Markets, 2024).



4. Spiritual and Emotional Support for Those Struggling

Financial struggles can affect individuals' mental health, confidence, and overall well-being. To alleviate some of these problems, many Islamic charities focus on economic aid and emotional and spiritual support. Muslim organizations often run programs for unhoused individuals, offering financial assistance, mentorship, and faith-based therapy to help them rebuild their lives with dignity. Many Islamic hospitals and clinics also provide mental and physical treatments to help individuals at the physical, cognitive, and spiritual levels.

Islamic teachings argue that economic problems do not just cause poverty but rather are a test from God that requires society's compassion, empathy, and patience. By addressing the material and emotional struggles of individuals in need, these organizations assist people in regaining their financial dignity and inculcating a sense of self-worth.

For instance, Islamic Relief USA partnered with a \$50,000 investment in the Texas Muslim Women's Foundation to provide support by combating domestic violence. These efforts offer legal services and job training for victims of domestic violence. Studies show that 98% of women who have endured domestic violence often experience financial abuse along the way with long-term effects. 67% of these women are burdened by debt from their previous relationship—where their partner illegally made financial transactions and incurred debt without consent in their name. TMWF is providing free legal assistance to these victims battling financial issues exacerbating the cycle of poverty (New, 2024).



Conclusion

The global community has made strides in eradicating poverty by showcasing a growing commitment to humanitarian efforts. However, the Sustainable Development Goals (SDGs) demonstrate that the journey of eradicating poverty and achieving comprehensive development is far from complete. Current systems are continuously unable to reach out to the marginalized, overlooked, or living in dire circumstances, such as refugees, people experiencing homelessness, and those residing in remote areas.

Islamic principles offer a rich and compassionate framework that can effectively aid communities in realizing these crucial SDGs. These core principles emphasize a deep commitment to economic equity and social justice. They advocate for a collective societal responsibility to uplift individuals facing hardship. The practice of Zakat, which involves the systematic giving of a portion of one's wealth to people in need, exemplifies this commitment. Such practices help promote change and cultivate a strong sense of community. Organizations embracing these values can lead efforts to transform lives and create transformational opportunities for individuals. By leveraging these practices strategically, societies can achieve sustainable and strategic changes.

With strategic investments, innovative approaches, and a commitment to comprehensive support systems, these organizations can enhance their ability to implement impactful solutions. As we proceed with these strategic investments, we must learn better ways to collaborate with diverse stakeholders and find evidence-based solutions versed in Islamic values to resolve the most critical issues in the Globe and provide chances for individuals to thrive irrespective of their backgrounds.

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