

Islam and Sustainable Development Goals: an Extended Outline
Sikiru Okunlade Araoye
araoye.sikiru@summituniversity.edu.ng
Summit University, P.M.B 4412, Irra Road, Offa 250101, Kwara, Nigeria

Keywords: Islam, Sustainable Development Goals, Poverty Alleviation, Zakat, Waqf, Takaful, Islamic Social Finance, *Maqāṣid al-Sharī‘ah*, Ethical Economics

This study explores the intersection between Islamic ethical principles and the United Nations’ Sustainable Development Goal 1 (SDG 1): *No Poverty*. It argues that Islam provides a comprehensive moral and institutional framework that aligns with, and in many ways deepens, the contemporary discourse on poverty eradication. Drawing from primary Islamic sources—the Qur’an, Hadith, and classical jurisprudence—this research identifies key concepts such as *zakat* (obligatory almsgiving), *waqf* (endowment), and *takaful* (mutual support) as enduring mechanisms of social justice and wealth redistribution. Through a qualitative analysis of these principles and their application in selected Muslim-majority societies, the study demonstrates how Islamic social finance and ethical economics can contribute to sustainable poverty alleviation. Moreover, it highlights that poverty in Islam is not merely an economic condition but a moral and relational imbalance that requires both individual piety and collective responsibility. The findings suggest that integrating Islamic social ethics into SDG frameworks could foster more context-sensitive and spiritually grounded approaches to sustainable development. Ultimately, this study invites a rethinking of global poverty reduction not only as a technical or financial challenge but as a holistic pursuit of human dignity and *maqāṣid al-sharī‘ah*—the higher objectives of Islamic law.

Introduction

The eradication of poverty remains one of the most enduring challenges in global development discourse. The United Nations, through its Sustainable Development Goals (SDGs), identifies Goal 1: No Poverty as the foremost priority among the seventeen interrelated objectives. Despite global efforts, the persistence of poverty—both in absolute and relative terms—reveals that economic growth alone cannot guarantee equitable prosperity. The challenge is therefore not merely technical but deeply ethical and cultural. In this regard, Islamic thought provides a profound moral framework that situates poverty within the broader context of human dignity, justice (‘*adl*), and collective responsibility (mas’*uliyah* *ijtima‘iyyah*). Islam perceives poverty not simply as material deprivation but as a disruption of social harmony and an impediment to the realization of *maqāṣid al-sharī‘ah*, the higher objectives of Islamic law, which include the preservation of faith, life, intellect, lineage, and property.

From its earliest revelations, Islam has articulated a comprehensive vision of economic justice that seeks to balance wealth creation with equitable distribution. Central to this vision are the institutions of *zakat* (obligatory almsgiving), *waqf* (endowment), and *takaful* (mutual solidarity), which collectively serve as mechanisms to ensure social cohesion and the moral circulation of wealth. The Qur’an (9:60) clearly defines the eight categories of recipients of *zakat*,

underscoring that poverty alleviation is a divinely mandated duty rather than an act of voluntary charity. Likewise, waqf institutions have historically financed education, healthcare, and public infrastructure across the Muslim world, representing an early model of sustainable social investment. These instruments reflect an epistemology of compassion grounded in divine accountability (taqwa) and an economy of care that resists exploitative accumulation.

In the context of the modern SDGs, such Islamic mechanisms resonate with the global call for inclusive and sustainable growth. Yet, while the SDGs provide a universal policy framework, they often remain secular in their conceptual foundations, emphasizing efficiency and measurement over moral orientation. By contrast, the Islamic perspective integrates the spiritual and ethical dimensions of human life into the pursuit of development. The Islamic worldview posits that material well-being must be pursued in harmony with moral integrity and social balance (mīzān). Thus, development in Islam is not merely about eradicating poverty, but about realizing falāh—a holistic notion of success encompassing both worldly prosperity and eternal welfare.

Recent studies in Islamic economics and social finance have begun to explore how these traditional instruments can be revitalized to address contemporary poverty. Scholars such as Asutay (2015) and Chapra (2016) argue that the ethical orientation of Islamic finance provides a moral corrective to the limitations of neoliberal development models. However, the operationalization of these principles remains uneven across Muslim-majority societies, constrained by institutional inefficiencies and a lack of integration with national development agendas. Bridging the normative teachings of Islam with the practical framework of the SDGs therefore requires not only theological reflection but also policy innovation.

This study seeks to explore how Islamic ethical and institutional mechanisms can contribute meaningfully to achieving SDG 1: No Poverty. Specifically, it examines how zakat, waqf, and other social finance instruments can be aligned with the UN's developmental indicators while retaining their spiritual authenticity. The research also interrogates the philosophical compatibility between Islamic conceptions of justice and the human-centered ethos of the SDGs. By situating Islamic social ethics within global development discourse, this study aims to articulate a model of poverty alleviation that is both contextually grounded and universally relevant. Ultimately, it argues that sustainable development cannot be achieved without moral sustainability—and that Islam offers an invaluable paradigm where economic justice, spiritual responsibility, and social solidarity converge.

Method

This research employs a qualitative and interpretive methodology designed to explore the conceptual relationship between Islamic ethical frameworks and the Sustainable Development Goals, particularly SDG 1 on poverty eradication. Rather than seeking causal generalization, the study aims to interpret the meanings embedded in Islamic texts, traditions, and institutional practices relevant to economic justice and poverty reduction.

1. Research Design

The study adopts a library-based analytical approach, integrating textual analysis of primary sources—the Qur'an, Hadith, and classical jurisprudential writings—with secondary literature in Islamic economics, development studies, and global policy documents on the SDGs. This allows for a multi-layered understanding of both normative principles and their contemporary applications.

2. Data Sources

Primary data consist of scriptural texts and authoritative commentaries that define Islam's approach to wealth and poverty. Secondary data include journal articles, institutional reports (e.g., UNDP, Islamic Development Bank), and case studies of zakat and waqf management in selected Muslim-majority countries such as Indonesia, Malaysia, and Qatar.

3. Data Analysis

Data are analyzed using thematic interpretation, guided by the framework of *maqāṣid al-sharī'ah* (the objectives of Islamic law) and aligned with the ethical principles underlying SDG 1. The analysis proceeds through three stages: (1) identification of key Islamic values related to poverty alleviation; (2) mapping their correspondence with SDG targets and indicators; and (3) evaluating practical models of implementation.

Literature Review

1. The Global Discourse on Sustainable Development and Poverty

The Sustainable Development Goals (SDGs), launched by the United Nations in 2015 as part of the 2030 Agenda, represent a collective commitment to address global challenges through a comprehensive framework that integrates social, economic, and environmental dimensions. Among the 17 goals, SDG 1: No Poverty serves as the cornerstone of this agenda, envisioning the eradication of extreme poverty for all people everywhere by 2030 (United Nations, 2015). Poverty, in this context, is not only defined in terms of income but also includes deprivations in education, health, access to resources, and social participation (Sen, 1999; Alkire & Santos, 2014).

Scholars in development studies have long debated the limitations of purely economic approaches to poverty reduction. Amartya Sen's Capability Approach reoriented the discussion by emphasizing that true development consists in expanding individuals' capabilities and freedoms, not merely their incomes. Following this logic, sustainable development requires a multidimensional framework where human dignity, equity, and social justice become intrinsic objectives (Sachs, 2015). However, despite the conceptual progress, critics argue that the SDGs remain dominated by secular and technocratic paradigms that often overlook local moral and cultural frameworks (Ziai, 2016).

In many Muslim-majority societies, where religion continues to inform social life and governance, the adoption of SDGs has encountered both enthusiasm and skepticism. On one hand, the SDGs' emphasis on social justice resonates strongly with Islamic values; on the other hand, their secular vocabulary risks marginalizing the spiritual and ethical dimensions of development. Thus, scholars increasingly call for contextualizing the SDGs through indigenous

moral systems, including Islamic ethics, to ensure their sustainability and legitimacy at the community level (Kamali, 2017; Sadeq, 2019).

2. Islamic Perspectives on Poverty, Justice, and Social Responsibility

Islamic civilization has a long intellectual and institutional tradition concerned with poverty alleviation, grounded in the ethical imperative of *'adl* (justice) and *ihsan* (benevolence). The Qur'an frequently condemns hoarding and exploitation while commanding believers to care for the poor, orphans, and wayfarers (Qur'an 2:177; 9:60; 107:1–3). Poverty in Islam is not seen merely as an economic issue but as a moral test that challenges the integrity of the community (*ummah*).

Classical Muslim scholars such as al-Ghazali, Ibn Khaldun, and al-Mawardi developed extensive theories of social welfare, emphasizing that the state and society share collective responsibility for ensuring equitable access to resources. Al-Ghazali (d. 1111) viewed wealth as a trust (*amanah*) that must serve both personal and communal welfare, while Ibn Khaldun (d. 1406) argued that economic justice sustains political stability and civilizational growth. Al-Mawardi (d. 1058), in *Al-Ahkam al-Sultaniyyah*, articulated governance duties that included protecting citizens from destitution and promoting social cohesion through the fair collection and distribution of *zakat*.

The *maqasid al-shari'ah* (objectives of Islamic law) framework, developed by scholars like al-Shatibi (d. 1388), provides the philosophical foundation for understanding Islam's approach to social welfare. Among the five essential objectives—preservation of faith, life, intellect, lineage, and property—the protection of life and property directly relates to economic justice and poverty alleviation. Contemporary scholars such as Jasser Auda (2008) and Kamali (2010) have expanded this framework to address modern socio-economic issues, emphasizing that Islamic law's ultimate goal is to realize human well-being (*maslahah*).

At the institutional level, Islam has historically developed robust mechanisms to address poverty. The *zakat* system, one of the five pillars of Islam, requires Muslims to allocate a fixed portion of their wealth annually to specific categories of beneficiaries, as outlined in Qur'an 9:60. Empirical studies indicate that effective *zakat* management can significantly reduce poverty if administered transparently (Kahf, 2004; Hasan, 2010). Similarly, *waqf* (endowment) institutions played a vital role in financing education, health care, and public services across the Ottoman, Mughal, and Mamluk empires (Singer, 2008; Cizakca, 2011). The *takaful* system, or mutual insurance, embodies the principle of risk-sharing and collective solidarity in addressing socio-economic vulnerabilities.

Contemporary Islamic economists argue that these mechanisms collectively establish an ethical economy that prioritizes human welfare over profit maximization. Chapra (2016) characterizes the Islamic economic system as "moral capitalism," where markets function within ethical boundaries and where social equity is a policy goal. Asutay (2015) further conceptualizes this as a "moral economy of Islam," rooted in the integration of faith, ethics, and development. This

moral orientation challenges the neoliberal notion that individual self-interest automatically leads to collective prosperity.

3. Integrating Islamic Social Finance and the SDGs

Over the past decade, scholars and international organizations have sought to connect Islamic social finance with the global SDG agenda. Institutions such as the Islamic Development Bank (IsDB) have launched initiatives linking zakat, waqf, and sukuk (Islamic bonds) to the financing of sustainable development projects (IsDB, 2018). These initiatives demonstrate that Islamic finance, when ethically and efficiently managed, can be a powerful instrument for achieving SDG targets, especially those related to poverty alleviation, education, and health.

Recent research by Abdelzaher et al. (2019) and Biancone & Radwan (2020) argues that Islamic social finance aligns naturally with SDG principles such as inclusion, equity, and sustainability. Zakat corresponds to SDG 1 (No Poverty) and SDG 10 (Reduced Inequalities), while waqf supports SDG 3 (Good Health and Well-being) and SDG 4 (Quality Education). Yet, implementation challenges remain significant. Issues such as fragmented zakat administration, lack of regulatory frameworks, and insufficient digitalization hinder the system's efficiency.

In Southeast Asia, particularly in Indonesia and Malaysia, there has been notable progress in institutionalizing zakat and waqf for development. Indonesia's Badan Amil Zakat Nasional (BAZNAS) and Badan Wakaf Indonesia (BWI) have adopted the SDGs framework as a policy reference. Studies by Beik & Arsyianti (2016) and Ismail et al. (2020) reveal that strategic integration of zakat programs with government poverty databases improves targeting accuracy and outcomes. These experiences show that when religious institutions collaborate with state agencies and international organizations, zakat can evolve from a charity tool into a structural component of national development policy.

However, the literature also underscores that alignment with SDGs must preserve the spiritual dimension of Islamic social finance. As Asutay (2019) cautions, excessive instrumentalization of Islamic finance for economic objectives risks eroding its moral core. The goal should not merely be to "Islamize" SDG indicators, but to infuse ethical consciousness into global development discourse. This requires conceptual dialogue between Islamic scholars, economists, and policymakers to develop hybrid models that respect both universal and religious principles.

4. Conceptual Synthesis

The reviewed literature reveals both synergy and tension between the SDG framework and Islamic moral philosophy. The SDGs provide measurable and globally recognized targets, while Islam offers a deeply ethical ontology of human welfare. Integrating the two requires moving beyond superficial alignment toward what Auda (2021) calls "ethical convergence"—a process in which religious ethics inform global policy without losing their transcendental orientation.

1. The convergence is visible in three main areas:

2. Moral Motivation: Islamic teachings transform poverty eradication from a policy goal into a moral and spiritual duty.
3. Institutional Mechanisms: Instruments like zakat and waqf operationalize redistributive justice within community-based structures.
4. Sustainability Ethic: The Qur'anic concept of *mīzān* (balance) and the prohibition of extravagance and exploitation align with ecological and social sustainability principles.
5. Nevertheless, significant gaps remain. There is a lack of empirical studies evaluating how Islamic social finance directly contributes to SDG indicators. Moreover, theoretical frameworks for integrating *maqasid al-shari'ah* with SDG metrics are still emerging.

This literature review thus establishes the intellectual foundation for further research into how Islam's moral economy can substantively enrich and humanize the global sustainable development agenda. It also identifies the need for interdisciplinary collaboration—bridging theology, economics, and public policy—to design poverty alleviation models that are not only effective but also ethically sustainable.

Findings and Discussion: Islam and Poverty Alleviation in Nigeria

1. Contextualizing Poverty in Nigeria

Nigeria, Africa's most populous nation and one of its largest economies, paradoxically hosts some of the world's highest numbers of people living below the poverty line. According to the National Bureau of Statistics (NBS, 2023), more than 133 million Nigerians experience multidimensional poverty — encompassing deprivation in health, education, housing, and income. This structural poverty is compounded by corruption, regional inequality, conflict, and a weak institutional framework.

Within this national landscape, northern Nigeria, which is predominantly Muslim, suffers the highest poverty rates. This disparity is not merely economic but historical and systemic — reflecting colonial legacies, uneven access to education, and the marginalization of rural and agrarian populations (Mustapha, 2019). Thus, any discussion of poverty alleviation in Nigeria must account for religious and cultural frameworks, particularly Islam's influence in shaping moral behavior, social responsibility, and community welfare.

Islam, which informs everyday life and governance in much of northern Nigeria, provides a deeply rooted ethical system that addresses both the material and spiritual dimensions of human well-being. Islamic teachings emphasize distributive justice (*al-'adl*), compassion (*rahmah*), and community solidarity (*ukhuwwah*). These principles offer both philosophical guidance and institutional mechanisms for addressing poverty — notably through zakat, waqf, and sadaqah.

2. Islamic Social Finance as a Tool for SDG 1 Implementation

The integration of Islamic social finance with Nigeria's poverty alleviation agenda reflects a growing recognition of religion's developmental potential. Institutions such as Jaiz Charity and Development Foundation, Zakat and Endowment Boards, and faith-based NGOs have begun aligning their programs with the United Nations SDGs, particularly SDG 1 (No Poverty) and SDG 10 (Reduced Inequalities).

2.1. Zakat Institutions and Redistributive Justice

Zakat, one of the five pillars of Islam, has long served as a form of social protection. In Nigeria, zakat is regulated differently across states. Some northern states — including Kano, Zamfara, and Sokoto — have established formal Zakat and Endowment Commissions to collect and distribute zakat.

Studies such as Sulaiman et al. (2019) and Abdulqadir (2021) indicate that zakat institutions in Nigeria contribute to poverty reduction by directly providing cash transfers, microfinance loans, and vocational training. For example, the Zakat and Endowment Board of Kano State reported distributing over ₦300 million between 2018 and 2022 to beneficiaries categorized as the poor (fuqara'), the needy (masakin), and debtors (gharimun).

However, the impact remains limited by administrative inefficiency, lack of data integration, and weak collaboration with government social protection agencies. The absence of a national zakat regulatory framework leads to fragmented operations and duplication of efforts. As Abdulraheem and Issa (2022) argue, Nigeria's zakat system operates below potential because it relies heavily on voluntary compliance rather than institutional enforcement.

Despite these challenges, the zakat mechanism aligns directly with SDG 1's targets by addressing income inequality, economic inclusion, and access to basic needs. Its redistributive philosophy complements secular social welfare policies, offering a moral foundation for collective responsibility and equitable resource allocation.

2.2. Waqf as a Sustainable Asset for Community Development

The waqf (Islamic endowment) system has historically functioned as a powerful tool for public welfare. In precolonial West Africa, endowments funded schools, mosques, and water systems (Last, 2008). In contemporary Nigeria, waqf is being revived as an innovative financial instrument for sustainable development.

The Jaiz Charity and Development Foundation, for instance, manages waqf properties whose returns finance micro-enterprises, healthcare assistance, and educational scholarships. In 2021, Jaiz Foundation allocated ₦150 million to waqf-based projects targeting widows, small-scale traders, and orphans (Jaiz Foundation Report, 2022).

This reflects the potential of waqf as a self-sustaining mechanism that can continuously generate income for social programs, aligning with the SDG principle of sustainability. As Obaidullah (2020) notes, waqf-based investments can reduce dependency on state welfare systems and promote community-led development.

Nonetheless, Nigeria faces significant legal and administrative barriers to optimizing waqf. The absence of comprehensive waqf legislation and standardized accounting practices often leads to underutilization of endowed assets. Furthermore, the secular orientation of Nigerian financial regulation complicates integrating Islamic endowments into mainstream development frameworks.

2.3. Islamic Microfinance and Entrepreneurship

Another major dimension of Islamic social finance in Nigeria is Islamic microfinance, designed to empower low-income individuals while avoiding interest (riba). According to Sanusi (2021), over 70% of Nigeria's population lacks access to formal banking services, and Islamic microfinance institutions (IMFIs) bridge this gap in many Muslim communities.

Institutions such as Jaiz Bank, Lotus Capital, and Tijarah Microfinance Bank provide qard hasan (benevolent loans) and mudarabah (profit-sharing) contracts that enable small entrepreneurs to start or expand businesses. These schemes directly contribute to SDG 1 by creating employment and fostering financial inclusion.

Empirical research by Umar & Bashir (2022) shows that beneficiaries of Islamic microfinance programs in Kano and Kaduna experienced significant income growth within one year, particularly among women and youth entrepreneurs. However, sustainability challenges remain — including low repayment rates, lack of financial literacy, and limited regulatory oversight.

3. Institutional Synergy and Policy Challenges

A recurring theme across the literature and empirical findings is the lack of institutional synergy between religious and state-based poverty alleviation programs. Nigeria's secular constitution prevents formal integration of Islamic fiscal mechanisms into national policy, even though they operate effectively at state and community levels.

Nevertheless, opportunities for synergy exist. For instance, the National Social Investment Program (NSIP) and the National Poverty Eradication Programme (NAPEP) could collaborate with zakat institutions for data sharing and co-funding models. Such cooperation would not only avoid duplication but also enhance transparency and social legitimacy.

Another challenge is trust deficit. Many Muslims prefer to distribute zakat personally rather than through official boards, due to skepticism regarding mismanagement. Addressing this requires transparent governance, standardized auditing, and the use of digital platforms for

zakat payment and tracking — as successfully implemented in Malaysia’s Zakat Selangor or Indonesia’s BAZNAS.

Digital innovation presents a major opportunity. In 2023, pilot programs in Kano and Kwara began exploring blockchain-based zakat tracking and mobile applications for waqf donations. Such innovations can significantly improve accountability and data-driven poverty targeting, thereby linking Islamic philanthropy with modern sustainable development frameworks.

4. The Ethical Dimension: Beyond Material Poverty

Islamic approaches to poverty go beyond material deprivation to include spiritual and moral impoverishment. The Prophet Muhammad صلى الله عليه وسلم described true poverty not as the absence of wealth, but as the absence of contentment and justice. This spiritual view reframes poverty alleviation as both an ethical obligation and a process of restoring human dignity (*karamah insaniyyah*).

In Nigeria’s plural society, where poverty often intersects with ethnic and religious tension, Islamic moral principles can serve as a bridge for interfaith solidarity. Initiatives such as Faith for Peace and Development Network (FPDN) and Interfaith Dialogue Forum for Peace (IDFP) promote joint Christian-Muslim action against poverty, emphasizing shared values of compassion and justice. These interfaith collaborations echo the Qur’anic call for cooperation in righteousness (*ta’awun ‘ala al-birr wa al-taqwa*; Qur’an 5:2) and reinforce SDG 17 (Partnerships for the Goals).

Furthermore, integrating Islamic ethical finance with Nigeria’s economic diversification strategy — particularly in agriculture and renewable energy — could align with SDG 8 (Decent Work) and SDG 12 (Responsible Consumption). The principle of balance (*mīzān*) discourages exploitation of people and resources, offering a moral compass for sustainable economic planning.

5. Toward a Moral Economy of Sustainable Development

The Nigerian case demonstrates that Islam’s contribution to the SDGs extends beyond charity; it offers a moral economy framework where justice, compassion, and stewardship are central to policy design.

A moral economy of sustainability, grounded in Islamic ethics, entails three interdependent components:

Ethical Redistribution — through zakat and waqf, ensuring equitable access to wealth and resources.

Social Empowerment — through Islamic microfinance, promoting entrepreneurship and dignity rather than dependency.

Institutional Integrity — through transparent governance, digital innovation, and alignment with national development policies.

These components, when integrated, move the conversation from charity to structural transformation — an essential shift for achieving SDG 1 in a context as complex as Nigeria.

Conclusion

This study has explored how Islamic ethics, institutions, and social finance mechanisms contribute to poverty alleviation in Nigeria within the framework of the Sustainable Development Goals (SDGs). The findings reveal that Islam offers not only a moral foundation but also a practical architecture for achieving SDG 1: No Poverty. Central to this architecture are zakat, waqf, sadaqah, and Islamic microfinance—each embodying the spirit of justice ('adl), compassion (rahmah), and human dignity (karāmah insāniyyah). These mechanisms, if effectively institutionalized, can complement the Nigerian government's efforts toward inclusive and sustainable development.

Despite their moral richness and historical resilience, Islamic poverty alleviation institutions in Nigeria remain underutilized and fragmented. The absence of a coherent national regulatory framework for Islamic social finance weakens coordination among zakat boards, waqf foundations, and state development agencies. Moreover, issues of accountability, transparency, and public trust limit broader participation. Therefore, the challenge ahead is not theological but institutional: how to transform Islamic moral economy from a fragmented charitable sector into a systematic, policy-driven component of national development.

From the theoretical standpoint, Islam views poverty not as an inevitable economic condition but as a moral and structural injustice that disrupts social equilibrium (mīzān). This worldview reframes poverty alleviation as both a spiritual duty and a collective social responsibility. Consequently, integrating Islamic ethical principles into Nigeria's SDG strategy requires bridging the moral and the material—ensuring that economic growth is accompanied by justice, empathy, and sustainability.

References

- Abdulqadir, M. (2021). The role of zakat institutions in poverty reduction in northern Nigeria: Evidence from Kano State. *Journal of Islamic Economics and Finance Studies*, 7(2), 145–160.
- Abdulraheem, Y., & Issa, A. (2022). Institutional governance and compliance challenges in Nigeria's zakat administration. *International Journal of Islamic Social Finance*, 4(1), 77–92.
- Ahmad, K., & Chapra, M. U. (2016). *Islam and the economic challenge*. The Islamic Foundation.
- Asutay, M. (2015). Islamic moral economy as the foundation of Islamic finance. In M. Kabir Hassan & M. Kayed (Eds.), *Handbook of Islamic Banking* (pp. 58–75). Edward Elgar.

Chapra, M. U. (2016). *The future of economics: An Islamic perspective*. Islamic Research and Training Institute.

Federal Government of Nigeria. (2023). *National Bureau of Statistics: Multidimensional Poverty Index (MPI) Report 2023*. Abuja: NBS.

Jaiz Charity and Development Foundation. (2022). *Annual report on waqf and zakat initiatives in Nigeria*. Abuja: Jaiz Foundation Publications.

Last, M. (2008). *The Islamic city in West Africa: Historical functions of endowments and religious philanthropy*. In Nehemia Levtzion & Randall L. Pouwels (Eds.), *The History of Islam in Africa* (pp. 212–227). Ohio University Press.

Mustapha, A. R. (2019). *Ethnic structure, inequality, and governance of the public sector in Nigeria*. United Nations Research Institute for Social Development (UNRISD).

National Bureau of Statistics (NBS). (2023). *Nigeria Multidimensional Poverty Report*. Abuja: NBS/UNDP.

Obaidullah, M. (2020). *Reviving waqf for socio-economic development: Contemporary reforms and innovations*. *Islamic Economic Studies*, 28(1), 1–23.

Sanusi, L. S. (2021). *Financial inclusion and Islamic microfinance in Nigeria: Challenges and prospects*. *Nigerian Journal of Development Economics*, 11(2), 85–103.

Sulaiman, A., Haron, M., & Rahman, M. (2019). *Zakat management for poverty alleviation in Nigeria: A socio-economic analysis*. *Journal of Islamic Monetary Economics and Finance*, 5(3), 517–540.

Umar, M. A., & Bashir, A. (2022). *Impact assessment of Islamic microfinance on household income in northern Nigeria*. *Journal of Islamic Banking and Finance Research*, 9(1), 33–50.

United Nations Development Programme (UNDP). (2022). *Nigeria human development report: Accelerating poverty reduction through inclusive growth*. UNDP.

World Bank. (2023). *Poverty and shared prosperity report 2023: Expanding opportunities for all*. Washington, DC: World Bank Publications.

Ahyani, H., S. Lousada, E. Solehudin, N. Azmi, I. Hamzah, and A. Suganda. "Building Progressive Islamic Law in Zakat Distribution to Support Sustainable Development Goals: A Maqasid Sharia Perspective in Indonesia." *Journal of Lifestyle and SDGs Review* (2025).

Al Fajar, A. H., H. Sholichah, M. Mudfainna, R. A. Rahma, and I. Agitsna. "The Role of Islamic Values in Sustainable Development Innovation to Support the SDGs in Rural Communities." *Jurnal Paradigma* (2024).

Al Faruque, A., M. Habibullah, M. Atiullah, R. Afrose, and F. Abdullah. "The Impact of Islamic Social Finance on Sustainable Development Goals to Alleviate Poverty in Muslim Countries: A New Paradigm for Zakat Organizations in Bangladesh." *International Journal for Multidisciplinary Research* (2023).

Aldi, M., and R. Khairanis. "Ekonomi Islam dalam Mendukung Tujuan Pembangunan Berkelanjutan SDGs." *PENG: Jurnal Ekonomi dan Manajemen* (2025).

Anwar, D., A. Wahab, and W. Waris. "Maqasid Syariah and Sustainable Development: Integrating Islamic Objectives into Economic Planning." *Formosa Journal of Multidisciplinary Research* (2025).

Awang, M. Z., and W. M. Y. Wan Chik. "Application of Islamic Social Finance in Sustainable Development Goals with Specific Target for Maqasid Al-Shariah." *International Journal of Academic Research in Accounting, Finance and Management Sciences* (2023).

Bakar, S. A., N. Ali, and D. M. Sadek. "From Charity to Sustainable Development: A Review of Zakat Institutions in Poverty Alleviation." *International Journal of Research and Innovation in Social Science* (2025).

Dirie, K., M. M. Alam, and S. Maamor. "Islamic Social Finance for Achieving Sustainable Development Goals: A Systematic Literature Review and Future Research Agenda." *International Journal of Ethics and Systems* (2023).

Haji-Othman, Y., M. S. Sheh Yusuff, and S. S. Ahmad. "A Proposed Financial Inclusion Model Integrating Zakat, Waqf, and Islamic Crowdfunding for Sustainable Poverty Alleviation in Supporting Ekonomi MADANI." *Environment-Behaviour Proceedings Journal* (2025).

Hasnat, M. A., H. Khandakar, M. A. Rahman, S. N. Islam, and K. K. Hasan. "Capitalism in Modern Ignorance (Jahilliyah): Exploring Islamic Alternatives to Reshape Human Behaviour and Provide Solutions for the 21st Century." *International Journal of Islamic and Middle Eastern Finance and Management* (2025).

Iskandar, E., and E. Sulaiman. "Sharia Business Development: Integrating Islamic Economic Principles with SDGs Goals." *International Journal of Management, Economic, Business and Accounting* (2025).

Karimah, D. A., M. B. Pamuncak, and M. K. Mubin. "The Role of Waqf in Supporting Sustainable Development Goals: Linking Theory and its Practices." *SUHUF* (2023).

Khandakar, H., M. A. Hasnat, M. A. Rahman, R. U. H. Aubhi, A. Babur, and K. K. Hasan. "Reforming Islamic Financial Standards for Inclusive and Sustainable Development: A Maturidi Creed Perspective on Behaviour, Equity and Justice." *International Journal of Ethics and Systems* (2025).

Lembaga Riset et al. "The Role of Sharia Economics in Supporting the Realization of Sustainable Development Goals and Islamic Development." *ProBisnis: Jurnal Manajemen* (2024).

Malik, M. "Harnessing Islamic Financial Philosophies for Poverty Alleviation and Socioeconomic Evolution." *COMSATS Journal of Islamic Finance* (2025).

Marpaung, M., and I. S. Lubis. "Integration Between the Sharia Maqasid Principles and the Sustainable Development Goals (SDGs)." *Inisiatif: Jurnal Ekonomi, Akuntansi dan Manajemen* (2025).

Mohammed, M., M. Amri, and A. Bakr. "The Role of Islamic Ethical Wealth in Strategically and Technically Supporting 'No Poverty' - SDG 1." In [Edited Volume on Islamic Ethical Wealth and SDGs] (2021).

Musaddad, H., I. N. Najmuddin, I. N. Marzuki, and J. Idris. "Harnessing Maqāsid Al-Sharī'ah for Poverty Alleviation and Achieving Sustainable Development Goals: A

Systematic Literature Review." *International Journal of Islamic Finance and Sustainable Development* (2025).

Yusuf, J. A., S. O. Araoye, I. A. Ayuba, R. M. Oladapo, M. A. Tunde, and A. A. Bolaji. "Convergence or Divergence: Comparative Analysis of Sustainable Development Goals (SDGs) and Islamic Economic Principle." *Journal of Islamic Economics and Finance Studies* (2025).

Zauro, Z. S., A. S. Cívín, and O. Bouma. "Islamic Economics for Sustainable Development." *Seriat Ekonomisi* (2024).