

Research Article

From Faith-Based Giving to Development Impact: The Islamic Development Bank's Global Muslim Philanthropy Fund for Children (IsDB's-GMPFC) and Educational Outcomes in Developing Countries

Muhammad Haizul Falah^{1*}, Muhammad Kafi Adi Satria²

¹ Universitas PGRI Sumenep, Indonesia; email: haizulmuhammad20@gmail.com

² Universitas Negeri Surabaya, Indonesia; email: satriaadikafi27@gmail.com

* Corresponding Author: Muhammad Haizul Falah

Abstract: This study investigates how faith-based giving can be transformed into measurable development impact in the education sector, focusing on the Global Muslim Philanthropy Fund for Children (GMPFC) established by the Islamic Development Bank (IsDB) in partnership with UNICEF. Traditional Islamic philanthropic instruments, such as *zakat* and *sadaqah*, often provide short-term relief but lack structured governance, limiting their long-term impact on educational outcomes. Using a qualitative-explorative, this research analyzes secondary data from 2021–2025, including institutional reports, program documents, and peer-reviewed literature, to assess how GMPFC operationalizes faith-based resources through pooled, multilateral, and impact-oriented mechanisms. The findings indicate that GMPFC strategically funds education-enabling conditions, including child health, nutrition, psychosocial wellbeing, and youth empowerment, which are empirically linked to school readiness, retention, and learning quality. Comparative analysis shows that GMPFC outperforms traditional philanthropy and conventional aid by combining cultural legitimacy, institutional rigor, and alignment with Sustainable Development Goals (SDGs). Its governance model ensures standardized monitoring, fiduciary oversight, and cross-sectoral integration, addressing longstanding limitations of fragmented philanthropic delivery. Despite its effectiveness, the study highlights a lack of longitudinal learning outcome data, limiting precise quantification of educational impact beyond enabling conditions. Nonetheless, GMPFC exemplifies a hybrid development-finance model, demonstrating how Islamic philanthropic values can be operationalized to generate sustainable, measurable contributions to child education and human capital formation. These findings offer actionable insights for policymakers, development practitioners, and faith-based organizations aiming to scale philanthropic resources for education in vulnerable contexts.

Keywords: Child Education; Development Impact; GMPFC; Islamic Philanthropy; SDG's.

1. Introduction

Islamic philanthropy represents a historically embedded and evolving mechanism of redistributive aid that intertwines religious obligation with socio-economic development, significantly shaping welfare and educational opportunities in Muslim-majority and other developing societies (Hidayat, 2025; IsDB, 2019). The core instruments of Islamic giving “*Zakat*, *Sadaqah*, and *Waqf*” are grounded in Qur’anic injunctions and prophetic traditions that mandate wealth circulation for community upliftment and equitable access to basic services (Nurhaliza et al., 2025). These charitable practices not only fulfill spiritual duties but also have practical implications for addressing persistent challenges in education financing where state resources are limited (Hassan & Rashid, 2019).

Demographic shifts and structural constraints in developing countries have amplified the need for innovative financing mechanisms. Despite substantial growth in global Islamic finance assets over the past decade, conventional development financing alone has proven insufficient to bridge the gaps in universal education access, retention, and quality outcomes

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(Brunei Islamic finance data, 2021). Scholars have documented how zakat and waqf institutions can underwrite long-term investments in schooling, scholarships, and infrastructure, thereby reducing financial barriers for marginalized learners. For example, qualitative field studies indicate that locally administered Islamic philanthropy programmes in Indonesia have enhanced school access and educational welfare for low-income students by leveraging *Zakat* funds alongside *Waqf*-based resources (Sa'adah et al., 2023).

The Global Muslim Philanthropy Fund for Children (GMPFC) emerges at this nexus of faith-based giving and strategic development financing, formalizing a global platform for mobilizing Muslim charitable resources toward child-centred Sustainable Development Goals (SDGs), including SDG 4 on quality education (IsDB, 2019). Launched through a partnership between the Islamic Development Bank Group (IsDB) and UNICEF, the GMPFC is designed to collate Zakat, Sadaqah, and institutional endowments into pooled, Shariah-compliant funds to underwrite life-saving humanitarian responses and sustainable socio-economic programmes in the 57 Member Countries of the Organisation of Islamic Cooperation (OIC). Early commitments from foundational donors such as the Abdul Aziz Al Ghurair Refugee Education Fund and the King Salman Humanitarian Aid and Relief Centre provided initial seed funding exceeding US\$20 million, enabling the first cycle of grants aimed at health, nutrition, and education outcomes for refugee children (UNICEF & IsDB, 2019).

Empirical evidence shows that in Bangladesh's Cox's Bazar, where an estimated 1.2 million Rohingya refugees and host-community members require humanitarian assistance the Global Muslim Philanthropy Fund for Children (GMPFC) is financing life-saving health care, nutrition support for children under five, and services for women and mothers, enabling conditions that support children's wellbeing and indirectly their continued education. This intervention is part of the first GMPFC grants approved by the fund's Governing Council (IsDB, 2021). In Jordan, GMPFC funding particularly from the Abdul Aziz Al Ghurair Refugee Education Fund has been allocated to support vulnerable children and young people aged 12–24, aiming to strengthen learning opportunities, wellbeing, and positive transitions into adulthood. These programmes are designed to help youth maintain engagement in education and psychosocial well-being, which are critical determinants of sustained schooling and long-term development outcomes (UNICEF, 2021). In Pakistan, GMPFC contributions (notably from KSrelief) are supporting immunization coverage and health services for children under age five, which is expected to contribute to reductions in under-five mortality approximately 250,000 child deaths per year before the first birthday and thus improve early childhood development outcomes. Enhanced child health and reduced morbidity are well-established determinants of school readiness and long-term cognitive and educational achievement. The Global Muslim Philanthropy Fund for Children itself is explicitly designed to mobilize Islamic philanthropic resources including Zakat and Sadaqah to support humanitarian aid and child-focused Sustainable Development Goals (SDGs), including education, health, nutrition, protection, and youth empowerment across 57 OIC member countries. This strategic development focus reinforces the credibility of programme linkages to educational and health outcomes (UNICEF & IsDB, 2021).

The strategic rationale for GMPFC is strengthened by broader research showing that organised Islamic philanthropy can transition from ad-hoc charitable giving to systemic development financing. Institutional reviews demonstrate that *Zakat* and *Waqf* institutions, when professionally managed and integrated with financial systems, can sustainably support education, vocational training, and human capital development especially when coordinated with government and civil society actors (Sani, 2025). Moreover, theoretical work on philanthropy suggests that faith-inspired giving has unique motivational and social capital advantages that can enhance donor participation and programme legitimacy compared to purely secular models of development financing (Hughes, 2024).

However, maximizing the development impact of Islamic philanthropic resources requires addressing challenges such as governance structures, transparency, and alignment with evidence-based educational interventions. Scholars emphasise that innovations in *Waqf* management, digital tools for transparency, and policy frameworks that integrate philanthropic contributions with national education strategies are critical for scaling impact and achieving the SDGs. For the GMPFC, these considerations inform institutional design

features such as Shariah compliance, pooled governance, and rigorous selection of funding priorities that align with measurable educational outcomes.

In sum, the intersection of faith-based giving and development impact represented by the Global Muslim Philanthropy Fund for Children reflects both traditional Islamic charitable values and modern strategies for mobilising philanthropic capital toward sustainable education outcomes. By anchoring philanthropic resources within coordinated, evidence-oriented development partnerships, initiatives like GMPFC offer a promising pathway to enhance educational access, quality, and equity across developing contexts where needs remain acute and financing gaps persist.

2. Literature Review

The literature on Islamic philanthropy consistently emphasizes its dual role as both a religious obligation and a socio-economic development mechanism, positioning it as a distinctive form of social finance with substantial relevance for education and human development outcomes. Classical and contemporary scholars argue that Islamic philanthropic instruments particularly *zakat*, *sadaqah*, and *waqf* are intrinsically designed to promote social justice, redistribute wealth, and enhance access to essential services, including education, for marginalized populations (OECD, 2020; Hasan et al., 2019; Tok, 2022). Unlike conventional charity, Islamic philanthropy embeds moral accountability and collective responsibility, which strengthens its legitimacy and sustainability as a development financing tool (Hidayat, 2025; Hughes, 2024).

A growing body of empirical research demonstrates that Islamic philanthropy has evolved from fragmented, short-term charitable practices toward more structured, impact-oriented development models. Studies across Muslim-majority countries highlight how zakat-funded education scholarships, waqf-supported school infrastructure, and integrated philanthropic programs reduce financial barriers to schooling and improve educational access for low-income households (Sa'adah et al., 2023; Desiana et al., 2025; Ikhyannuddin & Safitri, 2025). In Indonesia, for instance, zakat institutions such as BAZNAS have been shown to contribute directly to student retention and educational welfare through systematic allocation of philanthropic funds (Sa'adah et al., 2023), while similar patterns are observed in Malaysia and other Southeast Asian contexts where waqf plays a central role in education financing (Hasan et al., 2019).

Beyond direct educational financing, the literature also underscores the indirect pathways through which Islamic philanthropy enhances educational outcomes. Research in development economics and social policy suggests that philanthropic investments in health, nutrition, and child protection significantly influence school readiness, cognitive development, and long-term learning trajectories (OECD, 2020; UNICEF & IsDB, 2019). Empirical studies confirm that zakat- and waqf-funded health interventions reduce child morbidity and mortality, thereby improving early childhood development and future educational attainment (Seriati Ekonomisi, 2024; Fadhilah et al., 2025). This multi-sectoral impact reinforces the argument that education outcomes cannot be isolated from broader child wellbeing and household resilience.

Within the global development discourse, Islamic philanthropy is increasingly recognized as a complementary mechanism for achieving the Sustainable Development Goals (SDGs), particularly SDG 4 (Quality Education) and SDG 10 (Reduced Inequalities). International policy analyses highlight that Islamic social finance possesses untapped potential to fill financing gaps in fragile and conflict-affected contexts where public budgets and traditional aid are insufficient (OECD, 2020; Tok, 2022). However, scholars caution that realizing this potential requires institutionalization, governance reform, and alignment with national and international development frameworks (Adinugraha, 2025).

This shift toward institutionalized Islamic philanthropy is exemplified by the establishment of the Global Muslim Philanthropy Fund for Children (GMPFC), a joint initiative of UNICEF and the Islamic Development Bank (IsDB). The literature positions GMPFC as a pioneering global platform that operationalizes faith-based giving within a structured development finance architecture, explicitly linking Islamic philanthropic resources to measurable child-focused outcomes, including education, health, nutrition, and youth empowerment (UNICEF & IsDB, 2019; IsDB, 2021). Initial empirical evidence from

GMPFC-funded programs in Bangladesh, Jordan, and Pakistan illustrates how pooled zakat and sadaqah contributions support lifesaving health services, psychosocial support for vulnerable youth, and immunization programs that indirectly strengthen educational continuity and readiness (IsDB, 2021; UNICEF, 2021).

Studies examining refugee and crisis-affected settings further reinforce the relevance of GMPFC's integrated approach. Research on Cox's Bazar, Jordanian refugee communities, and underserved regions in Pakistan demonstrates that educational participation among displaced and vulnerable children is strongly correlated with access to health care, nutrition, and psychosocial services sectors that GMPFC explicitly prioritizes (UNICEF & IsDB, 2019; OECD, 2020). This evidence supports a growing consensus in the literature that faith-based philanthropy, when embedded in coordinated development partnerships, can move beyond symbolic charity to deliver sustained human capital development.

In synthesis, the literature converges on three key insights. First, Islamic philanthropy constitutes a theoretically grounded and empirically validated mechanism for supporting education and child development. Second, its impact is maximized when philanthropic resources are institutionalized, pooled, and aligned with broader development objectives rather than delivered as isolated charitable acts. Third, the GMPFC represents an emerging best-practice model that bridges faith-based giving and development impact, offering a scalable framework for improving educational outcomes in developing and crisis-affected contexts. These insights collectively justify the analytical focus of this study on the GMPFC as a transformative instrument in translating Muslim philanthropic values into sustainable educational development outcomes.

3. Research Methods

This study adopts a qualitative-explorative research design with an emphasis on systematic document analysis and comparative case study approach. The design is selected to comprehensively examine how faith-based philanthropic mechanisms specifically the Global Muslim Philanthropy Fund for Children (GMPFC) initiated by the Islamic Development Bank (IsDB) in partnership with UNICEF are translated into measurable development impacts on children's education outcomes in developing countries. A qualitative approach is particularly appropriate given the institutional, policy-oriented, and multi-sectoral nature of Islamic philanthropy, which requires in-depth interpretation of governance structures, funding mechanisms, and programmatic linkages rather than purely numerical analysis (Creswell & Poth, 2018; Bowen, 2009).

The empirical scope of the study focuses on GMPFC-supported programs implemented between 2021 and 2025 in selected developing and crisis-affected countries, namely Bangladesh, Jordan, and Pakistan. These countries are chosen purposively because they represent diverse development contexts refugee-hosting environments, middle-income fragile states, and low-income high-burden health systems while sharing common challenges related to child welfare and education access (UNICEF & IsDB, 2019; IsDB, 2021).

4. Results And Discussion

Results

Institutional and financial Outcomes of the GMPFC

The empirical findings indicate that the Global Muslim Philanthropy Fund for Children (GMPFC) has successfully operationalized Islamic philanthropic instruments primarily *zakat* and *sadaqah* within a structured multilateral development framework. Between 2021 and 2025, GMPFC mobilized philanthropic commitments exceeding USD 20 million during its initial phase, with funding directed toward integrated child-focused interventions in Bangladesh, Jordan, and Pakistan. These funds were pooled through a Shariah-compliant governance mechanism jointly administered by UNICEF and the Islamic Development Bank (IsDB), ensuring alignment with international development standards and accountability frameworks.

Table 1. Summary of GMPFC Funding and Program Focus (2021-2025).

Year	Country Focus	Approx. Funding Allocation	Primary Program Areas	Lead Institutional Partner
2021	Bangladesh (Cox's Bazar)	Part of USD 12.1 million	Child health, nutrition, maternal services	UNICEF–IsDB
2022	Jordan	Part of USD 12.1 million	Youth education transition, psychosocial support	UNICEF–IsDB
2021	Pakistan	Part of USD 12.1 million	Immunization, early childhood health	UNICEF–IsDB
2022-2023	Multi-country (OIC members)	Fund consolidation phase	Program scaling and coordination	UNICEF–IsDB
2024-2025	Selected OIC contexts	Incremental mobilization	Integrated child development & education	UNICEF–IsDB

Processed by Author from IsDB & UNICEF (2021-2025).

The results demonstrate that GMPFC funding is not allocated exclusively to formal education programs but strategically invested in education-enabling sectors, particularly health, nutrition, and psychosocial wellbeing, which are empirically linked to improved learning readiness and educational continuity.

Programmatic Results Related to Educational Outcomes

Although GMPFC interventions are multi-sectoral, the findings reveal clear education-relevant outcomes, both direct and indirect. In Jordan, programs targeting vulnerable youth aged 12–24 years focused on psychosocial support and positive transitions into adulthood an outcome closely associated with sustained participation in education and skills development. In Bangladesh and Pakistan, health and nutrition interventions addressed early childhood vulnerabilities that directly affect school readiness and cognitive development.

Table 2. Education-Relevant Outcomes of GMPFC Programs.

Country	Intervention Type	Education-Relevant Outcome
Bangladesh	Child health & nutrition	Improved physical wellbeing enabling school participation
Jordan	Youth psychosocial & transition programs	Sustained engagement in learning and life-skills pathways
Pakistan	Immunization & early childhood health	Enhanced school readiness and reduced dropout risk

Processed by Author from IsDB & UNICEF (2021-2025).

The results indicate that GMPFC contributes to educational outcomes through an integrated human development pathway, rather than through stand-alone education financing alone.

Governance and Partnership Outcomes

The analysis demonstrates that the governance architecture of the Global Muslim Philanthropy Fund for Children (GMPFC) constitutes a critical enabling factor in transforming Islamic philanthropic resources into effective and accountable development interventions. By embedding faith-based giving within UNICEF's established operational infrastructure and the Islamic Development Bank's (IsDB) development finance and fiduciary

expertise, GMPFC overcomes structural weaknesses that have historically constrained the impact of Islamic philanthropy, particularly fragmentation, limited accountability, and weak outcome measurement.

At the institutional level, GMPFC operates through a pooled funding and joint governance mechanism, where philanthropic contributions are centralized and governed by a multi-stakeholder framework rather than dispersed across isolated charitable projects. This structure allows UNICEF to apply its standardized program design, implementation protocols, and results-based management systems, while IsDB ensures Shariah compliance, financial integrity, and alignment with development finance principles. Such dual governance creates a hybrid model that combines moral legitimacy derived from faith-based giving with the technical rigor of multilateral development institutions.

One of the most significant governance outcomes is the establishment of standardized monitoring and reporting systems. Unlike traditional philanthropic initiatives that often rely on donor-specific or informal reporting practices, GMPFC-funded programs are integrated into UNICEF's monitoring and evaluation (M&E) frameworks. This integration enables systematic tracking of outputs and outcomes related to child health, education-enabling conditions, and youth development, while also facilitating comparability across countries and program cycles. As a result, Islamic philanthropic funds are no longer assessed solely on disbursement or beneficiary counts, but increasingly on their contribution to measurable development indicators.

Fiduciary oversight represents another critical outcome of the GMPFC governance model. IsDB's role in financial governance introduces internationally recognized standards of risk management, accountability, and transparency into the administration of Islamic philanthropic funds. This addresses long-standing concerns in the literature regarding inefficiencies, governance gaps, and donor trust in zakat and waqf institutions. By applying development finance safeguards such as audited financial flows, structured grant approval processes, and compliance mechanisms GMPFC enhances donor confidence and encourages the participation of large institutional philanthropic actors that might otherwise be reluctant to engage.

Furthermore, the partnership framework ensures strategic alignment with the Sustainable Development Goals (SDGs), particularly SDG 4 (Quality Education), SDG 3 (Good Health and Well-being), and SDG 10 (Reduced Inequalities). GMPFC-funded interventions are explicitly mapped against SDG targets and indicators, ensuring that faith-based giving contributes to internationally recognized development priorities rather than operating in parallel or disconnected spheres. This alignment elevates Islamic philanthropy from a complementary charitable activity to a recognized component of the global development financing ecosystem.

The governance and partnership outcomes also extend to coordination and scalability. Through UNICEF's global presence and IsDB's network across 57 OIC member countries, GMPFC facilitates cross-country learning, replication of best practices, and scalability of successful interventions. This coordinated approach reduces duplication of efforts and enhances the strategic allocation of philanthropic resources to contexts where marginal returns for child wellbeing and education are highest.

However, the analysis also reveals that while the governance model substantially improves effectiveness, it introduces trade-offs. The integration into multilateral systems may reduce flexibility and rapid responsiveness traditionally associated with charitable giving. Nevertheless, the evidence suggests that the benefits enhanced accountability, impact orientation, and strategic coherence outweigh these constraints, particularly for large-scale, multi-country development objectives.

Discussion

The findings of this study provide robust empirical and conceptual insights into how faith-based giving can be transformed into measurable development impact when it is institutionalized through multilateral governance mechanisms that combine moral legitimacy with professional development standards (OECD, 2020; UNICEF & IsDB, 2019). Prior research consistently emphasizes that Islamic philanthropy, when practiced in fragmented and ad hoc forms, tends to generate short-term relief rather than sustained development outcomes, particularly in complex sectors such as education (Tok, 2022; Hasan et al., 2019).

The results of this study confirm and extend this literature by demonstrating that institutional embedding as exemplified by GMPFC enables Islamic philanthropy to transition from symbolic charity into an outcome-oriented development instrument aligned with global education and child-development agendas (OECD, 2020; Arwani, 2024).

Consistent with the broader literature on Islamic social finance, the findings affirm that Islamic philanthropic instruments possess significant latent potential to support education outcomes when they are pooled, professionally governed, and impact-oriented, rather than individually disbursed or donor-driven (Tok, 2022; Sadeq, 2002; OECD, 2020). Empirical studies across Muslim-majority countries have shown that zakat and waqf contributions yield stronger educational effects when managed institutionally and aligned with development planning frameworks, particularly in contexts characterized by fiscal constraints and high vulnerability (Hasan et al., 2019; Sa'adah et al., 2023). The GMPFC model operationalizes this insight by consolidating zakat and sadaqah resources into a centralized governance structure that prioritizes results, accountability, and sustainability (UNICEF & IsDB, 2019; IsDB, 2021).

The study's findings further demonstrate that GMPFC exemplifies a paradigmatic shift in Islamic philanthropy, whereby religiously motivated giving is integrated into a global development architecture governed by internationally recognized fiduciary and monitoring standards (UNICEF & IsDB, 2019; OECD, 2020). This integration addresses long-standing critiques in the literature that Islamic philanthropic institutions often lack standardized reporting, rigorous evaluation, and alignment with national and international development priorities (Tok, 2022; Adinugraha, 2025). By embedding philanthropic funds within UNICEF's results-based management system and IsDB's development finance governance, GMPFC enhances transparency, donor trust, and strategic coherence across sectors and countries (IsDB, 2021; UNICEF, 2021).

Importantly, the findings reveal that GMPFC does not conceptualize education narrowly as classroom-based instruction, but rather adopts a human development perspective that prioritizes education-enabling conditions, including health, nutrition, psychosocial wellbeing, and youth empowerment. This approach is strongly supported by the education economics and human capital literature, which establishes that early childhood health and nutrition are foundational determinants of cognitive development, school readiness, and long-term learning outcomes (Heckman, 2006; World Bank, 2018). Similarly, psychosocial stability and life-skills development are empirically linked to educational retention and transitions to productive adulthood, particularly among adolescents affected by displacement and conflict (UNICEF, 2019; OECD, 2020). By funding these interconnected domains, GMPFC operationalizes a holistic pathway from faith-based giving to sustainable educational impact.

At the country level, the results reinforce extensive empirical evidence that children in fragile and refugee-hosting contexts face multidimensional and interrelated barriers to education, which cannot be addressed through school-based interventions alone (Dryden-Peterson, 2016; UNICEF, 2019). In Cox's Bazar, for example, health and nutrition interventions funded through GMPFC directly address survival, stunting, and disease burdens that would otherwise undermine children's capacity to attend school or engage meaningfully in learning (UNICEF & IsDB, 2019; IsDB, 2021). These findings align with studies demonstrating that humanitarian health and nutrition support is a necessary precondition for educational participation in crisis-affected settings (World Bank, 2018; OECD, 2020).

Similarly, the youth transition programs supported by GMPFC in Jordan reflect empirical insights from refugee education research, which highlight that adolescents' educational engagement depends heavily on psychosocial wellbeing, protection, and pathways to adulthood rather than formal schooling alone (Dryden-Peterson, 2016; UNICEF, 2019). By targeting youth aged 12–24 with integrated psychosocial and life-skills interventions, GMPFC addresses a critical drop-out risk period that is often neglected in conventional education financing models (OECD, 2020; UNICEF & IsDB, 2019).

From a governance perspective, the findings address a critical gap identified in the Islamic philanthropy literature, namely the lack of coordination, standardization, and scale in philanthropic delivery systems (Tok, 2022; Hasan et al., 2019). The partnership between UNICEF and IsDB enables GMPFC to mitigate persistent risks associated with faith-based financing, including duplication of efforts, weak accountability, and inefficient resource

allocation (OECD, 2020; Adinugraha, 2025). This supports institutional theory arguments that cross-sector partnerships are essential for translating normative values such as religious charity into effective and scalable development outcomes (North, 1990; OECD, 2020).

Nevertheless, the findings also highlight important limitations that resonate with concerns raised in prior studies. While GMPFC demonstrates strong potential as a development-oriented philanthropic model, the limited availability of granular and longitudinal education outcome data such as learning achievement, progression rates, and long-term retention constrains the ability to quantify its educational impact beyond enabling conditions (Tok, 2022; OECD, 2020). This limitation reflects a broader challenge in both humanitarian and philanthropic research, where outcome measurement in fragile contexts remains methodologically complex (UNICEF, 2019; World Bank, 2018). Consequently, future research is needed to integrate Islamic philanthropic financing analysis with education sector performance metrics and learning assessments.

Overall, the findings suggest that GMPFC represents a hybrid development-finance model, in which Islamic philanthropic values are operationalized through modern governance structures to generate sustainable, education-related development outcomes (UNICEF & IsDB, 2019; OECD, 2020). By bridging faith-based motivation with multilateral accountability and evidence-based programming, GMPFC offers a replicable and scalable framework for other Islamic and faith-based philanthropic initiatives seeking to contribute meaningfully to global education, child wellbeing, and the achievement of the Sustainable Development Goals (Tok, 2022; Adinugraha, 2025).

5. Comparison

The Global Muslim Philanthropy Fund for Children (GMPFC) represents a distinctive evolution of Islamic philanthropic practice, particularly when compared to traditional, decentralized faith-based giving models and conventional development aid mechanisms. Traditional zakat and waqf-based contributions in many Muslim-majority countries often operate as localized, ad hoc initiatives, managed by individual donors or small charitable organizations without standardized oversight or coordinated programmatic goals (Sadeq, 2002; Hasan et al., 2019). While these models are effective in providing immediate relief, the literature indicates that their impact on long-term educational outcomes is limited due to fragmentation, inconsistent monitoring, and lack of integration with broader development objectives (Tok, 2022; Arwani, 2024).

In contrast, GMPFC institutionalizes faith-based giving through a pooled, multilateral governance framework in partnership with UNICEF and the Islamic Development Bank (IsDB). This model ensures strategic allocation of resources, standardized monitoring, and compliance with both Shariah principles and international development standards (UNICEF & IsDB, 2019; OECD, 2020). Unlike conventional zakat disbursement, which is often restricted to immediate consumption needs, GMPFC funds are directed toward education-enabling conditions such as health, nutrition, and psychosocial support, which are empirically linked to sustained educational participation and cognitive development (Heckman, 2006; UNICEF, 2019; World Bank, 2018).

When compared to traditional development aid mechanisms, GMPFC offers complementary advantages. Conventional bilateral or multilateral aid programs often face challenges in accessing culturally sensitive, faith-aligned funding channels, particularly in Muslim-majority or fragile contexts (OECD, 2020; Tok, 2022). GMPFC bridges this gap by mobilizing religiously motivated resources, which may otherwise remain untapped, and integrating them into evidence-based, accountable development interventions (IsDB, 2021; UNICEF & IsDB, 2019). This synergy enhances local legitimacy and donor trust, providing a unique pathway to scale education-focused initiatives in vulnerable communities, such as Cox's Bazar or refugee-hosting areas in Jordan and Pakistan.

A comparative analysis of outcomes further highlights the advantages of GMPFC's hybrid model. Traditional philanthropy often produces **short-term relief outcomes**, such as provision of food, clothing, or temporary school fees, without addressing structural barriers to learning (Hasan et al., 2019; Sa'adah et al., 2023). Conventional development aid, while often technically rigorous, may face cultural and contextual misalignment, reducing its effectiveness in communities where local trust and faith-based norms strongly influence

participation (OECD, 2020; Dryden-Peterson, 2016). GMPFC successfully integrates the strengths of both approaches: it combines the moral authority and local legitimacy of faith-based giving with the institutional rigor and scalability of multilateral aid, generating more sustainable and contextually appropriate education outcomes.

Finally, the comparison underscores a broader theoretical implication: institutionalized Islamic philanthropy can operate as a bridge between voluntary charitable giving and formal development financing, a hybrid model rarely seen in either sector independently (Tok, 2022; Arwani, 2024). GMPFC demonstrates that when governance, accountability, and programmatic alignment are embedded within multilateral frameworks, faith-based resources can move beyond relief-oriented outputs toward measurable and long-term developmental impact, particularly in the domain of child education and human capital formation.

6. Coclussion And Suggestion

This study provides robust evidence that faith-based giving, when institutionalized through multilateral governance mechanisms, can generate measurable and sustainable development impacts, particularly in the domain of child education in developing countries. The findings indicate that the Global Muslim Philanthropy Fund for Children (GMPFC) represents a paradigm shift in Islamic philanthropy, moving from ad hoc charitable contributions to structured, pooled, and impact-oriented financing. By integrating zakat and sadaqah within a professional governance and fiduciary framework jointly administered by UNICEF and the Islamic Development Bank, GMPFC ensures transparency, accountability, and alignment with SDG targets, particularly SDG 4 on quality education.

The study demonstrates that GMPFC strategically funds education-enabling conditions, such as child health, nutrition, psychosocial wellbeing, and youth empowerment, which are empirically linked to school readiness, retention, and learning quality. Country-level analyses in Bangladesh, Jordan, and Pakistan reveal that these interventions effectively address interconnected barriers to education in fragile and refugee-hosting contexts, emphasizing that faith-based resources can be leveraged to produce holistic and sustainable educational outcomes.

Moreover, the study highlights the critical role of governance and partnerships in operationalizing Islamic philanthropy for development impact. GMPFC's hybrid governance model addresses persistent challenges in traditional Islamic giving, including fragmentation, weak accountability, and limited scalability, while maintaining local legitimacy and cultural resonance. Comparative analysis confirms that GMPFC outperforms both traditional zakat/waqf mechanisms and conventional development aid in balancing impact orientation, cultural alignment, and institutional rigor.

However, the study also identifies limitations, particularly the lack of longitudinal, disaggregated education outcome data, which constrains the ability to quantify learning achievements or long-term retention beyond enabling conditions. Addressing this limitation in future research would strengthen the evidence base for scaling similar hybrid philanthropic models in other OIC member states or globally.

Overall, GMPFC exemplifies a replicable hybrid development-finance model whereby Islamic philanthropic values are systematically operationalized to achieve sustainable education-related outcomes, offering a framework for both policy-makers and development practitioners to enhance the impact of faith-based resources on child development and human capital formation.

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