

# Cooperation (OIC) Countries: The Role of Crowd-Humanitarian Fund

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## Abstract

Poverty remains a central theme in academic discourse, particularly in countries with limited economic viability. It is also one of the major issues identified to be strongly linked with global wealth inequality. Among OIC countries, poverty underscores a major socio-economic phenomenon that policy makers and scholars continue to grapple with. This is as a result of its multidimensional nature and its possible consequences on the less-privileged in particular and humanity in general. More than that, its associated effects are expected to vary spatially across socio-economic groups within and among countries of the world. This paper therefore investigates poverty from various standpoints, particularly as related to members of OIC countries. It further highlights various types of crowdfunding as instrument to tackle socio-economic issues. The study also interrogates how crowd-humanitarian funds can be adopted as a unique global strategy and mechanism to address poverty. The study adopts a qualitative research strategy with a strong reliance on secondary data. Scholarly works, reports and related academic literature are employed to fulfil its objectives. The paper posits that crowd-humanitarian funds, if harnessed, can significantly reduce poverty

among the less-privileged citizens in Organization of Islamic Cooperation (OIC) countries. Achieving these outcomes holistically requires the full support of the state alongside other key actors in the economy. OIC governments must invest in educational initiatives to raise awareness about the potentials of crowdfunding for poverty alleviation. Policymakers should also design strategies and frameworks that mobilize both human and material resources toward this objective. Without such institutional backing, large socio-economic gaps could persist, leading to instability and unpredictable consequences between and among nations.

**Keywords:** Poverty, crowdfunding, less-privileged, OIC countries, humanitarian fund

## Introduction

Over the decades, poverty remains one of the most devastating socio-economic issues across the world. Among OIC countries, it is a complex, multidimensional phenomenon that disproportionately affects the less privileged, although its manifestations differ across categories, degrees, and times (Azeez, 2017; Chirwa, et al. 2020), raising significant socio-economic concern

for government and policymakers. Studies show that a significant number of citizens in sub-Saharan Africa, Asia and Latin America continue to live in extreme poverty, without access to basic needs like food, electricity, clean water, and public services (Oyeyomi, 2003; Azeez, 2017; World Bank, 2018; Chirwa et al., 2020). Significant number of this population falls within OIC countries. Poverty is therefore strongly correlated with inadequate infrastructure, ineffective policy framework, poor human capital, and fragile economies (Chirwa, et al. 2020). Given this situation, poverty can be a major obstacle to having quality life irrespective of the country a person resides. It is now one of the most important issues that needs to be addressed by government and policymakers in OIC countries for global sustainable development.

In response to global sustainability and poverty eradication, continuous trends show that there is some level of progress but more needs to be done. Report indicates that between 1990 and 2011, the number of people living below the international poverty line of \$1.25 per day fell from 1.8 billion to 964 million (World Bank, 2018). Within OIC states, the number of people living under the same threshold declined from 396 million to 322 million during the same period, declining from 41.1% in 1990 to 22.3% in 2011 (SESRIC, 20215). Nevertheless, poverty remains high with about 2.2 billion people globally still categorised as poor, including 465 million people across OIC member countries (SESRIC, 2015; World Bank, 2018). This report suggests that while there has been significant progress in poverty reduction within this period, there is enormous area to cover in order to alleviate poverty in OIC countries for long-term sustainability.

Against this background, addressing the issue of poverty in OIC states needs more than traditional policy interventions but also innovative approach that complement existing programmes. In the past, significant development has been made to reduce the number of people living below the poverty line, the persistence trajectory of multidimensional poverty shows the inadequacy of conventional approaches

alone. Therefore, there is a strong reason to explore novel and effective strategies to channel resources, empower susceptible populations, and expand access to opportunities. This approach if properly harnessed can play a significant role in advancing sustainable development and closing inequality gap in OIC countries.

### **Research Methodology**

The study of poverty among OIC countries and its socio-economic consequences demands a comprehensive approach. The study examines existing literature to conceptualize poverty, human rights, and crowdfunding. It also examines the various types crowdfunding to identify the most suitable to drive change and eradicate poverty in OIC states. It explores the relationship between poverty and human rights and global mechanism to address the issue. The study further provides a brief historical root to crowdfunding and deeply examines how it can be applied to the issue of poverty among OIC countries.

Primary sources such as academic articles, books, policy papers, and reports from reputable institutions form the foundation of the analysis. These sources provide insights into how crowdfunding can be a strategic technique to addressing poverty in OIC countries. The study employs qualitative methods and expert opinions to investigate the issue.

Data collected is then synthesized into a coherent narrative that highlight the weight of various crowdfunding to address poverty. Particular attention is paid to how crowd-humanitarian fund can be a viable means to strategically address poverty in OIC states despite its weaknesses. The study provides insight into the implications of poverty as a global phenomenon in international relations, and the future prosperity of humanity. By combining independent analysis with empirical evidence, the study aims to illuminate the challenges and dilemmas facing OIC countries as far as poverty in concerned.

## Literature Review

For decades, scholars have attempted to conceptualize and address the issue of poverty across the globe. The growing concern to reduce and eliminate wealth inequality or poverty in particular is as result of its consequences upon nations and societies. Despite the contribution of extant literature on poverty and crowdfunding, limited study is available which attempts to address this issue of poverty through the lens of crowd-humanitarian fund, especially among OIC countries. In this section, we attempt to examine existing literature to provide insight into the underlining nature poverty in order to construct innovative solution to its destructive tendency.

### Conceptualizing Poverty, Human Rights, and Crowdfunding

Defining poverty is problematic considering that it is a relative term that each society, region or country interprets according to their conditions and circumstances. Standards for measuring poverty also varies across countries (UNICEF, 2005; Okosun et al., 2012; Azeez 2017; and Chirwa, et al., 2020). Among scholars, poverty is difficult to capture in a single definition that is universally accepted, given its broad and complex nature. Azeez (2017) asserts that poverty notes that poverty is often better understood than strictly defined, given its complexity. Worrall et al. (2005) describe it as a “lack of resources, limited ability to meet basic needs, and a range of other dimensions of vulnerability and security.” Further, Oyeyomi (2003) defines poverty as the “absence of basic necessities of life” or the “lack of control over essential consumption needs such as food, clothing, or shelter,” while also linking it to wider economic shortcomings. From an institutional perspective, the World Summit on Social Development (1995) provides a more comprehensive understanding, describing poverty as inadequate income and resources for sustainable living; hunger and malnutrition; poor health; restricted access to education and essential services; high morbidity and

mortality; homelessness and substandard housing; exposure to unsafe environments; and social exclusion and discrimination. It also includes the inability to participate in decision-making and in social, cultural, and civic activities. At the same time, making poverty vague and difficult to classify.

Despite this shortcoming, poverty is broadly classified into two main categories: absolute poverty and relative poverty. Absolute poverty refers to a condition in which individuals lack access to basic human necessities such as clean water, food, clothing, education, shelter, healthcare, and a safe environment (Oyeyomi, 2003; Azeez, 2017; SESRIC, 2015; World Bank, 2018). Foster (1998) and Townsend (2000) similarly describe it as the inability to secure the minimum requirements for a satisfactory life, including food, clothing, and shelter. The World Bank further defines absolute poverty as living on less than \$1.25 per day (Ravallion et al., 2008). Relative poverty, on the other hand, measures inequality within a society by comparing the living standards of the poor to those of the non-poor. It highlights the gap between households at the lowest income levels and those at the average or higher levels. Using expenditure as a measure, Azeez (2017) explains that households spending more than two-thirds of the average per capita expenditure are considered non-poor, while those below this threshold are classified as poor. Households with expenditures less than one-third of the average are categorized as extremely poor, whereas those between one-third and two-thirds fall into the category of moderately poor with different reasons attached to its causes and effect on society.

The causes of poverty can be broadly grouped into three categories: socio-economic, political, and external (Khanam, 2018). Socio-economic causes include high unemployment, economic stagnation, poor education systems, social inequality, and unequal income distribution. Political causes involve weak governance, corruption, instability, and centralized power structures. External causes encompass conflict, environmental degradation, and natural disasters (Campa & Webb, 1999, as cited in

Khanam, 2018). These factors are often interconnected and mutually reinforcing. For example, individuals unable to afford education are more likely to remain unemployed and excluded from better economic opportunities, a situation that may be exacerbated by poor governance or natural disasters. This illustrates the cyclical nature of poverty (Azeez, 2017). Oscar Lewis, in 1959, introduced the concept of a “culture of poverty,” arguing that disadvantaged groups remain trapped in poverty not by choice but due to systemic structures and social orientations that perpetuate deprivation. Such conditions, in effect, represent a denial of basic human rights (Khanam, 2018). The correlation between poverty and human rights becomes a major concern for scholars of diverse backgrounds, especially when probing its inhuman and deteriorating nature upon its victim.

### Poverty through the Lens of Human Rights

Poverty is often characterized by the inability of individuals to provide for themselves, thereby limiting access to education, adequate housing, and a fair standard of living. Beyond this material deprivation, poverty also undermines the attainment of social, cultural, and economic rights, amounting to a denial of basic human rights (Chirwa et al., 2020). Human rights law, therefore, plays a critical role in addressing poverty. When properly implemented, it not only prioritizes cultural, economic, and social rights but also directs attention toward poverty alleviation at community, national, and regional levels (Alston, 2005). By doing so, it ensures access to essential resources such as clean water, food, decent housing, education, and a safe environment, while also giving marginalized groups the opportunity to participate in political and socio-economic decision-making processes (Chirwa et al., 2020).

Although poverty is most commonly linked to the denial of cultural, economic, and social rights, it also implicates civil and political rights. Alston (2005) and Van Bueren (1999) emphasize that poverty does not divide neatly into separate rights and that no

single right alone can protect against poverty. This is premised on the popular notion that poverty is multidimensional, solutions must be holistic. Poverty not only deprives people of basic needs but also marginalizes them, leaving them without the political or economic voice necessary to shape decisions that affect their lives.

In this sense, poverty equates to a denial of political and civil rights. Van Bueren (2010) argues that meaningful poverty alleviation requires the effective implementation of these rights. Civil and political rights enable the poor to challenge unfair government decisions, demand better welfare provisions, and participate in policymaking processes that affect their livelihoods. Chirwa et al. (2020) further contend that only through the integrated application of cultural, economic, social, civil, and political rights can poverty alleviation be achieved. Such a holistic approach strengthens marginalized communities, empowers individuals, and ultimately helps to break the cycle of deprivation (Alston, 2005; Chirwa et al., 2020). The right to civil and political involvement can significantly be hindered when poverty stands as a roadblock to these rights. This brings to the fore, the need to address this issue with various models and approaches.

### Global Mechanisms of Poverty Alleviation

Global efforts to reduce poverty have inspired numerous initiatives at international, regional, and national levels. One significant milestone was the 1995 World Social Summit in Copenhagen, where countries gathered to develop lasting strategies for combating poverty. Recognizing poverty as a major threat to human coexistence and societal development, the summit produced resolutions that included: (1) measuring both total and acute income poverty, (2) setting clear and time-bound goals for poverty reduction, and (3) implementing nationwide anti-poverty programs (Anyang’Nyong’o, 2001).

In 2000, the United Nations launched the Millennium Development Goals (MDGs), a 15-year framework aimed at eradicating extreme poverty and

hunger, reducing child mortality, promoting gender equality, improving maternal health, achieving universal primary education, combating diseases such as HIV/AIDS and malaria, fostering global partnerships, and ensuring environmental sustainability (COMCEC, 2013). While the MDGs achieved notable progress, significant gaps remained at the end of the period (United Nations, 2016).

The World Bank also introduced several initiatives, including Poverty Reduction Strategy Papers (PRSPs), the Social Protection and Labour Strategy (SPLS), and the Comprehensive Development Framework (CDF). Despite these efforts, poverty continues to affect large segments of the global population. Although the World Bank (2019) noted a general decline in poverty, millions especially in OIC countries remain trapped in cycles of deprivation. According to the UNDP (2018), 1.3 billion people worldwide experience multidimensional poverty, with 46% living in severe poverty.

Nonetheless, innovative approaches such as crowdfunding provide new opportunities for addressing poverty. Crowdfunding has emerged as a practical fundraising tool for disadvantaged individuals who lack access to conventional financing, offering a complementary pathway to traditional poverty reduction strategies (Abdullah, 2016; Adjakou, 2021; Norhafiza & Zaemah, 2021).

The attempt to examine the concept of poverty, its relation to human right and global mechanism to solving it remains essential for this study. This literature review helps to provide insight into what has been done and what remains unaddressed. The following section provides a discourse on a concise history of crowdfunding and crowd-humanitarian fund as a tool for poverty alleviation among OIC states.

### **Crowdfunding: A Brief Historical Appraisal**

According to Adjakou (2021), the concept of crowdfunding can be traced back to the 1885 public

appeal by Joseph Pulitzer in the *New York World*. Pulitzer urged ordinary Americans to contribute funds for the pedestal of the Statue of Liberty, stating: *“Let us not wait for the millionaires to give us this money. It is not a gift from the millionaires of France to the millionaires of America, but a gift of the whole people of France to the whole people of America.”* His appeal mobilized small donations amounting to \$125,000, which ultimately financed the project. The statue, once abandoned due to lack of funding, was completed thanks to these collective contributions (Adjakou, 2021).

In the 21st century, crowdfunding has grown into a global phenomenon, supported by digital platforms such as ArtistShare, Kiva, Lending Club, RocketHub, Kickstarter, GlobalGiving, Indiegogo, Prosper, SliceThePie, and Spot.us. Since their inception, these platforms have demonstrated the potential of crowdfunding as an effective fundraising tool for both social and entrepreneurial initiatives (Abdullah, 2016; Adjakou, 2021). The practice gained significant momentum following the 2008 financial crisis, when it provided opportunities for individuals in developed and developing countries alike to seek financial support for small businesses and social projects (Adjakou, 2021).

### **Understanding Crowdfunding: A Micro Dimension**

Although still developing, crowdfunding has attracted scholarly attention across disciplines. Mollick (2013) emphasizes its innovative nature, while Schwienbacher and Larralde (2010) define it as *“an open call, primarily through the Internet, for the provision of financial resources either as donations or in exchange for some form of reward and/or voting rights in order to support specific initiatives.”* Norhafiza and Zaemah (2021) describe crowdfunding as the mobilization of capital from the public, often through online campaigns that use videos, images, and social media to promote projects or initiatives. Broadly, crowdfunding can be seen as a mechanism for raising funds from the general

public via digital platforms, often for social, entrepreneurial, or humanitarian purposes.

## Types of Crowdfunding

Researchers commonly classify crowdfunding into two broad categories: community-based crowdfunding and financial return crowdfunding (Adullahi, 2018). Community-based crowdfunding includes donation-based and reward-based models, while financial return crowdfunding includes debt-based and equity-based models.

### 1. Donation-Based Crowdfunding

In donation-based crowdfunding, contributors provide funds without expecting financial returns. This model is often used for charitable or humanitarian causes. For example, GlobalGiving, launched in 2002, has facilitated worldwide donations for development and relief projects (Abdullah, 2016). GoFundMe, established in 2010, has raised over \$1 billion from 1.4 million donors by 2015 to support diverse charitable and social projects. Within OIC member states, platforms such as GlobalSadaqah allow individuals to submit non-profit proposals or emergency appeals for example, in cases of accidents, natural disasters, or famine and receive humanitarian aid (Norhafiza & Zaemah, 2021).

### 2. Reward-Based Crowdfunding

Reward-based crowdfunding operates on a reciprocal model, where contributors receive non-financial rewards such as public recognition, products, services, or symbolic gestures of appreciation. This model often supports entrepreneurial ventures, particularly for individuals with innovative ideas but limited resources. Platforms such as Kickstarter, Indiegogo, and ArtistShare provide such opportunities (Norhafiza & Zaemah, 2021).

### 3. Debt-Based Crowdfunding

Also known as peer-to-peer (P2P) lending or crowdlending, debt-based crowdfunding connects borrowers with lenders through digital platforms. The platform operators serve as intermediaries, facilitating loans and charging service fees, while lenders earn interest on the funds provided. This model offers an alternative to traditional financial institutions, particularly for individuals or small businesses lacking access to bank credit (Adjakou, 2021). Although its interest-bearing element may not be suitable for faith-based customers or dealers. This is peculiar to customers who desires non-interest feature in their transaction but prefers an Islamic mode of finance.

### 4. Equity-Based Crowdfunding

Equity-based crowdfunding is investment-oriented, allowing contributors to acquire shares, bonds, or equity stakes in businesses. In return, investors share in the profits and growth of the venture. This model provides opportunities for entrepreneurs to access capital while offering investors the potential for financial returns (Abdullah, 2016; Adjakou, 2021).

## Crowd-Humanitarian Funds: A Systematic Approach to Poverty Alleviation among OIC Countries

According to the World Bank et al. (2015) and Zoubir (2021), crowdfunding mechanisms offer significant opportunities for investment, social development, and poverty alleviation across the globe. They have proven to be effective in developed countries by providing financial resources that empower less-privileged citizens to overcome poverty. While several developing countries are beginning to explore these opportunities, many have yet to fully harness their potential (Marzban & Asutay, 2012; Zoubir, 2021). For OIC member states, crowdfunding presents a vital platform to mobilize humanitarian funds to tackle poverty at scale.

Crowdfunding not only channels resources toward humanitarian causes but also supports economic

development by enabling financially constrained entrepreneurs to access capital and reduce their vulnerability (Hassanudin et al., 2020; Zoubir, 2021). Importantly, it presents relatively low risk for funders, as individual contributions are small and widely distributed, while simultaneously fostering broader participation in economic activity and income distribution. Consequently, galvanizing crowd-humanitarian funds offers a strategic pathway for OIC countries to strengthen poverty alleviation initiatives and lift vulnerable populations above the poverty line.

### **Harnessing Crowd-Humanitarian Funds for Poverty Alleviation in OIC Countries**

Several factors explain the importance of crowd-humanitarian funds as a tool for poverty reduction among OIC member states:

#### **1. Access to Donors, Knowledge, and Education**

Crowdfunding platforms connect the less-privileged directly with local and international donors. This direct access increases the flow of capital from those with resources to those in need. Furthermore, crowdfunding provides opportunities for knowledge-sharing, financial literacy, and education in fundraising. These benefits can encourage entrepreneurship, expand small enterprises, and ultimately improve the livelihoods of marginalized groups in OIC countries (Zoubir, 2021).

#### **2. Provision of Capital and Financial Support**

Capital is the backbone of any investment or social project. Traditional financial institutions often deny credit to the poor due to lack of collateral or perceived risk. Crowdfunding fills this gap by mobilizing funds for small businesses and entrepreneurs regardless of their financial status. This reallocation of resources from the “haves” to the “have-nots” addresses structural barriers to finance and mitigates poverty among OIC populations (Ahmed et al., 2021; Zoubir, 2021).

### **3. Employment Opportunities**

Crowd-humanitarian funds can promote job creation by enabling the establishment and expansion of small and medium enterprises (SMEs). By absorbing unemployed citizens into productive sectors, these initiatives not only reduce poverty but also stimulate economic growth and development. Given that unemployment is a major driver of poverty, creating sustainable employment through crowdfunding-supported enterprises has the potential to transform OIC economies.

### **4. Fostering a Culture of Innovation**

Innovation thrives where there is access to resources and supportive networks. Crowd-humanitarian funds empower less-privileged entrepreneurs to develop innovative projects, whether technological products, creative ventures, or social enterprises. Norhafiza and Zaemah (2021) note that crowdfunding has successfully supported the production of board games, smartwatches, and other innovations. Such funding mechanisms encourage local ingenuity, foster entrepreneurial ecosystems, and contribute to both social and economic development across Islamic countries.

### **5. Growth-Oriented Development**

As a global platform for social finance, crowdfunding supports not only the creation of small ventures but also their growth into larger enterprises capable of listing Initial Public Offerings (IPOs) (Zoubir, 2021). Moreover, the integration of Islamic charitable instruments such as Sadaqah, Zakat, and Waqf into crowdfunding platforms strengthens their cultural legitimacy while enhancing their economic impact (Norhafiza & Zaemah, 2021). If properly managed, such initiatives could significantly accelerate poverty alleviation in OIC member countries and contribute to long-term development.

## Conclusion

Poverty continues to undermine the potential, capabilities, and livelihoods of millions of people worldwide, particularly within OIC countries. This paper has attempted to highlight the importance of galvanizing crowd-humanitarian funds as a strategic approach to poverty alleviation in these contexts. By examining the potential of crowdfunding platforms, it has been shown that leveraging such mechanisms can enhance social investment opportunities, stimulate development, and integrate OIC countries more fully into the global economy, thereby maximizing the benefits of this emerging financial tool.

The analysis emphasized that pooling crowd-humanitarian funds across OIC countries would not only strengthen their position in tackling poverty but also encourage the active participation of marginalized populations. By accessing new avenues for donors, knowledge, and education, and by providing capital, financial support, employment opportunities, and platforms for innovation, these countries can foster human and material growth that directly addresses the roots of poverty.

However, achieving these outcomes holistically requires the full support of the state alongside other key actors in the economy. OIC governments must invest in educational initiatives that raise awareness about the potential of crowdfunding for poverty alleviation. Policymakers should also design strategies and frameworks that mobilize both human and material resources toward this objective. Without such institutional backing, large socio-economic gaps could persist, leading to instability and unpredictable consequences.

In light of the historic successes of crowdfunding initiatives globally, adopting this tool offers OIC countries a viable pathway to uplift their less-privileged populations and improve socio-economic conditions. Furthermore, this model can serve as a

replicable strategy for other nations grappling with the devastating effects of poverty.

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