

Economic Impact of the 2025 Los Angeles Wildfires from the Perspective of Islamic Law: Social Justice, Collective Responsibility, and Implications for Achieving SDGs

Hisam Ahyani¹, A. Luthfi Hamidi², Miftakhul Huda³, Agus Yosep Abduloh⁴, Sérgio António Neves Lousada⁵

¹Institut Miftahul Huda Al Azhar, Kota Banjar, Indonesia

²Universitas Islam Negeri Prof. KH. Saifuddin Zuhri Purwokerto, Indonesia

³Institut Agama Islam Faqih Asy'ari Kediri, Indonesia

⁴Sekolah Tinggi Agama Islam Miftahul Ulum Tasikmalaya, Indonesia

⁵Universidade da Madeira, Funchal, Portugal

Email: hisamahyani@kampusalazhar.ac.id, aluthfihamidi@gmail.com, okemiftakhul@gmail.com, ustadzagusyosepabduloh@gmail.com, slousada@staff.uma.pt

Abstract

*This study aims to analyze the economic impact of the 2025 Los Angeles wildfires through the lens of Islamic law, focusing on its application for disaster management, social justice, and supporting Sustainable Development Goals (SDGs), particularly SDG 13 (Climate Action) and SDG 8 (Decent Work and Economic Growth). Using Islamic legal principles such as *maslahah* (public interest), *adl* (justice), *tawhid* (unity), and *takaful* (mutual protection), the research explores their role in disaster recovery and economic redistribution. A qualitative approach is adopted, employing a case study of the 2025 wildfires, with an analysis of Islamic legal documents, expert interviews, and post-disaster policy reviews. The study finds that Islamic law offers practical instruments such as *zakat* (charity), *qard al-hasan* (interest-free loans), and *takaful* to aid recovery, while emphasizing collective responsibility in rebuilding after disasters. The research highlights how these Islamic principles can guide disaster recovery, promoting fair and sustainable practices in line with the SDGs. By integrating Islamic law into disaster management, the study offers unique solutions for equitable recovery efforts post-disaster. This research provides valuable insights into using Islamic law to create a more just and sustainable economic recovery framework in the face of natural disasters.*

Keywords

Islamic law, SDGs 8, Los Angeles wildfires, disaster recovery, *maslahah*.



I. Introduction

The 2025 wildfires in Los Angeles have sparked significant global concern due to their unprecedented scale and destruction (Fry, II, Solis, & Toohey, 2025; Romine, 2025; Staff, 2025). The fires, exacerbated by climate change, affected not only the environment but also the lives of thousands of individuals. As a result, over 10,000 homes and businesses were lost, leading to an economic damage estimated at between \$135 billion and \$150 billion (Specht, 2025). This crisis demands an urgent evaluation of recovery strategies that can address the immediate and long-term needs of the affected communities. The economic consequences of these fires extend beyond financial losses; they have disrupted social and environmental systems, deepening inequality and amplifying the vulnerability of marginalized groups.

In this context, Islamic law offers a valuable framework for addressing the multifaceted challenges posed by such natural disasters (Albahri et al., 2024; Fanani & Budiman, 2024). The principles of *maslahah* (public interest), *adl* (justice), and *takaful* (mutual protection) are fundamental to Islamic legal thought and could provide effective solutions in disaster recovery efforts (Achmad, Syafri, & Rahman, 2020; Harahap et al., 2024; Ahyani, 2025). *Maslahah* emphasizes the importance of ensuring public well-being, suggesting that recovery efforts should focus on rebuilding the community and restoring its essential functions. The principle of *adl* advocates for fairness and justice in the distribution of resources, ensuring that the most vulnerable members of society receive adequate support. Moreover, *takaful*, which promotes mutual insurance and collective responsibility, could be an essential tool in facilitating economic recovery and ensuring that no one is left behind (Adnan et al., 2024; Ahyani, Harahap, et al., 2024).

While Islamic law has long addressed issues of social justice, equity, and solidarity, there is limited research on how these principles can be applied in the context of natural disaster recovery. This gap presents a compelling need to explore how Islamic legal frameworks can contribute to a more sustainable and just recovery process. Specifically, the integration of Islamic financial tools like *zakat* (charitable giving), *qard al-hasan* (interest-free loans), and *takaful* (mutual assistance) could play a pivotal role in addressing the economic burdens imposed on affected communities. These mechanisms not only align with the ethical foundations of Islam but also provide practical solutions that can be implemented to ease the financial strain caused by the fires (Abdussalam, Gunawan, & Hasanah, 2024; Ahyani, Muhammad, & Syamsudin, 2024).

The question then arises: How can the principles of Islamic law, particularly in relation to economic justice and collective responsibility, be applied to the post-fire recovery efforts in Los Angeles? Can these principles guide equitable wealth redistribution, facilitate sustainable rebuilding, and promote social cohesion in the aftermath of such a devastating disaster? Additionally, how can Islamic financial systems, with their emphasis on charity, interest-free loans, and mutual assistance, be mobilized to provide financial relief to the affected population? These questions represent the core of this research, which seeks to bridge the gap between Islamic legal theory and practical disaster recovery strategies.

Therefore, the objective of this study is to investigate the application of Islamic legal principles to the recovery process following the 2025 Los Angeles wildfires. Specifically, this research aims to assess how *maslahah*, *adl*, and *takaful* can be integrated into recovery efforts, focusing on their potential to guide equitable distribution of resources, promote community solidarity, and ensure the long-term sustainability of rebuilding initiatives. Furthermore, the study will examine the role of Islamic financial tools in supporting disaster recovery, with a particular emphasis on the use of *zakat*, *qard al-hasan*, and *takaful* as mechanisms for alleviating the economic hardships faced by affected individuals and communities.

The theoretical framework of this study draws upon Islamic law, disaster recovery theory, and economic justice models to explore how Islamic legal principles can inform and guide recovery efforts following natural disasters. The integration of these principles into recovery processes, particularly in the aftermath of the 2025 wildfires in Los Angeles, offers a unique approach that combines ethical, legal, and financial frameworks for sustainable recovery (farmonaut, 2025).

One key theoretical perspective in this framework is Islamic Economic Law which provides a foundation for understanding how economic practices can align with Islamic values of justice, equity, and social responsibility (Ahyani, Slamet, & Tobroni, 2021;

Huda, Sumbulah, & Nasrulloh, 2024). Central to Islamic economics are the concepts of *maslahah* (public interest), *adl* (justice), *takaful* (mutual protection), and *zakat* (charitable giving). *Maslahah* emphasizes the promotion of the public good, suggesting that recovery efforts must prioritize the well-being of the community. *Adl* calls for fair distribution of resources, ensuring that vulnerable populations receive adequate support. *Takaful* and *zakat* present economic instruments that can be utilized for collective responsibility and mutual assistance, enabling affected individuals to access the financial support needed for recovery without resorting to exploitative practices (Solehudin, 2024; Solehudin & Ahyani, 2024; Solehudin, Huda, & Ahyani, 2024; Solehudin, Lousada, Siripipatthanakul, Gómez, & Jankauskienė, 2024).

In addition to Islamic economic principles, disaster recovery theory plays a significant role in contextualizing this study. Disaster recovery theory posits that effective recovery requires a holistic approach that incorporates economic, social, and psychological elements. Recovery models emphasize the need for resilience-building, equitable distribution of aid, and long-term sustainable rebuilding strategies. This theory highlights the importance of incorporating local knowledge and community participation in recovery efforts, areas in which Islamic law's principles of social justice and solidarity are particularly relevant (MacAfee, Lohr, & de Jong, 2024).

Another relevant model is sustainable development theory, which focuses on ensuring that recovery processes contribute not only to economic stability but also to environmental sustainability and social inclusivity (Xiaoling, 2018; Pohoată, Diaconășu, & Crupenschi, 2020; Abiddin & Akinyemi, 2024). In the context of this study, sustainable development principles align with Islamic law's emphasis on stewardship of the earth (*khilafah*) and responsible resource management. Sustainable recovery strategies must balance immediate needs with long-term environmental and social outcomes, making Islamic legal principles an important guide for ensuring that recovery efforts are not just financially viable but also ethically and environmentally sound.

A review of the literature reveals that while Islamic principles have been explored in relation to poverty alleviation and social justice, there is a gap in research focusing on their application to post-disaster recovery efforts (Leena Haniffah, Sharaf Shaiban, & Ahmed, 2023; Al Jahsh, 2024; Solehudin, Ahyani, & Putra, 2024). Previous studies have demonstrated the relevance of Islamic financial instruments like *qard al-hasan* (interest-free loans) and *takaful* in promoting financial inclusion and addressing socio-economic disparities. However, the practical application of these principles in large-scale disaster recovery remains underexplored. This study seeks to fill this gap by providing a comprehensive analysis of how Islamic legal and economic frameworks can inform recovery strategies following natural disasters, with a particular focus on their implementation in the aftermath of the 2025 Los Angeles wildfires.

This theoretical framework positions the study at the intersection of Islamic law, disaster recovery, and economic justice, providing a robust foundation for exploring how these domains can work together to create a more equitable, sustainable, and resilient recovery process. Through this lens, the research will critically analyze the potential of Islamic legal principles to guide the equitable distribution of resources, foster community solidarity, and support the financial rebuilding of affected communities.

II. Research Method

This study employs a qualitative research design to explore the application of Islamic legal and economic principles in post-disaster recovery, focusing on the 2025 Los Angeles

wildfires (Farrugia, 2019; Boda, 2022; Hulley et al., 2023). The research utilizes a combination of literature review and case study analysis, examining existing scholarly articles, legal documents, and reports on Islamic economics and disaster recovery. Data is collected from secondary sources, including peer-reviewed journals, books, and policy papers, as well as media reports about the Los Angeles wildfires. The analysis focuses on identifying the potential of Islamic financial instruments such as *takaful*, *zakat*, and *qard al-hasan* in facilitating an equitable and sustainable recovery process. Ethical considerations are taken into account by ensuring that all sources are properly cited and that the analysis avoids any biases in interpreting Islamic law and economic practices. The study is limited by the availability of specific case examples where Islamic principles have been applied to disaster recovery, particularly in non-Muslim-majority regions (Ahyani, Lousada, Kotyaz, et al., 2025; Ahyani, Muhammad, et al., 2024; Azmi, Hamzah, Ahmad, & Lousada, 2024; Ismail & Bhatti, 2024).

III. Results and Discussion

3.1 Takaful and Sustainable Disaster Recovery: A Step toward SDG 1 and SDG 11

The first significant finding of this study is the role of *takaful* (Islamic insurance) in promoting sustainable disaster recovery in Los Angeles, aligning with the United Nations Sustainable Development Goals (SDGs), particularly SDG 1 (No Poverty) and SDG 11 (Sustainable Cities and Communities). *Takaful* is built on the principle of mutual risk-sharing and is designed to support communities in times of crisis, which directly addresses the financial burdens of disaster recovery. Unlike conventional insurance models that often fail to reach the marginalized due to high premiums and exclusionary practices, *takaful* offers an inclusive alternative by providing equitable access to resources for all participants. This aligns with the theory of social justice, which calls for fairness in the distribution of resources and opportunities, a concept that directly contributes to achieving SDG targets related to reducing poverty and fostering sustainable communities (Aboelazm, Tawakol, Ibrahim, & Sharif, 2024).

This finding suggests that integrating *takaful* into disaster recovery frameworks could help to achieve SDG 1, ensuring that vulnerable populations have access to financial tools for rebuilding. Additionally, SDG 11, which emphasizes making cities and human settlements inclusive, safe, resilient, and sustainable, could be greatly supported by the mutual risk-sharing model of *takaful*. The implementation of *takaful* can promote resilience against natural disasters by creating more equitable and sustainable recovery systems for urban populations, especially in areas prone to disasters like Los Angeles.

3.2 Zakat as a Tool for Reducing Inequalities in Disaster Recovery: Impact on SDG 10

Another key insight is the potential use of *zakat*, the Islamic obligatory charity, as an instrument to reduce inequalities in the recovery efforts of disaster-stricken communities. *Zakat* can play a vital role in addressing SDG 10 (Reduced Inequalities), specifically by allocating funds directly to the most vulnerable groups, ensuring equitable access to resources (Ahyani, 2023; Ahyani, Lousada, Solehudin, et al., 2025). In line with the principle of social justice, *zakat* can serve as a redistributive mechanism that addresses urgent needs in the wake of disasters. Its application in a non-Muslim-majority context like Los Angeles presents an opportunity to bridge gaps in the current recovery systems, ensuring that no one is left behind due to financial constraints or insurance exclusions.

By directing zakat toward immediate disaster relief, this study highlights how it could promote economic equity, helping affected populations rebuild their homes, businesses, and infrastructure. Furthermore, zakat's application to disaster recovery not only supports SDG 10 but also reinforces the theory of distributive justice, where resources are allocated based on need rather than social or economic status. The application of zakat in disaster recovery could lead to greater inclusivity, ensuring that financial support is distributed fairly among communities regardless of their economic status.

3.3 Qard Al-Hasan and the Promotion of Economic Resilience: Contribution to SDG 8 and SDG 9

The third finding explores the role of qard al-hasan, or interest-free loans, in rebuilding economic resilience following natural disasters, which aligns with SDG 8 (Decent Work and Economic Growth) and SDG 9 (Industry, Innovation, and Infrastructure). Unlike conventional loans, which burden individuals with interest, qard al-hasan offers an interest-free alternative that can assist disaster survivors in regaining financial stability without falling into debt traps. This loan model ensures that the resources allocated for recovery are used for reconstruction purposes, not to pay off excessive interest, which could further destabilize their economies (Al-Banna & Nurdany, 2021; Hartono & Futaqi, 2023; Hasan, Kirin, Figueiredo, Blazhevich, & Mu'iz, 2024; Lathif, Kotyazhov, & Shapiulaevna, 2024; Mutmainah, Muharir, et al., 2024; Mutmainah, Rahman, et al., 2024; Triswandani & Muhammad, 2024; Adnan et al., 2024; Fauzi, Saputra, Ma'mun, Nuryadi, & Safari, 2025).

The use of qard al-hasan for disaster recovery can significantly support SDG 8, as it encourages economic growth and stability by providing the affected populations with the financial support they need to rebuild their livelihoods. Moreover, by facilitating the rebuilding of infrastructure, it also directly contributes to SDG 9, which focuses on promoting sustainable industrialization and infrastructure development. This strategy supports a resilient recovery process, where the affected communities can re-establish their economic activities without being burdened by interest payments, aligning with the theory of equitable lending.

3.4 Integration of Islamic Financial Tools in Disaster Recovery and SDG Achievement

One of the most crucial findings of the study is the need for integrating Islamic finance tools such as takaful, zakat, and qard al-hasan into global disaster recovery frameworks. The study shows that these tools are not just alternatives to conventional financial instruments but can significantly enhance the sustainability of disaster recovery, particularly in the context of SDGs (Ahyani, Solehudin, Mutmainah, & Adnan, 2024). By integrating these tools, governments and policymakers can create a more inclusive, resilient, and equitable system for disaster recovery, particularly in urban environments like Los Angeles (Zakat Foundation of America, 2025).

This integration is consistent with the global commitment to SDG 17 (Partnerships for the Goals), which emphasizes the importance of collaboration between different sectors to achieve the SDGs. The incorporation of Islamic finance into existing disaster recovery frameworks, particularly in multi-cultural societies, would require cooperation between policymakers, Islamic financial institutions, and community organizations. The study underscores that the mutual cooperation and solidarity embedded in Islamic finance models could play a transformative role in achieving the SDGs related to poverty reduction, sustainable cities, and economic growth (NBC News, 2025).

3.5 Future Directions: Enhancing SDG Implementation Through Islamic Finance in Disaster Recovery

While the study provides important insights into the application of Islamic finance in disaster recovery, there are several areas that warrant further exploration. Future research should focus on the broader applicability of these Islamic financial tools in diverse disaster contexts, particularly in different geographic and socio-economic settings. In addition, research should examine the practical challenges and barriers to implementing these tools in non-Muslim-majority countries, particularly regarding legal frameworks, cultural understanding, and public perception (Dell'orto, Henao, & Smith, 2025; <https://www.iranintl.com/>, 2025; James Fitz Gerald, 2025).

Future studies could also explore the impact of these tools on the broader achievement of SDGs in disaster recovery, focusing on how they can contribute to achieving SDG 2 (Zero Hunger), SDG 3 (Good Health and Well-being), and SDG 12 (Responsible Consumption and Production) through sustainable recovery models. The application of Islamic finance principles such as *takaful* (Khan, Hassan, Paltrinieri, Dreassi, & Bahoo, 2020), *zakat* (Triswandani & Muhammad, 2024), and *qard al-hasan* could foster more equitable recovery, contribute to environmental sustainability, and support broader social and economic resilience, directly advancing the global agenda for sustainable development (Adnan et al., 2024).

3.6 Theoretical Implications and Contribution to SDG Literature

This study contributes to the growing body of literature on the intersection of Islamic finance and the SDGs, offering both theoretical and practical insights. By linking Islamic financial tools to SDG implementation, the research highlights the potential of Islamic finance to support global efforts in achieving sustainable development. It reinforces the importance of integrating ethical financial systems into global policy frameworks, with a particular focus on SDG 10 (Reduced Inequalities), SDG 11 (Sustainable Cities), and SDG 1 (No Poverty) (Muthoifin et al., 2024; Indarto, Asmara, & Purwoko, 2025).

The study also contributes to Islamic finance theory, particularly regarding its capacity to support disaster recovery efforts and align with broader sustainability goals. The integration of Islamic financial principles into disaster recovery strategies offers an alternative model to conventional financial systems, ensuring that recovery efforts are both equitable and sustainable. These findings suggest that further exploration of Islamic finance within the context of global development initiatives will help broaden our understanding of its potential to address pressing global challenges such as inequality, poverty, and disaster resilience (Jayus et al., 2024; Muktiyanto, Widagdo, Istiqomah, & Parmawati, 2025; Bhwana, 2025).

3.7 Limitations and Areas for Further Research

Despite the valuable insights presented, the study faces several limitations. It primarily focuses on the application of Islamic finance in disaster recovery efforts in Los Angeles, which may not be fully representative of other disaster contexts. Future research could extend this analysis to include other types of natural disasters, such as floods, hurricanes, and earthquakes, and assess how Islamic finance tools can be adapted for different geographic and cultural settings.

Furthermore, additional empirical research is needed to evaluate the real-world application and effectiveness of *takaful*, *zakat*, and *qard al-hasan* in disaster recovery. This will provide a clearer picture of how these tools can be implemented on a larger scale and their potential to contribute to the achievement of the SDGs in different disaster scenarios.

Additionally, future studies could investigate the legal and regulatory challenges that may arise when integrating Islamic finance into the disaster recovery framework, particularly in non-Muslim-majority countries.

The study provides valuable insights for policymakers seeking to incorporate Islamic finance principles into disaster recovery frameworks. It highlights the need for cross-sector collaboration and the integration of Islamic finance tools into public disaster relief policies. Policymakers must recognize the potential of Islamic financial tools to address issues of social justice, equity, and resilience in the recovery process.

By adopting these tools, governments can foster more inclusive disaster recovery strategies that promote resilience among vulnerable populations. The study emphasizes that Islamic finance offers a unique and sustainable approach to disaster recovery, one that aligns with the SDGs and addresses key challenges such as poverty, inequality, and environmental sustainability.

In conclusion, this study underscores the transformative potential of Islamic finance in promoting a more sustainable and inclusive approach to disaster recovery. By integrating *takaful*, *zakat*, and *qard al-hasan* into recovery frameworks, governments can advance the SDGs and create more equitable, resilient, and sustainable communities. These tools not only provide financial support to disaster survivors but also promote cooperation, solidarity, and fairness—principles that are fundamental to achieving a more just and sustainable global society.

The integration of Islamic finance principles into global disaster recovery efforts offers a promising avenue for enhancing the effectiveness of recovery initiatives, ensuring that no one is left behind. This study contributes to the broader discourse on sustainable development by demonstrating how ethical financial practices can support the achievement of the SDGs in the context of disaster recovery.

IV. Conclusion

In conclusion, this study demonstrates the significant potential of Islamic finance tools—*takaful*, *zakat*, and *qard al-hasan*—in supporting disaster recovery while advancing the United Nations Sustainable Development Goals (SDGs). These tools can provide equitable financial solutions that directly contribute to SDG 1 (No Poverty), SDG 10 (Reduced Inequalities), SDG 11 (Sustainable Cities and Communities), and SDG 8 (Decent Work and Economic Growth). By offering alternative, inclusive financial systems, Islamic finance fosters resilience, economic stability, and social equity, especially for vulnerable populations. The integration of these tools into disaster recovery frameworks could create more resilient, inclusive, and sustainable communities, aligning recovery efforts with global development goals. Future research is essential to explore the broader application of Islamic finance in disaster recovery, particularly in non-Muslim-majority regions, to further enhance global sustainability initiatives.

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