

Infertility 201: Infertility Treatments & Islamic Opinions

What does Islam say about treating infertility? Medically reviewed by Dr. Aisha Ahmed.

Adapted from a collaboration with Irene Khan and Dr. Roohi Jeelani. Published in October 2026.

Introduction

This resource is designed for Muslims interested in learning more about the Islamic considerations of different infertility treatments. It includes considerations around Islam and ethics and provides cost estimates for the most popular treatments.

Islamic Perspectives on Infertility

Millions of Muslims worldwide experience infertility when trying for a child. Islam acknowledges the reality of infertility through the Quran, in which stories of prophets who struggled with infertility, such as Prophet Ibrahim and his wife Sarah (Quran 11:71-72 and 51:29) and Prophet Zakaria and his wife (Quran 3:37-41 and 21:89-90), are shared. While those who identify as or are perceived as women are often solely blamed for a couple's infertility, Islam indicates that offspring are blessings willed by God and are not due to the particular merits of the parents to whom children are born (Quran 42:49-50).

To Allah 'alone' belongs the kingdom of the heavens and the earth. He creates whatever He wills. He blesses whoever He wills with daughters, and blesses whoever He wills with sons, or grants both, sons and daughters, 'to whoever He wills', and leaves whoever He wills infertile. He is indeed All-Knowing, Most Capable.

(Quran 42:49-50)

Fertility Treatments

If you and your partner are having difficulty conceiving, fertility treatments may help increase your chances of having a baby. Fertility treatments refer to any medicine, procedure, or regimen that is prescribed to address infertility. This can refer to medications that stimulate egg or sperm production, procedures that involve the eggs, sperm, or embryos, or other changes such as lifestyle changes, weight loss, or the treatment of underlying medical conditions.

For more about [in]fertility, read [The Sex Talk](#) book pp. 134-139

Fertility Treatments

Generally, Islamic opinions permit and encourage treatment for fertility issues, particularly assisted reproductive technologies (ARTs), that do not involve the use of donor gametes, donor embryos, or surrogates. A treatment plan will depend on the causes behind your infertility and your personal circumstances.

Side Note:

Make sure to thoroughly explore possible treatment plans and the potential side effects associated with each plan. While this resource provides an overview of common fertility treatments, make sure to find additional resources for support, as infertility can be emotionally and physically challenging. Additionally, the increasingly restrictive landscape regarding reproductive rights may also affect your fertility treatment journey. For an in-depth breakdown of how the political landscape may affect your fertility treatments, please see Infertility 301 .

Treatment Type	Purpose	Functions	Considerations	Cost
Medication	Regulate or stimulate ovulation, often used when ovulation disorders lead to infertility. Can also be used for people with uteruses who ovulate regularly but cannot conceive by stimulating extra/healthier eggs	Stimulate the ovaries: - increase the amount of follicle-stimulating hormone (FSH) or the luteinizing hormone (LH) - Prevent premature ovulation (often used for IVF) - Cause ovulation to occur (for optimal timing to inseminate) - Promote implantation on the uterine lining and increase the hormone progesterone	Can pose a risk of twin pregnancies and higher-order multiple pregnancies, especially with injectable medications. With drugs that induce ovulation, there is a risk of ovarian hyperstimulation syndrome (OHSS), where the ovaries become swollen and painful. A few studies suggest that people taking fertility drugs for 12 months+ and who do not have a successful pregnancy might be at an increased risk of ovarian tumors later in life.	Relatively inexpensive compared with other treatments. Oral medications are often paired with IUI and regular ultrasounds that total a range from \$500-\$1000 a month for a single cycle (on their own, medication costs about \$10-\$100 a month). If injecting hormones through shots (paired with IUI and ultrasounds), it can cost about \$3,500 a month

Treatment Type	Purpose	Functions	Considerations	Cost
Surgery	For structural problems that can be treated surgically to increase the chances of conception, surgery might be the best option. Surgery can be used for the removal of uterine fibroids, polyps, pelvic adhesions, and endometriosis tissue.	- Laparoscopy: minimally invasive surgery for diagnosis and treatment/removal of diseases and abnormalities of the abdomen and pelvis - Hysteroscopy: used to view the uterine cavity; may be performed in conjunction with a laparoscopy.	- Whether the surgery will be minimally invasive or "open." - With minimally invasive fertility surgery, you can expect less pain and recovery time than traditional 'open' surgery.	\$2,000 to \$10,000, based on - what your insurance covers - the hospital you go to - whether the hospital and doctors are in- or out-of-network - type of anesthesia used
Assisted Reproductive Technology (ART)- In Vitro Fertilization (IVF)	Egg and sperm are combined outside of the body (in vitro) and then implant that embryo in the uterine lining. Medications are needed to control hormones and ovulation and minor surgical procedures are used to retrieve and implant the egg.	Medications are taken for several months to mature eggs. Matured eggs are removed from the body with a narrow tube and mixed with sperm to form an embryo. After 3-5 days, a physician will put 1 or more fertilized eggs or embryos into your uterus. Pregnancy occurs if those embryos implant in the lining of your uterus.	Drugs that induce ovulation, carry risk of ovarian hyperstimulation syndrome (OHSS). Both partners, and the person performing the procedure, may suffer from depression or anxiety during the process, alongside feeling overwhelmed or discouraged. It may take several months to complete, and often more than one round may be necessary. It might not work/work differently for everyone, depending on age and cause of infertility.	Health insurance only covers some of the costs of IVF if patients meet certain requirements, and IVF can be very costly. One cycle can cost up to \$15,000, and the national average is \$11,500.
Assisted Reproductive Technology (ART)- Intrauterine Insemination (IUI)/ Artificial Insemination	Used to increase the number of sperm that reach the fallopian tubes thus increasing chance of fertilization	Most motile sperm are separated and washed of any chemicals. Physician uses a soft catheter moved into the uterus to deposit semen during ovulation. Sperm swim into the fallopian tube and fertilize a waiting egg, leading to pregnancy. Can be coordinated with your cycle or with fertility medications.	Not recommended for those with severe disease of the fallopian tubes, history of pelvic infections, or moderate to severe endometriosis. Procedure may result in infection, spotting (light vaginal bleeding), and increased risk of multiple pregnancy (which can cause early labor and low birth weight).	\$300-\$4,000 based on: - insurance coverage - specific fees - type of medication - cost for monitoring & bloodwork - cost of insemination (injecting sperm into uterus)

Treatment Type	Purpose	Functions	Considerations	Cost
Egg freezing (mature oocyte cryopreservation)	To ensure there are lower chances of serious complications when having future children - For individuals with ovaries who have a serious disease, such as cancer or - those who plan to have children when they're older	- Stimulation of the ovaries with hormones to produce several eggs, egg retrieval, and cooling of eggs to subzero temperatures - Eggs are thawed when you are ready to use them.	- Your timeline, including when you plan to have children - Cost of egg freezing can be high so consider income, family planning, savings, your financial plan etc - People under 38-40 are usually given option to freeze their eggs, since it is typically harder to have children past 40.	\$30,000 - \$40,000 based on: - treatment and storage costs - cost of medication - number of cycles person is extracting eggs can make these numbers go up
Surrogacy	For someone who desires to conceive a child and carry a pregnancy is unable to, for any reason	Most commonly, the embryo provided by the intended parents is implanted in the surrogate, who will carry the pregnancy and deliver the child.	There are many ethical considerations surrounding surrogacy including proper compensation, etc that are covered in Infertility 301.	\$125,000 to \$175,000 (most stages of surrogacy aren't covered by insurance) based on: surrogate compensation, agency fees, legal fees, and insurance
Organ Transplants (Uterus and Ovary)	Uterus: Uterus is removed from a donor and implanted in an individual with uterine factor infertility. Primarily for those born without a uterus or who have undergone a hysterectomy. Ovary: primarily used to preserve fertility for cancer treatments by removing ovarian tissue, freezing it, and reimplanting it after chemo/radiotherapy.	Uterus: After eligibility screen, doctor prescribes medications to ensure your body doesn't reject the new uterus. The new uterus will be connected to your blood vessels and your vagina. Ovary: Ovary is thawed and reimplanted into your body.	Your fallopian tubes will not be connected to the uterus. Thus, you will need to undergo IVF to experience pregnancy, which may incur other costs.	Uterus: \$100,000 to \$300,000 - not covered by private insurance or Medicare Ovary: ~\$3,000 to freeze the ovary \$6-\$10,000 for implantation

A Note on Cost
 This chart provides estimates; fertility treatments costs varies by insurance, treatment type and duration. States may /may not require coverage of specific fertility treatments, which can affect the cost.

However, there are funds that provide financial assistance to those experiencing financial barriers to accessing treatment.

- [Fertility Treatment Grant Finder](#)
- [Bundle of Joy](#)
- [HEART to Grow Reproductive Justice Fund](#)
- [Livestrong](#) (cancer patients)
- [Baby Quest](#)