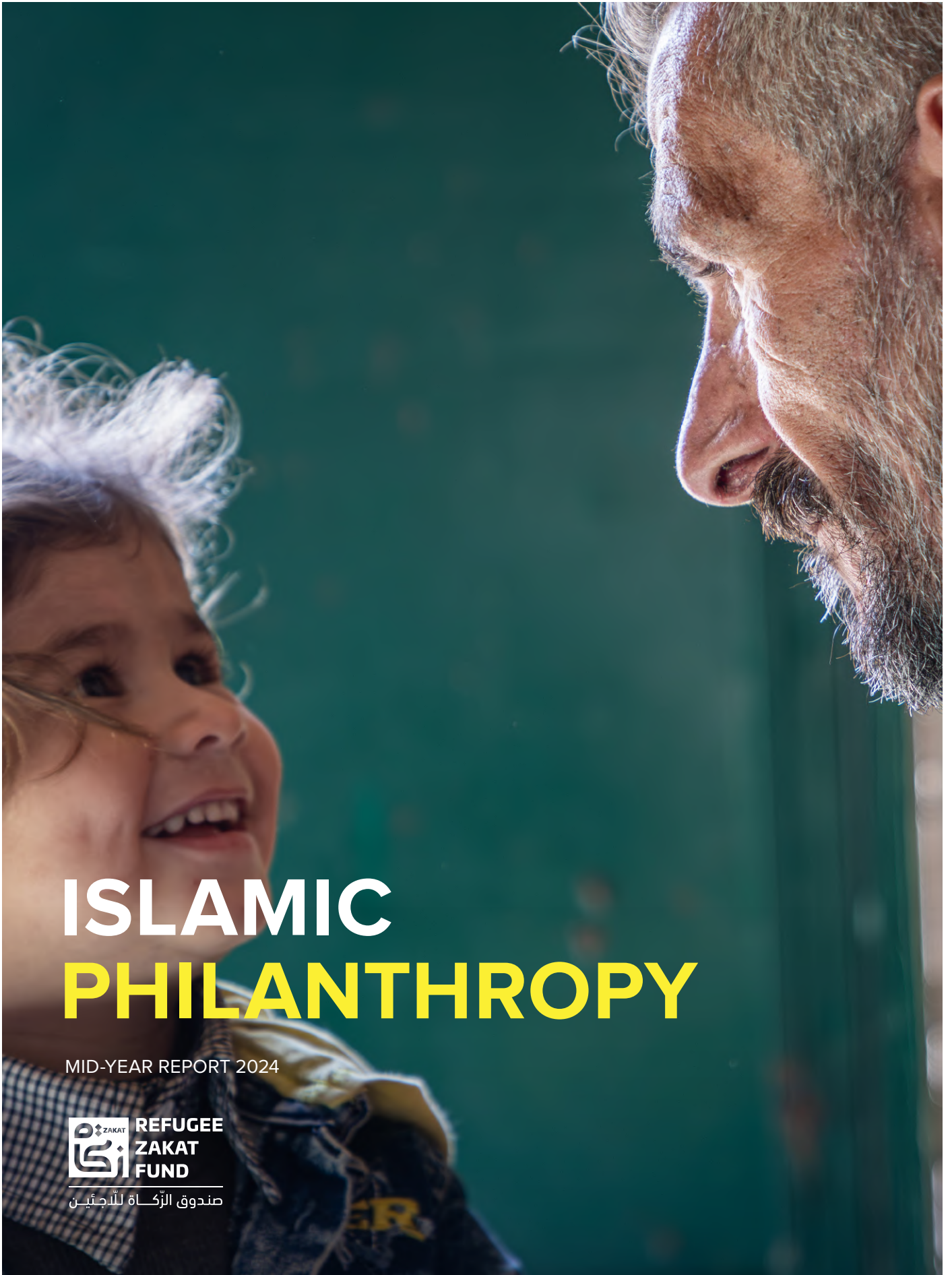




**UNHCR**  
The UN Refugee Agency



# ISLAMIC PHILANTHROPY

MID-YEAR REPORT 2024



REFUGEE  
ZAKAT  
FUND

صندوق الزكاة للاجئين

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# Foreword



## By Mr Adnan Abdul Hamid

Dear reader,

It is with great honour that I present UNHCR's Islamic Philanthropy Mid-Year Report 2024. This report underscores the vital role of Zakat, Sadaqah and other forms of Islamic philanthropy in transforming the lives of refugees and displaced communities worldwide. It reflects the unwavering dedication of the global citizens to extend their compassion and action to those in dire need.

On behalf of the Rahmatan Lil Alamin Foundation (RLAF), it is our honour to partner with UNHCR in highlighting the transformative power of Islamic philanthropy in addressing the global refugee crisis. As we witness unprecedented levels of displacement and humanitarian need, the importance of collective action and innovative solutions has never been more pressing. Islamic philanthropy, with its deep roots in compassion, justice, and solidarity, offers a vital source of support for refugees and vulnerable communities worldwide.

RLAF has long been a strong advocate of philanthropy, working in close partnership with UNHCR to deliver humanitarian aid where it is most needed. Since our collaboration began in 2017, we have been committed to responding promptly to crises, providing relief and hope to those who have been displaced by conflict, persecution, or natural disasters. Our mission is to restore dignity and opportunity to these individuals, empowering them through access to better health, education, and essential services.

This report showcases the remarkable impact of Islamic giving, from emergency relief to sustainable development, and underscores the potential for greater collaboration between humanitarian actors and Islamic philanthropic institutions. We commend UNHCR for their tireless efforts in protecting and serving refugees, and we are proud to stand alongside them in this critical work. Together, we can unlock the full potential of Islamic philanthropy to drive positive change and restore hope for those seeking safety and dignity.



At RLAF, we are dedicated to the transparent management of Sadaqah received from our generous donors in Singapore through our public collection campaigns. Our collections have made many touchpoints, including our mosques. As a Foundation approved by the Commissioner of Charities (COC) in Singapore, we collect donations with the utmost integrity and channel these funds through our credible partners to ensure they reach those who need them most. We also provide grants to institutions which provide ground-up initiatives (GUI) to assist those in need locally as well as regionally. Our commitment to transparency is reflected in our status as an Institute of Public Character (IPC), ensuring that all funds are managed responsibly and effectively.

As the challenges facing refugees continue to escalate, we invite Islamic institutions and individuals to join us in this crucial mission. Through Sadaqah and other forms of Islamic philanthropy, we can collectively make a significant impact in alleviating the suffering of those in need.

May this report inspire new partnerships, new initiatives, and a renewed commitment to supporting the world's most vulnerable populations. May Allah reward all those who contribute generously to this noble cause, and may He guide us in our continued efforts to serve humanity.

Jazakumullahu Khairan Katsiran.

*Adnan Abdul Hamid*

CEO  
Rahmatan Lil Alamin  
Foundation (RLAF)  
Singapore



# Executive summary



## Introduction

UNHCR's Islamic Philanthropy Mid-Year Report 2024 showcases the significant global impact of Zakat and Sadaqah contributions through its Refugee Zakat Fund in the first half of 2024.

This year continues to witness a tragic record of more than 120 million forcibly displaced individuals. Islamic philanthropy emerges as essential in responding to these crises, emphasizing the need for innovative solutions to meet urgent humanitarian and developmental needs of the displaced population worldwide.



## Overall Impact of Zakat and Sadaqah Donations

Islamic philanthropy has become a key element in the response to this displacement crises and provides an essential lifeline to millions of refugees, internally displaced persons (IDPs), and hosting populations around the world.

In the first half of 2024, partners and donors have generously contributed to the Refugee Zakat Fund, enabling UNHCR to support more than 500,000 refugees, IDPs and host communities in 22 countries. Significant donations from partners such as Eid Charity, Sheikh Abdullah Al Nouri Charity Society, Islamic Relief USA, the International Islamic Charity Organization and Rahmatan Lil Alamin Foundation, as well as donations via the Refugee Zakat Fund mobile app and through UNHCR's Ramadan and Dhul Hijjah campaigns, have all been instrumental to this success.

Since the piloting of the Refugee Zakat Fund in 2017, Zakat and Sadaqah supported more than 8.6 million people in 29 countries.



## Events & Missions

In March 2024, UNHCR launched its 6th Islamic Philanthropy Annual Report in partnership with the Zakat House of Kuwait, highlighting the impact of the Refugee Zakat Fund and emphasizing Islamic philanthropy's role in addressing displacement crises.

In April 2024, a delegation of UNHCR partners and donors from the MENA region visited Chad to observe the impact of their contributions and raise awareness of the urgent needs in refugee camps and settlements.



## Campaigns

In 2024, UNHCR's global Ramadan campaign raised essential funds to support 208,332 refugee and internally displaced persons from Syria, Afghanistan, Yemen, and Myanmar, thanks to the generosity of individuals, corporations, and foundations.

UNHCR's Dhul Hijjah & Adha campaign provided essential aid to 2,713 displaced families in Sudan and Yemen, two of the most critical humanitarian crises. These families, having lost everything, were able to enjoy a warm Eid meal and celebrate Eid with their children once again.

The influx of Sudanese refugees and Chadian returnees has strained water and sanitation facilities in Chad's eastern regions. UNHCR's Sadaqah Jariah campaign seeks to build and maintain boreholes, aiming to support nearly 10,000 people with improved Water, Sanitation and Hygiene (WASH) infrastructure and fostering sustainable community development.



## Engagement activities

In 2024, UNHCR's Islamic philanthropy efforts were bolstered by high-profile supporters like Maher Zain and Mostafa Atef, who advocated for refugee rights and raised awareness through field visits to Jordan and Egypt. These initiatives, along with fundraising campaigns such as the Refugee Zakat Fund and Global Ramadan Campaign, helped support over 3,100 refugee families. Their efforts contributed to addressing the needs of displaced families from Syria and Sudan, showcasing the collective impact of Islamic philanthropy.

## UNHCR's Refugee Zakat Fund App - Fintech for Islamic Philanthropy

The global displacement crisis is escalating, with millions fleeing conflict, persecution, and disasters. UNHCR is addressing this by integrating modern technology and Islamic philanthropy to enhance aid delivery, notably through the Refugee Zakat Fund App, which facilitates Zakat donations and ensures transparency. UNHCR showcased these innovations at the Islamic Fintech Forum in May 2024, demonstrating how technology and Islamic philanthropy can effectively address global humanitarian needs.



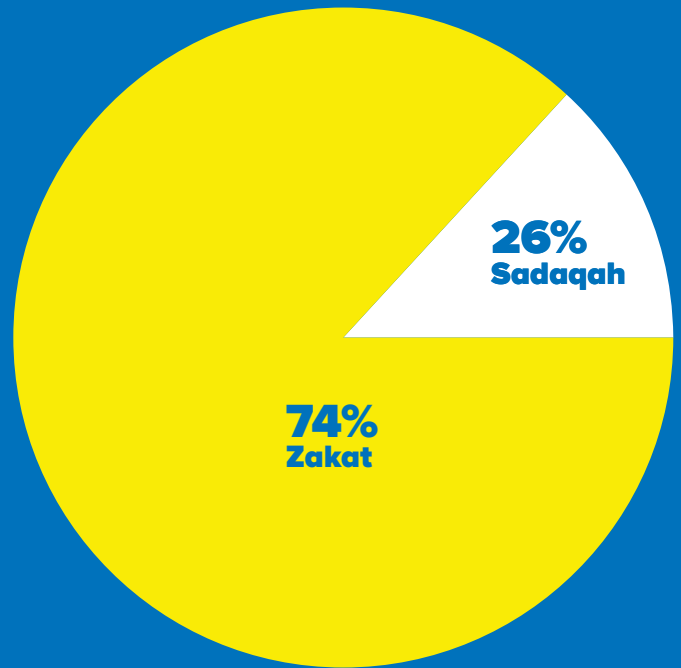
## Sustainable Development Goals (SDGs)

In the first half of 2024, UNHCR's Islamic philanthropy initiatives have made significant progress in achieving several Sustainable Development Goals (SDGs) across 22 countries. Through generous contributions to the Refugee Zakat Fund, nearly half a million refugees and internally displaced persons (IDPs) received crucial assistance, contributing to most SDGs, particularly No Poverty (SDG 1), Zero Hunger (SDG 2), Good Health and Well-being (SDG 3), Quality Education (SDG 4) and – through the Sadaqah Jariah initiative – Clean Water and Sanitation (SDG 6).



# Impact of the Refugee Zakat Fund in the first half of 2024

**Total**  
**11,211,601**

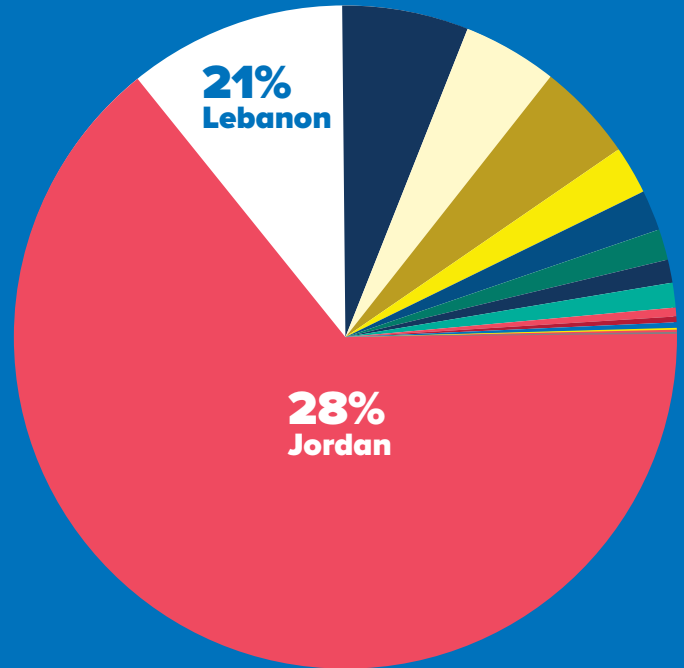


	Income	Families	Individuals	Countries
Zakat	8,342,292	55,901	270,982	21
Sadaqah	2,869,309	52,636	264,274	6
<b>Total</b>	<b>11,211,601</b>	<b>108,537</b>	<b>535,256</b>	<b>22</b>

# Income received

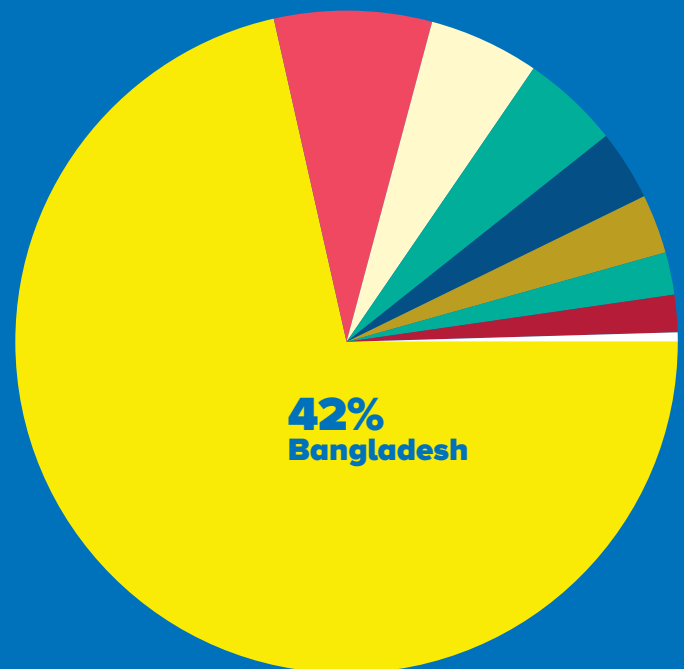
## Zakat 8,342,292

■ Jordan	28.22%
■ Lebanon	21.33%
■ Yemen	12.32%
■ Somalia	9.55%
■ Where most needed	9.44%
■ Bangladesh	4.79%
■ Afghanistan	4.12%
■ India	3.17%
■ Sudan	2.23%
■ Chad	2.10%
■ Mauritania	0.85%
■ Kenya	0.71%
■ Egypt	0.71%
■ Nigeria	0.17%
■ Tunisia	0.11%
■ Syria	0.09%



## Sadaqah 2,869,309

■ Jordan	42.93%
■ Pakistan	15.22%
■ Libya	11.23%
■ Bangladesh	9.71%
■ Afghanistan	6.90%
■ Where most needed	5.50%
■ Ghana	4.18%
■ Kenya	3.90%
■ Egypt	0.42%



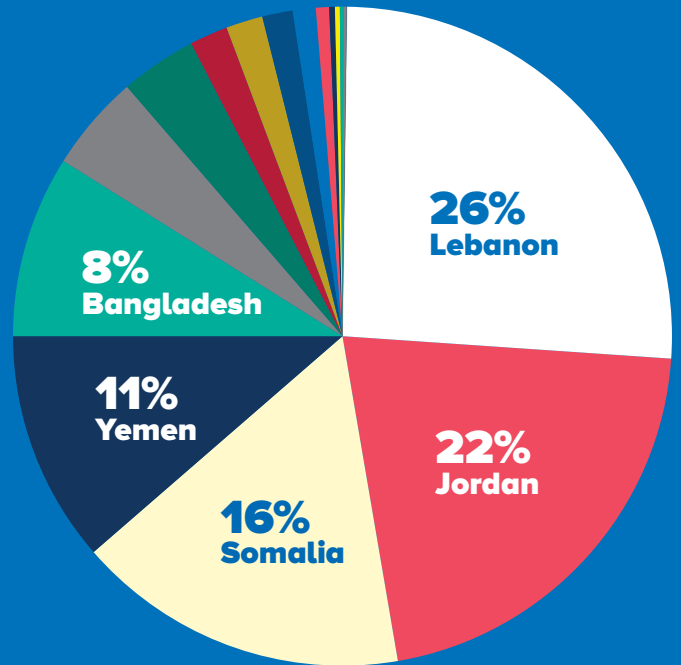
## Total 11,211,601

# Individuals helped

## Zakat

270,982

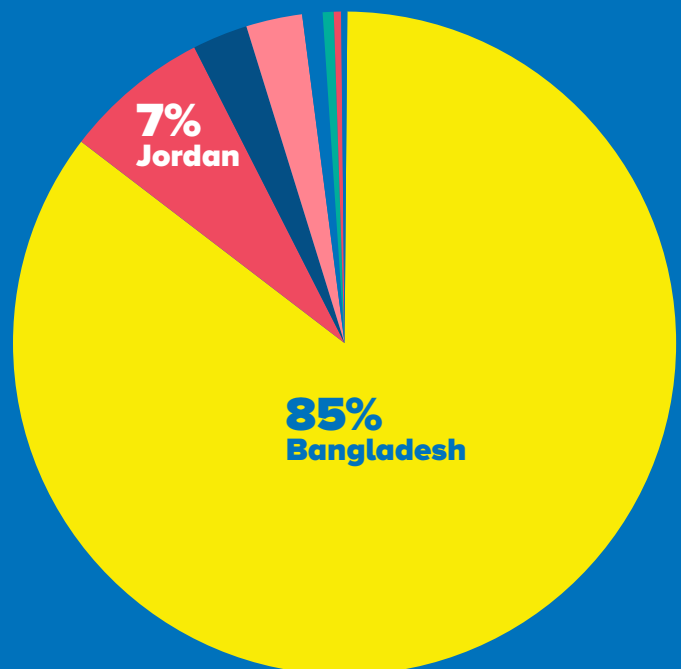
Lebanon	26.10%
Jordan	21.33%
Somalia	16.29%
Yemen	11.51%
Bangladesh	8.74%
Türkiye	4.71%
India	3.72%
Kenya	1.88%
Chad	1.85%
Afghanistan	1.38%
Egypt	1.09%
Mauritania	0.69%
Sudan	0.32%
Nigeria	0.21%
Ghana	0.12%
Syria	0.04%



## Sadaqah

264,274

Bangladesh	85.41%
Jordan	7.09%
Afghanistan	2.78%
Pakistan	2.70%
Libya	0.98%
Kenya	0.44%
Ghana	0.48%
Egypt	0.12%



## Total

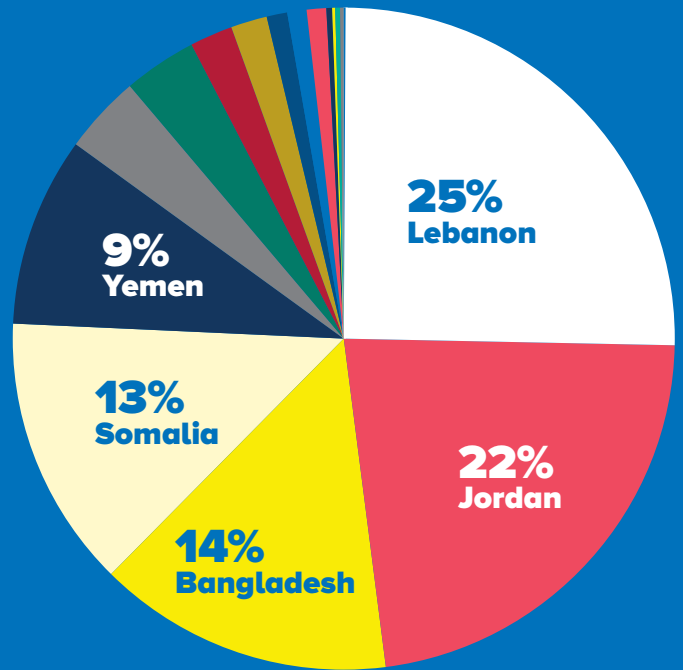
535,256

# Families helped

## Zakat

55,901

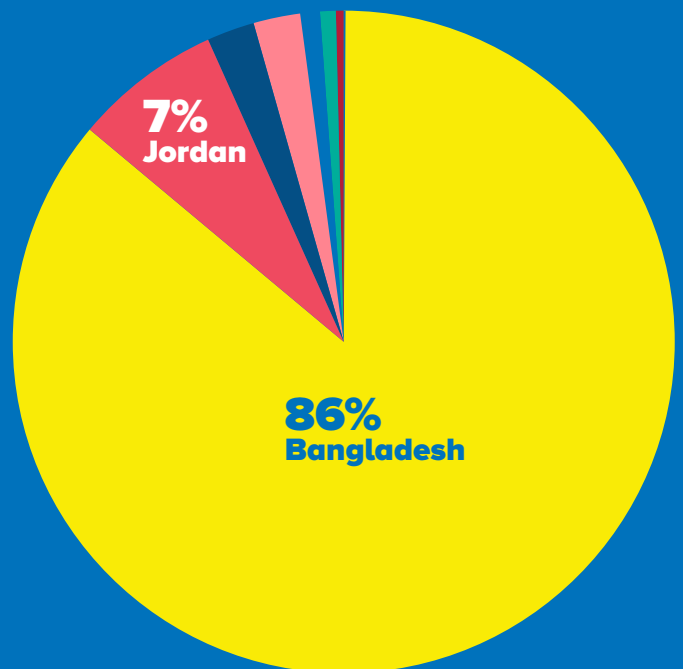
■ Jordan	22.73%
■ Lebanon	25.30%
■ Bangladesh	14.38%
■ Somalia	13.40%
■ Yemen	9.30%
■ Türkiye	3.81%
■ India	3.61%
■ Kenya	1.82%
■ Chad	1.79%
■ Afghanistan	1.12%
■ Egypt	1.06%
■ Mauritania	0.91%
■ Sudan	0.31%
■ Nigeria	0.20%
■ Ghana	0.14%
■ Syria	0.07%



## Sadaqah

52,636

■ Bangladesh	86.14%
■ Jordan	7.12%
■ Afghanistan	2.33%
■ Pakistan	2.26%
■ Libya	0.98%
■ Ghana	0.61%
■ Kenya	0.44%
■ Egypt	0.12%



## Total

108,537

# Stories from the Field



## Mahmoud and Saqrah

Mahmoud and Saqrah, both Syrian refugees, embody the resilience and unwavering faith that define so many displaced families. Despite years of exile and the immense hardships they have endured, they continue to hold onto their cherished traditions, especially during the Holy Month of Ramadan.

Mahmoud says “Our traditions are so beautiful. If I meet someone during Ramadan, of course, I would invite them to Iftar.” His words highlight the enduring spirit of generosity and hospitality, even in the face of adversity.

Saqrah says “We wish there were two months of Ramadan instead of one.” For families like theirs, preparing for Ramadan this year is especially challenging, with poverty and soaring prices making it difficult to afford the essentials. Yet, their faith remains strong. “We fast with sincerity according to the will of God, and we break our fast with whatever God provides for us,” says Saqrah. She continues, “Even if we receive tomatoes and onions, we give thanks to God.”

Life has become increasingly challenging for Mahmoud and Saqrah, as rising rent and limited access to medicine make it difficult to manage day-to-day struggles. Despite these hardships, they find comfort in the aid provided by UNHCR and remain grateful for the support they receive. While they long for an end to the war, their generosity endures, as they continue to share their Ramadan table with those in need, even in the midst of their own difficulties.

As of March 2024, the Syria crisis has entered its fourteenth year, with 16.7 million people requiring humanitarian assistance – a 9% increase from 2023. Regional tensions and worsening economic conditions have further destabilized the security situation, intensifying the needs of vulnerable populations. In response, UNHCR remains committed to providing protection and assistance to refugees, asylum-seekers, internally displaced persons (IDPs), returnees, stateless individuals, and host communities, prioritizing those most in need.

Lebanon, hosting the highest number of refugees per capita, is home to 1.5 million Syrian refugees and 11,411 refugees from other nationalities. The socio-economic downturn, compounded by the COVID-19 pandemic, the Beirut blast, and the recent Gaza situation that spread to Lebanon, has left nine out of ten Syrian refugees dependent on humanitarian aid to cover their basic needs.

**Thanks to Zakat and Sadaqah funds, UNHCR was able to support 14,143 displaced families - some 70,713 people - in Lebanon in the first half of 2024.**





## Fatna

A Sudanese mother of ten displaced in Chad. Fatna, a Sudanese mother of ten, faces tremendous challenges in her daily life, living in a camp where basic necessities are scarce. “We walk from the camp to a water source five kilometers away, and this is extremely difficult,” Fatna explains. The water situation in her neighborhood is dire, with taps in several blocks running dry. To provide water for her family, she endures the exhausting journey twice daily, often resorting to purchasing a barrel of water for 25 riyals or paying for donkeys to transport jerrycans. “When donkeys aren’t available, I have to carry the jerrycans on my head, which is very difficult,” she adds.

Fatna’s struggles extend beyond water collection. She lives with her ten children in the camp, where the lack of shelter is a constant worry, especially with the rainy season approaching. “I have no house, and the rain is coming soon. I don’t have money to buy water for making bricks,” she says. The bricks, made from mud and water, are essential for building homes, but the fluctuating availability of water makes it hard for her to continue construction. Fatna spends 300 riyals per barrel of water for this purpose, but even then, the water might not always be available. “We buy water for 300 riyals from the water truck, but sometimes there is none available,” she notes.

To survive, Fatna cuts firewood from the surrounding area and sells it in the market, earning around 100 to 200 riyals.” I split the money – half for bread and the other half for water,” she explains.

As of February 2024, Chad hosts over 1.1 million forcibly displaced persons, mainly from Sudan (936,880), with 88% being women and children. Since April 2023, eastern Chad has faced a sharp increase in refugees, with 496,834 new Sudanese arrivals and 93,700 Chadian returnees, particularly from conflict-ridden Darfur. Overcrowded border sites lack essential services such as shelter, food, and psychosocial support, with reports of gender-based violence rising among the newly displaced. In response, UNHCR aims to assist nearly 1.4 million people in 2024, addressing urgent humanitarian needs, refugee protection, and resilience as conflict and climate change worsen the crisis. As global crises escalate, clean water is increasingly essential, with thousands of refugee families facing daily shortages.

Providing clean water is recognized as one of the most impactful forms of charity. UNHCR’s Sadaqah Jariah programme focuses on providing sustainable water solutions to bridge this gap. By offering clean, reliable water access, the program brings hope to displaced families in Chad. The donations UNHCR receives can ensure uninterrupted water access for these vulnerable communities, making a lasting difference in their lives.

**Thanks to Zakat and Sadaqah funds, UNHCR was able to support 1,002 displaced families - some 5,008 people - in Chad in the first half of 2024.**



## Wafaa

Wafaa, a displaced mother from Yemen, has faced unimaginable challenges since losing her husband. Now, she is the sole provider for her family, struggling to meet their basic needs in a world that seems to offer little hope.

“My children go to school and do not eat anything all day,” Wafaa says, her voice filled with the quiet pain of a mother unable to provide for her children. “They do not eat until 5 pm.”

In the absence of her husband, Wafaa’s young son has taken on responsibilities far beyond his years. “My young son helps take care of our family,” she explains. “Boys his age should be in school, but my poor son never went to school.

He has to work to provide for his family.” When Ramadan was approaching, Wafaa’s worries deepened. “I am troubled to think Ramadan will start and I will have no food for them...I am patient and I accept God’s will,” she says, her faith remaining strong despite the hardship.

The holy month of Ramadan, a time of reflection, fasting, and community, brings with it a unique set of challenges for Wafaa. “When I pray during Ramadan, I ask God for relief and to make my children smile,” Wafaa shares. “All I care about is my children.”

Wafaa’s struggles emphasize the urgent need for intervention and shows the impact of Zakat donations on the lives of families in distress. Her story embodies the struggles experienced by numerous Yemeni mothers amidst poverty and the desire to return to their homes.

As Yemen enters its ninth year of conflict, the humanitarian toll on its people continues to worsen, compounded by economic collapse, soaring prices, and environmental shocks. Over 4.5 million internally displaced persons (IDPs) and more than 65,000 refugees and asylum seekers face daily hardships as they struggle with insecurity, poverty, and limited access to basic services. The conflict has driven an estimated 80% of the population below the poverty line, creating one of the world’s worst humanitarian crises, with 18.2 million people relying on humanitarian aid for survival.





UNHCR's Zakat initiative offers a lifeline to these vulnerable populations, helping to provide essential necessities like food, water, shelter, and medicine. Zakat contribution made a critical difference, offering families the support they need to endure these difficult times and maintain hope for a better tomorrow. The impact of Zakat has helped families like Wafaa's rebuild their lives, enabling them to secure essential necessities such as shelter, food, water, and medicine.

**Thanks to Zakat and Sadaqah funds, UNHCR was able to support 5,200 displaced families – some 31,202 people – in Yemen in the first half of 2024.**



## Ayesha

A 45 year old displaced woman from Afghanistan. Ayesha says “We became displaced, moving from one village to another, until we finally came to the city. Since then, my daughter has been in a terrible condition, and my husband...I don’t know if he was killed, disappeared, or went somewhere else.”

Yasamin, Ayesha’s daughter now ten years old, was just four when the rocket struck their home. Ayesha says “Her kidneys and waist were severely injured. She can’t walk anymore and has undergone several surgeries. Doctors said her condition is critical. She’s had five surgeries so far, and two more just last month. I am in debt, struggling to pay for her medical care.”


Despite her own heart disease, Ayesha works tirelessly to provide for her children. “I work in people’s homes until evening, but I can only find work two or three days a week. When I earn 250 Afghanis (\$3) a day, I face the impossible choice of buying medicine for Yasamin or food for my children. My hands are burned from baking bread, and I clean, wash clothes, and do whatever work I can find. But it’s not enough.”

Ayesha’s youngest son, Ahmad Zia, is also unwell. “Since we were in tents after the earthquakes, his chest froze. Now I have to provide him with oxygen. I rented an oxygen machine from people, but I don’t know how long I can keep it. My son has undergone surgery too, and his condition breaks my heart. I wish I had an older son who could work and bring home some bread.”

Ramadan, a time of reflection and fasting, is especially difficult for Ayesha’s family. During Ramadan, we broke our fast with just a glass of tea. If we find potatoes, we eat them. Otherwise, it’s just bread.

Ayesha’s message to those who have helped her is heartfelt. “May God grant them the ability to assist me in solving my problems. I pray that they assist me in resolving these problems so that my children can stand on their own, whether I am here or not.”

Looking into 2024, the situation in Afghanistan continues to be challenging with 24 million people (over half of Afghanistan population) requiring urgent humanitarian assistance, with around 5.7 million Afghani refugees hosted in 5 neighboring countries including Pakistan and Iran.



Afghanistan is home to over 3 million IDPs who face severe resource shortages due to ongoing insecurity and recurrent natural disasters. This persistent displacement, compounded by climate-related disasters, creates a long-term cycle of vulnerability and hinders recovery efforts.

Ayesha's family is among thousands of Afghan refugee and internally displaced families that receive cash assistance from UNHCR. Zakat and Sadaqah donated to the Refugee Zakat Fund allow UNHCR to provide eligible beneficiaries with much needed assistance.

**Thanks to Zakat and Sadaqah funds, UNHCR was able to support 1,850 displaced families - some 11,100 people - in Afghanistan during the first half of 2024.**

# Islamic Philanthropy in the service of UN's sustainable development goals



## Sustainable Development Goal (SDG) 1: No Poverty

In line with SDG 1 to “reduce at least by half the proportion of men, women, and children of all ages living in poverty” by 2030, UNHCR is committed to ending poverty by advocating for refugees’ right to work in their host countries. When refugees are employed, they become self-reliant, providing for their families, building resilience, and restoring dignity. Zakat and Sadaqah funds play a critical role in helping vulnerable refugees meet urgent needs like food, water, and shelter. In countries such as Lebanon, Jordan, Iraq, Yemen, Mauritania, and Egypt, these funds help prevent families from falling

into extreme poverty and relying on harmful coping mechanisms.

The Refugee Zakat Fund has directly contributed to SDG 1 (No Poverty) by distributing over \$250 million in Zakat and Sadaqah donations to assist over 8.6 million beneficiaries across 29 countries. Since its inception in 2017, the fund has supported refugees and internally displaced persons (IDPs) by mobilizing substantial financial resources, including significant contributions during UNHCR’s special Ramadan and Dhul Hijjah campaigns. This extensive support network, underpinned by a policy ensuring 100% distribution of collected Zakat, exemplifies a successful model of faith-based philanthropy addressing acute poverty in crisis-affected regions.



## Sustainable Development Goal (SDG) 2: Zero Hunger

UNHCR has continually supported universal access to safe and nutritious food for the most vulnerable individuals and communities. Through Zakat funds, UNHCR distributes multi-purpose cash assistance to refugees and IDPs. This support helps those facing food insecurity and limited resources to meet their basic needs and survive during challenging times.

UNHCR's Global Ramadan Campaign for example, initiated in 2014, aligns with SDG 2 (Zero Hunger) by mobilizing the spirit of giving during Ramadan in over 20 countries, to response to essential needs such as food and water, to refugees and displaced individuals. In 2024, the campaign delivered critical support to over 208,332 individuals in crisis zones including Syria, Yemen, Afghanistan, and Lebanon, thereby directly addressing hunger and enhancing food security among the most vulnerable populations. This expansive effort underscores the campaign's ongoing impact in alleviating hunger and fostering resilience among displaced communities worldwide.



## Sustainable Development Goal (SDG) 3: Good Health and Well Being

UNHCR strives to facilitate access of refugees and host communities to national healthcare systems, a mission which connects to one of the SDG 3 targets: “achieve universal health coverage, including financial risk protection, access to quality essential health-care services and access to safe, effective, quality and affordable essential medicines and vaccines for all”. More acutely, Zakat and Sadaqah funds helped provide multi-purpose cash assistance and our monitoring shows that cash assistance is used in numerous ways, including essential treatments and medical care, doctor's fees, and medication. In Chad for example, as part of the Sudan Emergency response, UNHCR and partners are building six health centers, upgrading eight existing ones, recruiting 550 health workers, and supplying essential drugs to address primary healthcare, nutrition, mental health, and reproductive health needs. With a generous Sadaqah donation from Ramadan campaign, UNHCR will construct a healthcare clinic in one of the new camps, expected to serve 5,000 refugees monthly and meet the needs of 25,000 people, including local communities.



## Sustainable Development Goal (SDG) 4: Quality Education

A fundamental target of SDG 4 is to “ensure that all girls and boys complete free, equitable and quality primary and secondary education”. Cash assistance provided by the Refugee Zakat Fund has proven effective in supporting access to education by helping refugee parents with direct costs such as school fees, uniforms, transportation, and addressing other financial barriers that keep children out of school. Zakat funds were also used to distribute material kits to 13,057 Sudanese refugee children in Ethiopia, in addition to supporting access to tertiary education through university fees, along with the provision of allowances for approximately 10 students.

Currently we are focused on supporting education projects in Chad and India ensuring access to quality education and fostering a better future for refugee children. Additionally, the technical vocational training initiative for Afghan refugees and host communities in Pakistan enhances employability and educational opportunities, contributing to both quality education and economic empowerment.



## Sustainable Development Goal (SDG) 5: Gender Equality

Upon completing the vulnerability assessment framework to identify beneficiaries eligible for assistance, Zakat and Sadaqah funds in Lebanon, Jordan, Egypt, Yemen, Iraq, Mauritania, and Afghanistan are dedicated towards cash assistance to extremely vulnerable families – including many female-led households and their children. Cash assistance helps contribute to women protection by promoting self-reliance, assisting female entrepreneurs, and empowering women to exercise decision-making in the household.

Crucially, Zakat funds help ensure that vulnerable populations do not resort to negative coping mechanisms stemming from poverty. When women and girls have equitable access to and control over resources and can meaningfully participate in and influence decision making processes, they are rendered less vulnerable to sexual exploitation, gender-based violence, child marriage, and forced labour. Overall, equitable access to cash assistance helps facilitate a genuine and positive transformation in discriminatory gender attitudes.



## Sustainable Development Goal (SDG) 6: Clean Water and Sanitation

UNHCR is committed to “achieve access to adequate and equitable sanitation and hygiene for all” by 2030, which is one of the targets for SDG 6. As such, UNHCR’s Refugee Zakat Fund has been contributing to this Goal through Sadaqah funds around the world.

The influx of Sudanese refugees and Chadian returnees has strained water and sanitation facilities in Chad’s eastern regions. UNHCR’s Sadaqah Jariah campaign seeks to build and maintain boreholes, supporting nearly 10,000 people with improved Water, Sanitation and Hygiene (WASH) infrastructure and fostering sustainable community development.


Additionally, UNHCR will optimize water networks to ensure access to 20 liters of clean water per person per day for 400,000 Rohingya refugees, maintaining handpumps and monitoring systems, and providing technical support for water supply and emergency response.



## Sustainable Development Goal (SDG) 8: Decent Work and Economic Growth

One of the main pillars of UNHCR’s work worldwide is to provide refugees, IDPs, returnees, asylum seekers, and stateless people with equal access to decent and sustainable work regardless of their gender, race, economic or legal status. UNHCR has contributed Zakat funds towards providing sustainable and decent work for vulnerable communities by supporting income-generating activities.

In Pakistan, Afghan refugees are predominantly employed in unskilled day labor, constrained by limited financial resources, legal barriers, and lack of marketable skills, which hampers their access to decent work and sustainable livelihoods. Despite their informal economic participation, they face significant risks of exploitation and barriers to formal business registration, which negatively affects their overall well-being and ability to reintegrate into Afghanistan. In response, UNHCR’s Refugee Zakat Fund, plays a crucial role in these efforts. Zakat funds are utilized to support livelihood projects that empower refugees by providing



vocational training, business development grants, and educational opportunities. UNHCR has implemented a Livelihoods Strategy since 2018 to improve refugees' productive capacities and social capital, aiming to foster self-reliance and enhance their ability to acquire skills relevant for future opportunities in Afghanistan. By leveraging Islamic philanthropic contributions, UNHCR can provide critical support to refugees, reducing their dependency on aid and offering pathways to dignified livelihoods.





## Sustainable Development Goal (SDG) 10: Reduced Inequality

Due to their legal status, refugees often do not have the right to formally work in their host countries, resulting in inequalities of outcome and opportunity. The legal status of refugees often prevents them from having equal access to shelter, healthcare, education, and other services. Zakat funds helped provide much needed assistance to vulnerable displaced families in Lebanon, Iraq, Jordan, Egypt, Pakistan, Bangladesh, and India, among others, enabling them to meet their basic needs and access the essential services needed to rebuild their lives. This goes a long way towards achieving one of the key SDG 10 targets: “empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status” by 2030.

Through Sadaqah Jariah Programme, UNHCR ‘Jordan’s livelihoods support programs’ for example, contributes to reducing inequalities (SDG 10) by enhancing the self-reliance and economic empowerment of Syrian refugees and host communities.

Through skills development, vocational training, and access to employment opportunities, these programs help bridge economic gaps and promote social inclusion. By supporting both refugees and vulnerable host communities, the programs foster a more equitable environment, enabling marginalized populations to improve their livelihoods and reduce disparities.

## Sustainable Development Goal (SDG) 13: Climate Action

SDG 13 (Climate Action) focuses on urgent action to combat climate change by strengthening resilience, integrating climate measures into policies, and reducing vulnerability to climate-related hazards, particularly in vulnerable regions.

UNHCR, in partnership with local organizations, provides ongoing support to refugee households through its Islamic philanthropy initiatives, including Zakat contributions. These funds are crucial in repairing and rehabilitating damaged shelters, distributing materials that enhance resilience against harsh weather and fire, and providing targeted assistance based on regular camp



monitoring, in addition to awareness campaigns and firefighting initiatives, with refugee volunteers mobilized to respond to emergencies and support affected families.

In Bangladesh, 3,300 households (110,400 individuals) are benefiting from shelter strengthening initiatives, through the rehabilitation of shelters using material that is resistant to the adverse effect of

extreme weather events. This showcases the role of Zakat and Islamic philanthropy in advancing SDG 13 (Climate Action) aside from advancing SDG 1 (No Poverty), and SDG 11 (Sustainable Cities and Communities). These efforts help build resilience and provide sustainable solutions for vulnerable refugee families, improving their living conditions and overall well-being.



## Sustainable Development Goal (SDG) 16: Peace, Justice and Strong Institutions

Zakat funds have helped provide vulnerable refugee families to reduce their reliance on negative coping mechanisms such as child labour, trafficking and child marriage. UNHCR also provides cash assistance to unaccompanied and separated children to enable them to survive and access the care and protection they need, which contributes to a crucial SDG 16 target: “end abuse, exploitation, trafficking and all forms of violence against and torture of children”. Moreover, in line with another SDG 16 target – “significantly reduce all forms of violence and related death rates everywhere” – UNHCR child protection programmes help prevent sexual and gender-based violence among unaccompanied children by ensuring that they have access to essential social services, including psycho-social support.



## Sustainable Development Goal (SDG) 17: Partnerships for the Goals]

Among SDG17’s numerous targets are to, “encourage and promote effective public, public-private and civil society partnerships” – without such partnerships, our advocacy for the most vulnerable refugees and IDPs would not be feasible. Hence, UNHCR has partnerships with 28 diverse partners globally supporting UNHCR’s Islamic Philanthropy activities through the Refugee Zakat Fund. This includes charities, foundations, corporations, HNWI, public entities, Zakat houses and halal entities from more than 10 countries.

Partnerships also play an important role in the delivery of Zakat and Sadaqah funds. For instance, in Egypt, refugees can collect their cash transfers from any of the 4,000 branches of the Egypt Post Office countrywide. In Jordan, through a partnership with Cairo-Amman Bank, ATMs are equipped with iris scan technology. Refugees eligible for cash assistance can simply walk to one of the selected ATMs and withdraw money immediately. The iris scan connects to records from UNHCR’s database and verifies

the identity of the person. This eliminates the possibility of fraud and provides instant and cost-effective support directly to vulnerable families.



# Key highlights



## Global Ramadan Campaign

In 2024, UNHCR's global Ramadan campaign raised essential funds to support 208,332 refugee and internally displaced persons from Syria, Afghanistan, Yemen, and Myanmar, thanks to the generosity of individuals, corporations, and foundations. Furthermore, 'Matching Gifts' initiative doubled contributions, raising \$107,036 during the Global Ramadan Campaign in March 2024 and \$96,905 in Zakat contributions in April 2024, showcasing the power of collective action.

## Dhul Hijjah & Adha Campaign

Through UNHCR's annual Dhul Hijjah & Adha Campaign, the Zakat and Sadaqah donations received were able to help 2,713 displaced families in Sudan and Yemen, two of the most critical humanitarian crises today. Families who lost everything were able to receive essential aid and enjoy a warm and nourishing Eid meal. After being forced to flee their homes, their children got to experience the joy of Eid once more.

## Sadaqah Jariah Campaign

The influx of Sudanese refugees (more than 1 million) and Chadian returnees from Sudan has had a major impact on water, hygiene and sanitation facilities in host and relocation areas. Added to this is a structural context of extremely poor access to water and sanitation in the eastern regions of Chad. Major challenges include insufficient funding, logistical constraints in refugee-hosting areas, political constraints and social pressures linked to migratory flows. Through UNHCR's Sadaqah Jariah campaign, donors can contribute to the construction and

maintenance of boreholes, helping UNHCR to enhance Sanitation and Hygiene (WASH) infrastructure to support nearly 10,000 beneficiaries, ensuring access to water, hygiene, and sanitation, and promoting sustainable community empowerment.





## Launch of the 6th Islamic Philanthropy Annual Report

In March 2024, UNHCR launched its 6th Islamic Philanthropy Annual Report, showcasing the impact of UNHCR's Refugee Zakat Fund since 2017. The report was launched in Kuwait in collaboration with the Kuwait Zakat House, highlighting UNHCR's Islamic Philanthropy Impact throughout 2023. The event emphasized the role of Islamic charity in responding to displacement crises and fostered collaboration among local

private and civil society groups. Key priorities discussed included setting measurable goals, ensuring financial transparency, and conducting field visits to enhance aid effectiveness and trust. Recommendations focused on sustainable partnerships with global organizations, support for vulnerable communities like Rohingya refugees, and improvements in healthcare and awareness initiatives. The event concluded with a recommendation from Dr. Khaled Khalifa, UNHCR's Senior Advisor & Representative to the GCC Countries, to explore further dialogue on Zakat regulations in humanitarian contexts.



## Chad mission: ‘Everything is a priority’

By UNHCR’s Senior Islamic Philanthropy Officer, Mehdi Zidani.

This April, I had the privilege to embark on a field visit to Chad. Our goal was to witness firsthand the urgent needs and garner more support for a situation that has been regrettably overlooked. We visited temporary settlements and several refugee camps in the eastern part of the country.

Due to its central location near countries plagued by displacement crises, Chad has become a sanctuary for people fleeing persecution and war. More than 1.3 million refugees from Nigeria, Cameroon, Central Africa, and Sudan have found a haven in Chad. This is particularly evident in the continuous and daily influx of Sudanese refugees into the eastern region. I was stunned to see that the border between Sudan and Chad remains completely open; people can cross freely, a testament to Chad’s incredible generosity despite facing significant internal challenges of its own. Ranked 189 out of 192 countries in the Human Development Index, Chad’s situation is dire, yet its people and government remain committed to protecting those they consider their brothers and sisters.

When we inquired about the primary needs of the Sudanese refugees, the overwhelming response from refugees, government officials, and local and international NGOs was that

everything is needed: food, shelter, water and hygiene, education, and the urgent necessity to relocate refugees from temporary settlements to proper camps before the rainy season begins, which would make transportation nearly impossible.

NGOs and the Chadian government also noted that while Sudanese refugees initially fled due to persecution, they are now escaping starvation. Despite these hardships, many Sudanese refugees, including those highly educated, are doing their best to support each other within the camps. They are helping their youth pursue education with the hope that one day, they can return home and contribute to their country.

As we prepared for our departure from Chad, I was plagued by the question of how I, as an individual, could make an impact in a crisis of this magnitude. When glancing at statistics, it’s not easy to imagine the faces behind these numbers. The truth is, I was reminded that each one is a unique story of struggle, resilience, and courage in the face of displacement. We may feel that our donations result in very little impact in light of these rising numbers, but the fact is through collective generosity and compassion, we have the power to make a tangible difference in the lives of Sudanese refugees in Chad, by offering them hope and security in times of uncertainty. With over 80% of Sudanese refugees in Chad being women and children in dire need of every basic essential, your Zakat can provide crucial support. Donate now to make an impact.





## Engagement activities

As UNHCR continues to respond to displacement crises unfolding globally, our work is not complete without the support of our committed partners that help us amplify the stories of refugees UNHCR's Islamic philanthropy work is supported by our prominent and high-profile supporters. By using their strong voice and influence, our prominent supporters regularly advocate for refugee rights, raise awareness about the key role Islamic philanthropy plays in supporting displaced families, and fundraise for the Refugee Zakat Fund.

This year, we partnered with some of the strongest names in the arts and nasheed industry to support refugee and internally displaced families and highlight UNHCR's fundraising campaigns. Among our key supporters are International renowned singers Maher Zain, and Mostafa Atef.

In March 2024, our prominent supporter Mostafa Atef embarked on a field visit to Jordan to highlight the protracted plight of Syrian refugees and fundraise for UNHCR's global Ramadan campaign and Refugee Zakat Fund. During his mission, Mostafa Atef

visited Syrian refugee families living in urban settings. He listened to their stories, worries, and dreams.

During his mission in Amman, he also visited UNHCR's offices, met with UNHCR's officials and was thoroughly briefed on UNHCR's cash assistance program.

Following his visit, Mostafa Atef used his influence and public platforms to advocate and fundraise for refugee families. His call for action contributed to supporting over 1600 refugee families.

In April 2024, UNHCR's High Profile supporter Maher Zain visited our operation in Egypt to highlight the one-year mark of the Sudan crisis. During his visit Maher Zain visited UNHCR's registration center, where he was briefed on the registration and protection process, and met with newly arrived Sudanese refugee families.

He also visited a community center, where he met with a group of Sudanese refugees, and heard first-hand the harrowing stories of their displacement and journey to refuge in Egypt.



During his visit, Maher Zain also met with UNHCR's representative in Egypt Dr. Hanan Hamdan, and discussed his support and commitment to the refugee cause.

Prior to his visit to Egypt, and earlier during the year, Maher Zain also supported UNHCR's global Ramadan campaign and called on his community to support and give their Zakat to refugees, helping support over 1500 refugee families.



## UNHCR's Refugee Zakat Fund Application Fintech for Islamic Philanthropy

One of the key initiatives that enables Zakat-compliant donations to reach the most vulnerable refugee families.

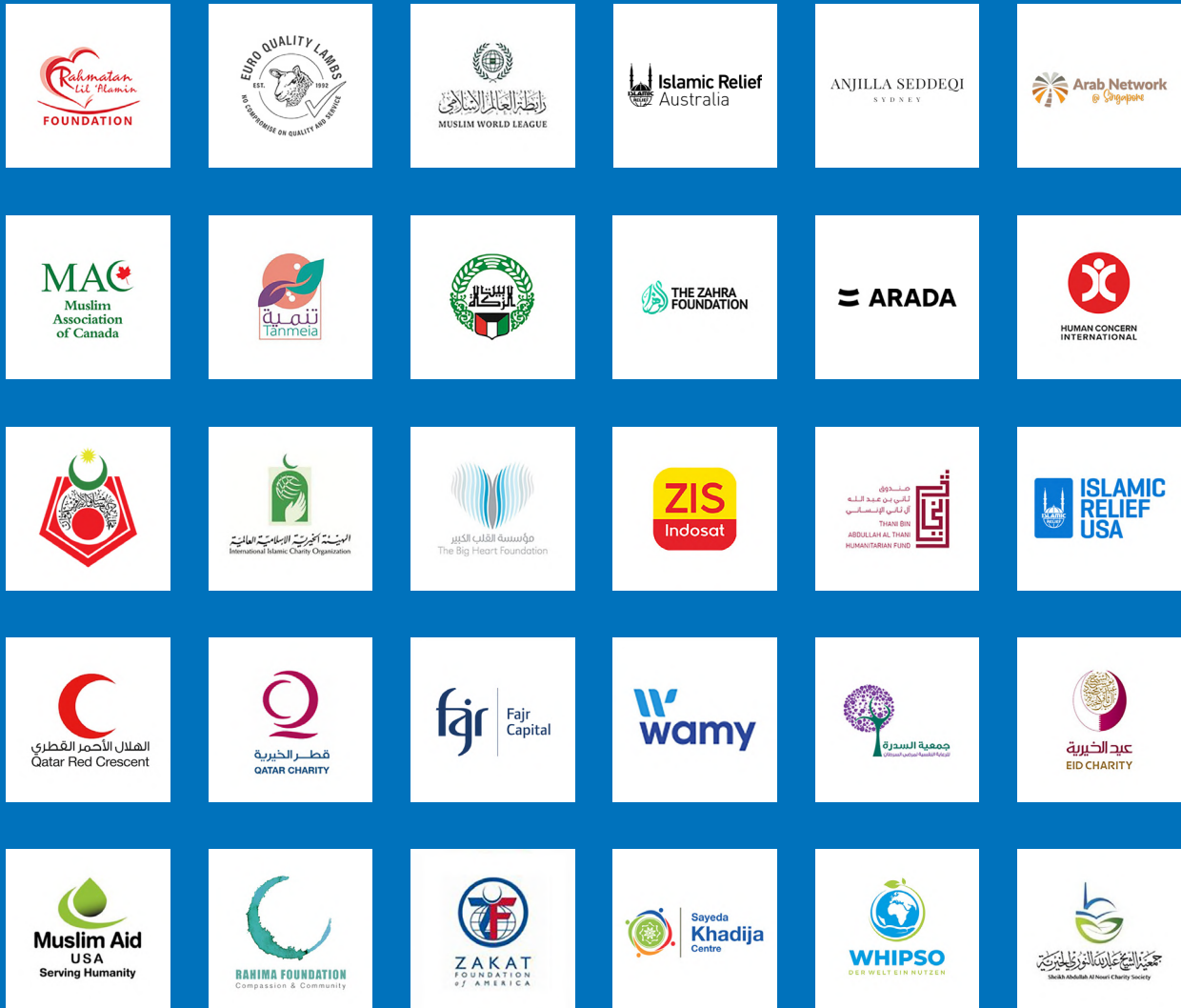
The global displacement challenge is immense and continues to grow, with millions of people forced to flee their homes due to conflict, persecution, and natural disasters. To meet these ever-increasing needs, modern technology has become crucial in assisting forcibly displaced persons and enhancing the efficiency of aid delivery. UNHCR is at the forefront of this effort, leveraging technology and Islamic finance to create innovative solutions that empower and protect refugees. One of the key initiatives is the UNHCR's Refugee Zakat Fund App, a cutting-edge platform that enables Zakat-compliant donations to reach the most vulnerable refugee families. This app not only ensures transparency and accountability in the distribution of Zakat funds but also allows donors to make contributions from anywhere

in the world with just a few clicks. By integrating fintech into Islamic philanthropy, UNHCR is making it easier for individuals and institutions to fulfill their religious obligations while supporting life-saving programs for refugees.

Furthermore, UNHCR's use of this technology ensures that donations are tracked and utilized effectively, maximizing the impact of every contribution. By combining the principles of Islamic philanthropy with the power of technology, UNHCR is innovating in the way humanitarian aid is delivered, making it more accessible, efficient, and impactful in addressing the needs of displaced populations worldwide.

In May 2024, UNHCR participated in the Islamic Fintech Forum in Dubai, a key platform uniting traditional financial companies, fintech startups, and the broader Islamic fintech ecosystem. UNHCR highlighted its innovative Refugee Zakat Fund app as an innovative tool in the humanitarian sector. This collaboration emphasizes the importance of leveraging technology and Islamic finance to drive positive social impact, as industry leaders work together to unlock the full potential of Islamic fintech in addressing global humanitarian challenges.

# Islamic Philanthropy partners across the globe



gould studio

# Partnerships in focus



## Rahmatan Lil Alamin Foundation

RLAF has been a strategic long-term partner for UNHCR in Singapore for many years and has strongly supported the displacement cause.

The Rahmatan Lil Alamin Foundation (RLAF) – or Blessings to All Committee – was set up by the Islamic Religious Council of Singapore (MUIS) in 2005 and was established as a foundation in 2009. RLAF was created by the Singaporean Muslim Community to share compassion and kindness to the poor, the needy and victims of disaster. RLAF has received tremendous help from the Muslim community in Singapore which has enabled the foundation to support various humanitarian causes.

RLAF has been a strategic long-term partner for UNHCR in Singapore for many years and has strongly supported the displacement cause. RLAF has provided support to UNHCR operations in Syria, Yemen, and Bangladesh among others with its fundraising efforts. RLAF has also participated in UNHCR field visits to their operations in Bangladesh, Lebanon, and Jordan to better understand the work that they had supported, engage with refugee families and as well as observe the impact of their funding on affected communities.

In the coming years, RLAF plans on collaborating with UNHCR on a more global front, with a focus on extending its support to UNHCR and the displacement cause in regions beyond Asia and the Middle East, such as Africa.





## Islamic Relief USA

Islamic Relief USA (IRUSA) is a 501(c)(3) non-profit humanitarian and advocacy organization that operates in over 40 countries across the world and in the United States and has a portfolio surpassing \$240 million.

Islamic Relief USA (IRUSA) is a 501(c)(3) non-profit humanitarian and advocacy organization that operates in over 40 countries across the world and in the United States. IRUSA has been operating for over 30 years and has an international and domestic programmatic portfolio surpassing \$240 million. IRUSA's mission is to provide relief and development in a dignified manner regardless of gender, race, or religion and works to empower individuals in their communities.

IRUSA enters into a landmark partnership with the USA for UNHCR to support innovative refugee programming around the world. IRUSA

views this partnership as a strategic and high impact collaboration that will transform the lives of refugees in their new countries. Inspired by its Islamic faith values, IRUSA is deeply committed to supporting forcibly displaced individuals since its inception and has provided both emergency and long-term humanitarian assistance to thousands of vulnerable refugees across the world. Given the unprecedented rise of conflicts and natural disasters that continue to devastate diverse populations, this partnership demonstrates how secular and faith-based can combine resources and expertise to maximize the impact on the lives of those who serve.





## Sheikh Abdullah Al Nouri Charity Societ

Founded on July 2, 1981, Sheikh Abdullah Al Nouri Charity Society has spent over four decades providing humanitarian aid to support the United Nations Sustainable Development Goals (SDGs).

Sheikh Abdullah Al Nouri Charity Society is a Kuwaiti charity that contributes to the building and development of needy communities focusing on educational and advocacy programs, through enhancing communication with supporters and beneficiaries, and optimizing investment of human and financial resources. The NGO seeks to meet the basic needs and the development of educational and professional abilities through institutional approaches that strengthen ties with supporters to achieve privileged partnership and the development of financial resources diligently and transparently.

On July 2, 1981, more than forty years ago, Sheikh Abdullah Al Nouri Charity Society was founded. Since then, the Charity has been working to provide various forms of humanitarian aid in order to contribute to achieving the United Nations Sustainable Development Goals through projects on



safe water, quality education, health, shelter, and fighting poverty and hunger with the aim of building and developing poor communities, and advocacy where the society implements its charitable and humanitarian programs in more than 30 countries around the world. Mr. Jamal Al Nouri is also the head of the executive committee in “The Kuwait Society for Relief”. With his support in 2020, the “The Kuwait Society for Relief” signed a grant agreement with UNHCR dedicated towards cash assistance for refugees and internally displaced persons in Yemen to cover their basic needs along with cash assistance towards refugees and internally displaced persons in Iraq also covering their basic needs. The beneficiaries in Yemen added up to 4,472 families, whereas the beneficiaries in Iraq reached 763 families. During the 2020-2021 Winterization Campaign, UNHCR Kuwait collaborated in a public fundraising campaign with Al Nouri Charity, where the funds raised were mostly dedicated to Jordan and Lebanon. This collaboration continued for four consecutive years until 2024, and where more than 5,000 families benefited throughout those years. Furthermore, Mr. Al Nouri has attended various events, roundtables, and forums organized by UNHCR over the years, including the Global Refugee Forum in 2019 and 2023. Al Nouri spoke on behalf of



UNHCR's persons of concern and was very passionate, empathetic, and very aware of the struggles that vulnerable populations experience during their displacement journey. Mr. Al Nouri also conducted a field trip with UNHCR to Jordan and Chad in 2024 visiting the beneficiaries of his donations in Urban settings.

In 2023, Mr. Al Nouri, was granted the title of UNHCR's Patron, recognizing his commitment to support humanitarian causes. This announcement came during the Global Refugee Forum in the presence of UN High Commissioner for Refugees, Filippo Grandi, at UNHCR Headquarters in Geneva. In his capacity, Mr. Al Nouri has played a pivotal role in strengthening the Society's philanthropic partnership with UNHCR over the years.





## Eid Charity

Eid Charity has been a core partner to UNHCR since 2018, with total contributions exceeding USD 6.5 million dedicated to refugees and internally displaced persons, benefiting more than 300,000 beneficiaries.

The Sheikh Eid Bin Muhammad Al Thani Charitable Foundation is a Qatari humanitarian independent nonprofit organization that is concerned with the welfare of people in Qatar and abroad; and was established in 1995.

During its three decade humanitarian journey, it has implemented major humanitarian and developmental projects that have benefited millions around the world, and in these projects the foundations' mission was integrated with the United Nations 17 Sustainable Development Goals which aim to eradicate poverty and hunger, maintain health, improve the quality of education and equality, provide clean water, and work to preserve the environment by investing in clean energy, providing job opportunities, contributing to industries, establishing and developing infrastructure, eradicating racial discrimination and creating sustainably living societies, recycling, expanding green life, and spreading a culture of peace and tolerance.

Eid Charity has been a core partner to UNHCR since 2018, with total contributions exceeding USD 6.5 million dedicated to refugees and internally displaced persons across Bangladesh, Iraq, Jordan, Lebanon, Somalia, and Yemen, benefiting more than 300,000 beneficiaries.

In 2024, Eid Charity and UNHCR signed two Zakat agreements totaling QAR 4,550,233 (USD 1,247,913) to help over 52,000 forcibly displaced individuals in Somalia and Yemen. With this funding, UNHCR will provide shelter, Non-Food Items and multipurpose cash assistance to more than 40,000 forcibly displaced persons in Somalia and cash assistance to more than 12,000 internally displaced Yemenis within Yemen.

# Endorsements and fatwas



# The Refugee Zakat Fund

Since its pilot in 2017, UNHCR's Refugee Zakat Fund has been a key partnership mechanism to distribute Zakat and Sadaqah funding to eligible beneficiaries: effective, compliant, and trusted by institutions and individuals. Since its inception, over 8.6 million beneficiaries have been assisted, thanks to more than \$250 million received through the Refugee Zakat Fund, more than 70% of which has been Zakat.

UNHCR's Refugee Zakat Fund is subject to rigorous governance and oversight, ensuring transparency at every step, leading to the provision of assistance.



## Financial Governance

- **Management and accountability:** Zakat funds are kept in a dedicated interest-free bank account in Geneva.
- **Traceability:** Zakat funds are strictly dedicated to Zakat-compliant distribution activities of cash and goods in identified countries with growing humanitarian needs.

- **Transparency:** UNHCR publishes bi-annual Islamic Philanthropy reports, and partners are provided with customised reports based on where they wanted their funds to be utilised.



## Zakat compliance

- **Fatwas:** The Fund is endorsed by 17 fatwas from prominent scholars and institutions globally, including the Muslim World League, OIC's International Islamic Fiqh Academy (IIFA) and Al-Azhar's Islamic Research Academy.
- **Infrastructure:** The Fund adheres to a 100% Zakat-distribution policy to eligible beneficiaries as recommended by the fatwas.
- **Monitoring and evaluation:** An annual internal compliance review is conducted by UNHCR's expert Islamic Philanthropy team, while an annual external compliance review is conducted by a third party which publishes a report about the findings of this review.



## Assessment and Monitoring

- Vulnerability assessment framework: Used to identify eligible beneficiaries.
- Post-distribution monitoring: Conducted annually to measure impact and improve implementation.
- Innovation: The use of technology in distribution to increase efficiency and minimise fraud and duplication.





**UNHCR**  
The UN Refugee Agency