



ISLAMIC PHILANTHROPY

Mid-Year Report 2026 | January – June

Through the Refugee Zakat Fund, UNHCR works with donors and partners to deliver life-saving assistance to refugees and forcibly displaced families, guided by the principles of transparency, accountability and Islamic philanthropy

Learn more and support refugees
zakat.unhcr.org

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MID-YEAR REPORT - 2026

JANUARY - JUNE 2026

Photo: A child from a displaced family at a settlement for displaced people in Loya Wala north of Kandahar, Afghanistan. © UNHCR/Oxygen Media Empire

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When you give your Zakat, what may begin as a calculation of 2.5 per cent and a decision to support refugees, translates to so much more here on the ground.

Ahmad Kassem
Field Officer
UNHCR Lebanon

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FOREWORD

A MESSAGE FROM THE FIELD

**Dear Reader,
Assalamu Alaikum wa
Rahmatullahi wa Barakatuh,
Greetings from the UNHCR
Lebanon team.**

As we share the Islamic Philanthropy Mid-Year Report for 2026, I would like to take a moment to bring you a little closer to the reality on the ground, and to the people whose lives your support touches.

On one hand, this has been a difficult year for Lebanon, and our organization. The conflict and the resulting emergency caused large-scale internal displacement and loss of life, brought serious safety and security challenges, and placed our teams under considerable strain. All of this came at a time when we continue to face significant funding shortfalls. Yet we remain committed to our mandate, to staying and helping, and to the people we serve.

But on the other, throughout these challenges, the commitment of our community of supporters has been a source of hope and inspiration. When you give your Zakat, what may begin as a calculation of 2.5 per cent and a decision to support refugees, translates to so much more here on the ground.

My work gives me the opportunity to regularly meet refugees and displaced families. I see what the assistance they receive, made possible by your Zakat and other contributions, means to them. It is a reminder that someone cares and they are not alone. It is a lifeline.

Over my years with UNHCR, I have met countless refugee families whose situations have left a lasting impression on me. Their experiences remind me that our work is not simply about responding to hardship. It is also about helping families regain a sense of control, dignity and stability in their lives. Waad, a mother of six whom I met in Chhim, told us how difficult it had been for her family to live in a small shelter with little privacy and challenging living conditions. With the right support, families like hers are better able to create a safer and more dignified environment for their children, make choices about their daily lives, and look ahead with greater confidence. This is the kind of difference that support, including Zakat, can help make possible.

Your support means parents can find comfort in knowing they will be able to pay rent, instead of lying awake at night worrying about keeping a roof over their children's heads. It means they will be able to put food on the table or afford to see a doctor when someone in the family is unwell.

For some, your support helps them pay to send their children to school. For others, it means being able to keep them in school at all, without having to rely on them to help bring in an income. It means their children can still be children, without being forced to grow up too soon.

Through my work, I see how much all this means to families, and I wish every supporter could see the difference their kindness makes. I hope the stories and real data in the following pages bring some of that closer to you and shows you how much your support matters.

Thank you for continuing to stand with them.

**Ahmad Kassem
Field Officer
UNHCR Lebanon**



Photo: Lebanon. Khadija Ayman Tamer, mother of 3 (2 girls, 1 boy) living in an informal settlement with her husband and children and their cat. © UNHCR/Amine Abou Ghanem



Photo: Sudanese refugee Niesen poses for a photo with her youngest brother at the UNHCR transit centre in Renk, Upper Nile State, South Sudan, which is hosting thousands of refugees and returnees. She and her family fled Sudan after the conflict broke out in mid-April. © UNHCR/Samuel Otieno

EXECUTIVE SUMMARY

Overall Impact of Zakat and Sadaqah Donations

During the first half of 2026, protracted emergencies, new displacement, climate shocks and mounting economic pressures continued to deepen humanitarian needs. At the same time, reductions in international aid placed growing pressure on humanitarian operations and the communities they serve. Against this backdrop, UNHCR's Refugee Zakat Fund remained a trusted and Sharia-compliant channel through which Islamic philanthropy could reach forcibly displaced families and individuals around the globe.

Contributions from institutional partners and individual donors including those mobilized through strategic partnerships, digital fundraising and UNHCR's Ramadan and Dhul Hijjah campaigns generated more than USD 19 million in Zakat and Sadaqah income from January to June.

This support reached more than 612,000 refugees and internally displaced people across 15 countries, enabling families to meet urgent basic needs while preserving their dignity and ability to determine their own priorities.

Since the programme was piloted in 2017, the Refugee Zakat Fund has mobilized more than USD 321 million, 70% being Zakat. This sustained generosity reflects the Fund's growing role as a transparent, scalable and values-driven humanitarian financing mechanism grounded in Islamic philanthropic principles.

The Impact of Zakat: Delivering Zakat with Integrity and Compliance

Throughout the first half of 2026, the Refugee Zakat Fund recorded **USD 16.7 million in Zakat income**, representing approximately **87 per cent** of total Islamic philanthropy income during this period.

Zakat assistance reached more than **595,000 eligible refugees and internally displaced people from over 87,000 families**. Support was delivered mainly through cash-based interventions as well as in-kind assistance that became the full property of recipients, enabling families to address their most immediate needs with dignity and in accordance with Sharia requirements.

UNHCR's approach remains anchored in its **100 % Zakat distribution policy**. Zakat contributions cover only the cash transfer value or the value of goods provided to eligible recipients, while operational costs including transfer fees, distribution expenses and staff costs are solely covered through other funding sources.

The Fund's governance framework is based on **18 fatwas and scholarly endorsements**, alongside dedicated financial controls, internal oversight and external compliance reviews. Together, these safeguards provide traceability throughout the process, from the receipt of a contribution to the delivery of assistance.

Since 2017, more than 70,000 donors and 50 institutional partners have entrusted the Refugee Zakat Fund with approximately **USD 226.6 million in Zakat**, reflecting continuous trust in UNHCR's compliance, governance and impact.

The Impact of Sadaqah: Flexible Support for Diverse Humanitarian Needs

Alongside Zakat, Sadaqah helped bridge critical funding gaps, with UNHCR recording approximately **USD 2.4 million in Sadaqah income** during the first six months of 2026. This support reached over **16,000 people from more than 3,000 families**, in countries such as Bangladesh and Kenya.

Sadaqah is particularly valuable in an increasingly constrained and fragmented funding environment. Its flexibility enables UNHCR to respond to changing conditions, address urgent or underfunded priorities, and sustain essential assistance in emergencies receiving limited international attention.

Depending on donor intent and operational priorities, Sadaqah can support a broad range of life-saving and resilience-building interventions. It therefore complements Zakat by responding to immediate needs while allowing UNHCR to address needs that may fall outside specific Zakat eligibility or distribution requirements.

In Bangladesh, Sadaqah Jariyah donations provided clean water to thousands of Rohingya refugees living in refugee camps.

Since 2017, donors and partners have contributed approximately **USD 95.3 million in Sadaqah**, reinforcing the important role of voluntary Islamic giving alongside Zakat in supporting forcibly displaced and other vulnerable populations.

Campaigns: Ramadan and Dhul Hijjah 2026

During the first half of 2026, UNHCR's Ramadan and Dhul Hijjah campaigns provided vital assistance to more than 52,000 families (261,845 individuals) globally, helping refugees and displaced communities meet their essential needs with dignity amid growing humanitarian challenges and funding constraints. Together the two campaigns mobilized approximately USD 16.4 million through Zakat and Sadaqah contributions from donors worldwide. The Ramadan campaign alone raised nearly USD 15.9 million.

Overall Impact of Zakat and Sadaqah Donations

TOTAL CONTRIBUTIONS SINCE 2017

USD
321.9 MILLION

ZAKAT

USD 226.6M

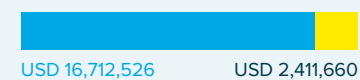
SADAQAH

USD 95.3M

IMPACT IN THE FIRST HALF OF 2026

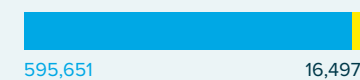
Income

USD 19.1M



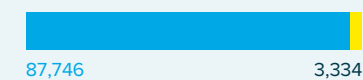
Individuals supported

612,148



Families supported

91,080



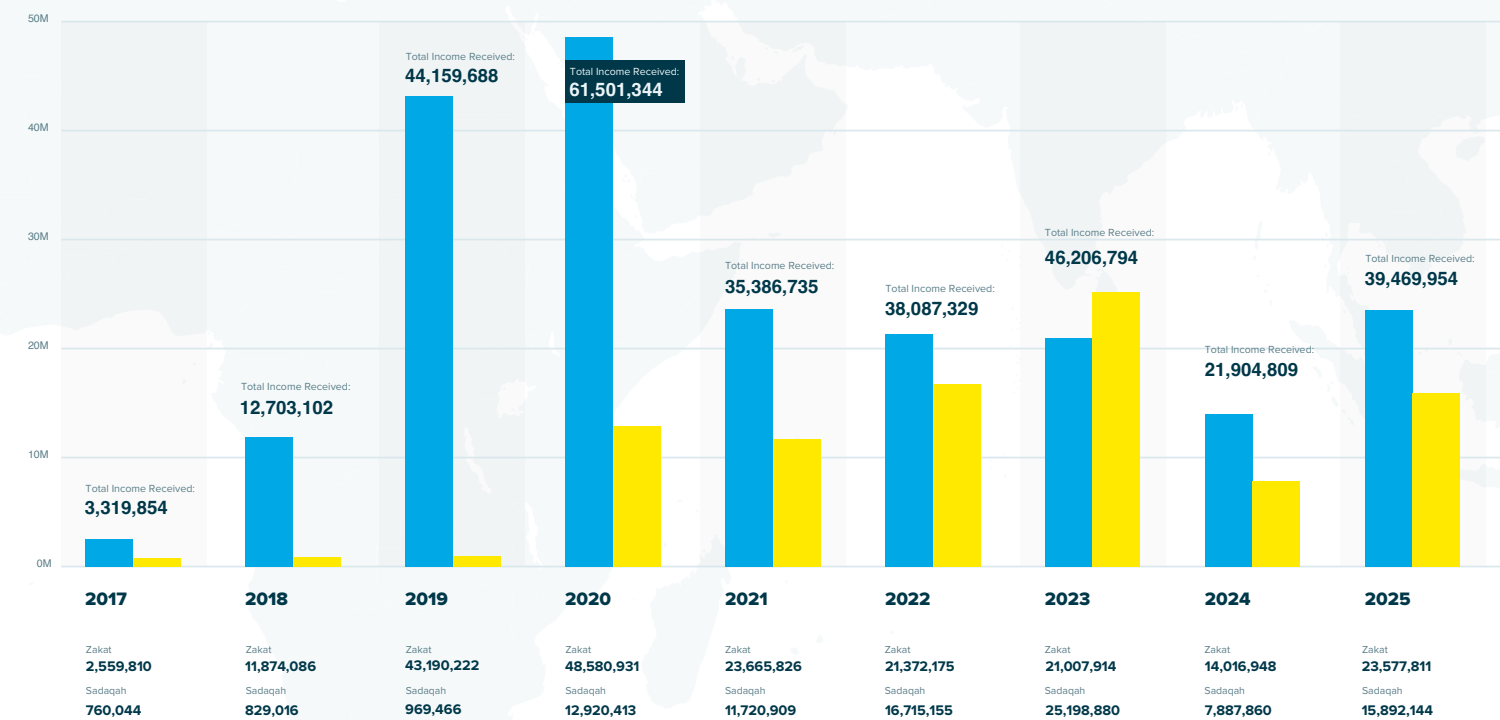
■ Zakat ■ Sadaqah

A JOURNEY OF GIVING

Every year. Every contribution. | 2017 - 2025

All amounts in USD

■ ZAKAT ■ SADAQAH



BENEFICIARIES

JANUARY - JUNE 2026



612,148

PEOPLE SUPPORTED

Across 91,080 families



15 COUNTRIES

- Zakat: 15 countries
- Sadaqah: 2 countries

PEOPLE SUPPORTED BY CONTRIBUTION TYPE

97.3% 2.7%

■ ZAKAT

595,651

■ SADAQAH

16,497

Afghanistan

Ethiopia

Jordan

Chad

Bangladesh

Lebanon

Somalia

Egypt

Yemen

Kenya

Nigeria

Mauritania

Sudan

India

Iraq



Photo: Sudanese refugee Aisha Rajab with her young daughter Diana, at the Arkoum refugee camp in eastern Chad, near the Sudanese border. Almost two years since the outbreak of the conflict in Sudan, the sprawling camp, which was established to provide shelter and essential services to fleeing Sudanese, continues to host many thousands of refugees, with families continuing to cross into Chad every day. © UNHCR/Ala Kheir

HEAR THE EXPERIENCES

Stories from the field

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“When I saw my home, it was in ruins,” Ibtihal said.

Photo: Syrian refugee returnee Ibtihal, 52, a mother of five, and her youngest son, Omar, 14, stand in their damaged house in Sheikh Miskeen, Dar'a governorate, Syria, after returning from Jordan. © UNHCR/Vivian Toumeh

Ibtihal, Syrian Returnee

Sitting in the living room of their shell-damaged home in southern Syria, Ibtihal, 52, described the surge of emotion she felt when she and her husband, Abu Abbas, finally returned after twelve years living as refugees in Jordan.

“When I first arrived and stood at the border, I was overjoyed and moved, I started crying,” she said. “I hadn’t seen my country or my family for 12 years.”

The couple’s emotional return soon gave way to practical challenges. Their home was partially destroyed, with blown-out doors and windows, a damaged roof and no electricity or running water. Even the flooring that Abu Abbas, a tiler, had installed had been removed by looters.

“When I saw my home, it was in ruins,” Ibtihal said. “Life is truly painful. The basic necessities are missing.” Life in Jordan had become harder as Abu Abbas struggled to find work, contributing to their decision to return. He has since found construction work and begun repairs on their home, but there are still hurdles for the family to overcome.

Last year in Jordan, Ibtihal received treatment for cancer, but health services in the nearby city of Dar’a are struggling with shortages of equipment, personnel and medicine.

“You need to go to Damascus, but the cost of travel is too high, and I simply can’t afford it,” she explained. Their youngest son, Omar, 14, was going to school in Jordan but has yet to enrol since returning. He is helping his father with tiling work and plans to resume his studies next school year.

For returning families, humanitarian support is essential to help them reestablish their lives while they seek a stable income. UNHCR and its partners are providing household essentials, repairs to damaged homes and emergency cash assistance, but needs far outweigh available resources.

Despite the challenges, Ibtihal and Abu Abbas are happy to be home and looking positively to the future. “We remain hopeful,” Ibtihal said. “God willing, we will live again with love and friendship, and life will return to how it was.”

Shuhada

When Shahada Al-Daais, 65, returned to his village in southern rural Aleppo a few years ago, he found his home looted and uninhabitable. The doors, windows and essential fittings were gone.

“We used to hang blankets instead of doors,” he recalls. “We started from zero.”

After years of displacement, Shahada and his family were finally home, but rebuilding their lives meant confronting repairs they could not afford. For the father of five, even the basic fittings needed to make the house liveable were still beyond reach.

Support through UNHCR’s Shelter Package project helped change that. Repairs included fitting windows and installing a water tank, sanitary facilities, lighting and a heater, giving the family access to clean water and basic services in their own home.

“They installed the faucets, the heater, the lighting, even the shower,” Shahada says. “We benefited a lot because we couldn’t afford these things.”

The repairs have eased some of the daily difficulties Shahada and his family faced in the home they returned to. Having these essentials in place is one step in the longer process of rebuilding their lives after years of displacement. But for Shahada and his family’s needs extend beyond the house itself. As they continue to face the challenges of rebuilding their lives after years of displacement, sustained support remains essential.



Photo: Shahada Al-Daais, 65, sits with his wife and son outside their rehabilitated home in southern rural Aleppo. The family smiles with joy after receiving shelter support from UNHCR, which helped restore safety and dignity to their everyday life. © UNHCR/Hameed Maarouf

INITIATIVES

Key Highlights

Campaigns

Ramadan 2026: Generosity Beyond Borders

As humanitarian needs continued to grow and funding shortages placed increasing pressure on vulnerable communities, Ramadan 2026 became another powerful demonstration of compassion and solidarity. Through Zakat and Sadaqah, donors across the region and beyond came together to support refugees and displaced families facing hardship and uncertainty.

The campaign mobilized over **USD 15 million across more than 30 countries**, supporting more than 236,000 individuals in 13 countries.

This collective effort reflected the continued generosity of our donor community: **20,000 donors made more than 33,400 contributions**, demonstrating sustained engagement and a shared commitment to supporting those forced to flee.

The campaign highlighted the significance of Islamic philanthropy in connecting faith-based generosity with humanitarian action.

For the families reached, this generosity meant more than immediate relief. It offered a measure of stability, dignity, and reassurance during the holy month, reminding those facing displacement that they have not been forgotten.

Photo: As the holy month of Ramadan approaches, UNHCR distributed kitchen sets to 700 refugee families in Za'atari camp. UNHCR conducts assessments to determine the specific needs of the most vulnerable individuals and ensures that it reaches the intended families. © UNHCR/Shawkat Alharfoush



Dhul Hijjah & Eid Al Adha 2026: Compassion in Times of Crisis

As communities around the world observed the blessed days of Dhul Hijjah and celebrated Eid Al Adha, millions of displaced families continued to face the challenges of conflict, displacement, and deepening humanitarian needs.

Amid mounting funding constraints, the generosity of our donors once again demonstrated the importance of standing alongside those facing hardship.

Over a 17-day campaign period, UNHCR's Dhul Hijjah and Eid Al Adha campaign raised approximately **USD 540,000 across MENA**, supporting **5,158 families (25,790 individuals)**.

For families struggling to meet their most basic needs, these contributions represented an important source of assistance and reassurance. Beyond the immediate relief provided, they reflected a shared commitment to preserving dignity and supporting those navigating the consequences of forced displacement.

Through the continued generosity of our donors and partners, the campaign reaffirmed the enduring spirit of solidarity at the heart of Islamic philanthropy, bringing compassion and practical support to families when they needed it most.

USD 540,000

across MENA, supporting 5,158 families
(25,790 individuals).



UNHCR and Al-Azhar Strengthen Cooperation for Refugees

During the first half of 2026, UNHCR strengthened its engagement with the institution of Al-Azhar in Cairo, building on a longstanding relationship grounded in shared commitments to human dignity, solidarity and the protection of forcibly displaced people.

Al-Azhar's Islamic Research Academy has provided important scholarly foundations for the Refugee Zakat Fund. In March 2021, the Academy issued a fatwa permitting UNHCR to receive and distribute Zakat, recognizing that refugees and internally displaced people may fall within several of the eligible categories of Zakat recipients. A second fatwa issued in April 2021 confirmed that eligible refugees and IDPs may receive Zakat al-Fitr in cash. These early institutional rulings contributed to the Fund's wider Sharia-compliance framework of scholarly endorsement and reinforced donor confidence in UNHCR's Islamic Philanthropy programme.

In May 2026, Professor Dr. Mohamed El-Gendy, Secretary-General of Al-Azhar's Islamic Research Academy, met with Dr. Khaled Khalifa, Advisor to the UN High Commissioner for Refugees. Their discussions explored cooperation on community awareness and refugee support, including the use of Al-Azhar's religious and intellectual platforms to promote compassion, shared responsibility and greater understanding of forced displacement.

The engagement was elevated further in June, when the Grand Imam of Al-Azhar, Professor Ahmed Al-Tayeb, received UN High Commissioner for Refugees Barham Salih. The meeting focused on strengthening cooperation to advocate for the rights and dignity of refugees and internally displaced people. The Grand Imam reaffirmed Al-Azhar's readiness to support these efforts, while the High Commissioner invited him to participate in events commemorating the 75th anniversary of the 1951 Refugee Convention.

Together, the two fatwas and the 2026 high-level engagements reflect a relationship that brings together credible Islamic scholarship, humanitarian action and public advocacy in support of forcibly displaced communities.



Mustafa Atef Visits Refugees in Indonesia

Ahead of Ramadan, Egyptian singer and UNHCR High Profile Supporter Mostafa Atef visited refugees in Indonesia, taking time to listen to their experiences and understand the challenges they face. These encounters reaffirmed his commitment to supporting refugees and using his voice to bring their stories, needs and aspirations to a wider audience.

Spending time with refugee youth was a central part of his visit. He began at a public school where refugee and Indonesian students learn side by side in the same classrooms. Mostafa spoke with the children, listening to their hopes and dreams; a visit that underscored the importance of inclusive education. He then went on to a learning center run by refugees themselves, where he joined children in singing, reciting verses from the Holy Qur'an, and talking about their dreams. These moments reflected the value of giving children the chance to learn and be part of a community, while also highlighting the vital role refugee-led initiatives play in responding to their communities' needs, and the importance of supporting them.

A visit to a Rohingya family's home offered a more personal perspective on displacement. Mostafa listened to their story of losing their home, enduring a difficult displacement journey, and living with continued uncertainty. Their story reflected both the strength it takes to navigate such circumstances and the ongoing need for protection and support as families work to rebuild their lives.

As Ramadan approached, Mostafa's reflections carried a message of compassion and shared responsibility. His renewed commitment to amplifying refugees' voices was also a call for others to stand alongside them, listen to their experiences, and help them feel supported.

"Our role is to help, to support, and to become a homeland for them, in place of the homeland they had to leave," he said after the visit.



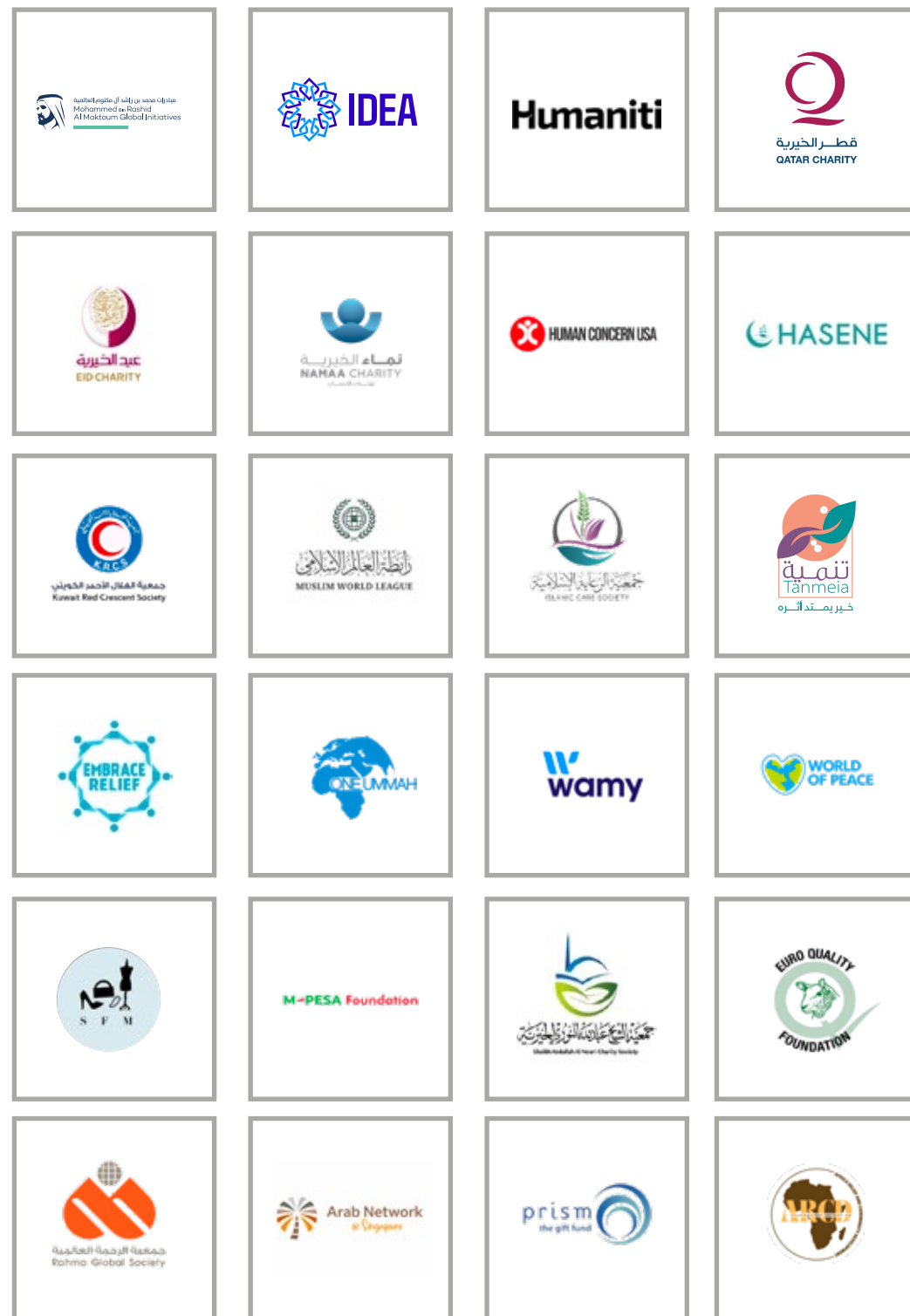
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Our role is to help, to support, and to become a homeland for them, in place of the homeland they had to leave," he said after the visit.

Mustafa Atef

Photo: In coordination with UNHCR, Qatar Charity distributed 950 food parcels in Azraq Camp to large families of eight or more members. The distribution aimed to support vulnerable families in meeting their basic food needs and improving their food security. Khalaf Al-Mohammad, 47, a Syrian refugee, received his food parcel. © UNHCR/Hasan Alabdallah

Islamic Philanthropy Partners Across the Globe



Endorsements and Fatwas

