



# ISLAMIC PHILANTHROPY

Mid-Year Report 2023

A woman with long dark hair is smiling warmly while holding a baby. The image is overlaid with a semi-transparent blue filter. The text is centered in the middle of the image.

TOGETHER,  
WE CAN ALLEVIATE  
SUFFERING.



# FOREWORD



by Mr. Khaled Khalifa



Dear Reader,

As we present the Islamic Philanthropy Mid-Year Report 2023, we are proud to acknowledge the impact of Zakat and Sadaqah funds received through the Refugee Zakat Fund. The commitment of our donors continues to bring invaluable relief to refugees and internally displaced persons (IDPs) across the globe. Islamic philanthropy remains a beacon of hope in the international humanitarian landscape, and UNHCR's Refugee Zakat Fund continues to address their most pressing needs around the globe effectively. We extend our gratitude to our donors and partners for their continued faith in UNHCR and our ability to distribute Zakat funds transparently and effectively, even in the most challenging areas.

With the support received in the first half of 2023, the Refugee Zakat Fund, adhering to our 100% Zakat distribution policy, will positively affect the lives of more than 1.5 million individuals in 21 countries. Since its inception in 2017, the fund has supported over 7.5 million refugees and IDPs globally, demonstrating the power and potential of Islamic social finance instruments in responding to humanitarian crises.

Through the Refugee Zakat Fund, UNHCR pioneered Islamic philanthropy within the multilateral humanitarian system and the success of the Fund has been one of the main catalysts in having Islamic philanthropy recognized by global humanitarian community as a key element in the response to humanitarian crisis. It proved the need for and importance of rapprochement and cooperation between Islamic organizations and UN agencies, providing a concrete model on how such cooperation could be successful. We are happy to see that main UN agencies have been following this direction and are now engaged in this field.

We wish to express our sincere gratitude to our steadfast partners, such as Qatar Charity, the Muslim World League, and the International Islamic Charity Organization, along with our long-standing supporter, His Excellency Sheikh Thani bin Abdullah bin Thani Al-Thani.

As we reflect on the growing crises that force people from their homes, it is clear that the need for humanitarian assistance is escalating, particularly for those originating from OIC-member countries. Your Zakat and Sadaqah donations, particularly as we approach the upcoming winter months, can truly make a difference, bringing warmth and hope to those most in need.

Together, we can alleviate suffering, inspire resilience, and rebuild lives, one donation at a time. Thank you for your unwavering support and generosity.

With gratitude,

**Khaled Khalifa**  
Senior Advisor to the High Commissioner  
Representative to the GCC Countries



# EXECUTIVE SUMMARY



The Islamic Philanthropy Mid-Year Report 2023 showcases the impact of Zakat and Sadaqah funds collected in the first six months of 2023.



## Collective Impact of Zakat and Sadaqah Donations

This year continues to witness a record number of people forcibly displaced, exceeding 110 million – representing over 1% of the global population. Islamic philanthropy has become a key element in the response to this displacement crises and provide an essential lifeline to millions of refugees, internally displaced persons (IDPs), and hosting populations around the world.

During the initial half of 2023, partners and donors have generously contributed to the Refugee Zakat Fund, enabling UNHCR to support over 1.5 million refugees and IDPs in 21 countries. Significant donations from partners such as His Excellency Sheikh Thani bin Abdullah bin Thani Al-Thani and Qatar Charity, 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.



## Zakat Impact

The Refugee Zakat Fund received above \$14.4 million in Zakat contributions during the first half of 2023, that are being distributed to eligible beneficiaries as per the 100% Zakat distribution policy, aligning with 16 endorsements received by UNHCR. Zakat funds are projected to assist over 1.1 million eligible refugees and IDPs across 18 countries, including Afghanistan, Bangladesh, Ethiopia, India, Indonesia, Jordan, Lebanon, Mauritania, Syria and Yemen.



## Sadaqah Impact

Sadaqah contributions, similarly, exceeded \$13.2 million during the same period, which will aid more than 426 thousand beneficiaries in 11 countries, including Afghanistan, Ethiopia, Kenya, Pakistan, Syria and Türkiye.





## Events

The launch of our 5th Islamic Philanthropy Annual Report took place in March, highlighting the impact of the Refugee Zakat Fund since its inception in 2017, supporting over 6 million people in 26 countries. The events in Jakarta, Doha, and Dubai drew the participation of representatives from foundations, charities, regional organizations, Islamic scholars, and corporations who engaged in fruitful discussions about the role of Islamic social finance in supporting vulnerable refugees and IDPs.



## New Initiatives

In March 2023, UNHCR and the Islamic Solidarity Fund for Development, the humanitarian arm of the Islamic Development Bank, launched the Global Islamic Fund for Refugees (GIFR), on the margins of the United Nations General Assembly (UNGA) in New York. The GIFR is an innovative, sustainable, and Sharia-compliant funding tool, which aims to enhance the international community's humanitarian response to forced displacement and to new funding channels to assist millions in need.



## Sustainable Development Goals (SDGs)

Zakat and Sadaqah contributions continue to promote the achievement of multiple Sustainable Development Goals (SDGs), particularly No Poverty (SDG 1), Zero Hunger (SDG 2), Good Health and Well-being (SDG 3), Quality Education (SDG 4), and Clean Water and Sanitation (SDG 6).



## Humanitarian Needs

In 2023, UNHCR's global funding requirement stands at \$10.2 billion to aid an anticipated 117 million refugees, IDPs, and other people of concern.

# IMPACT OF THE REFUGEE ZAKAT FUND



**INCOME**

26,584,164



**FAMILIES**

303,256



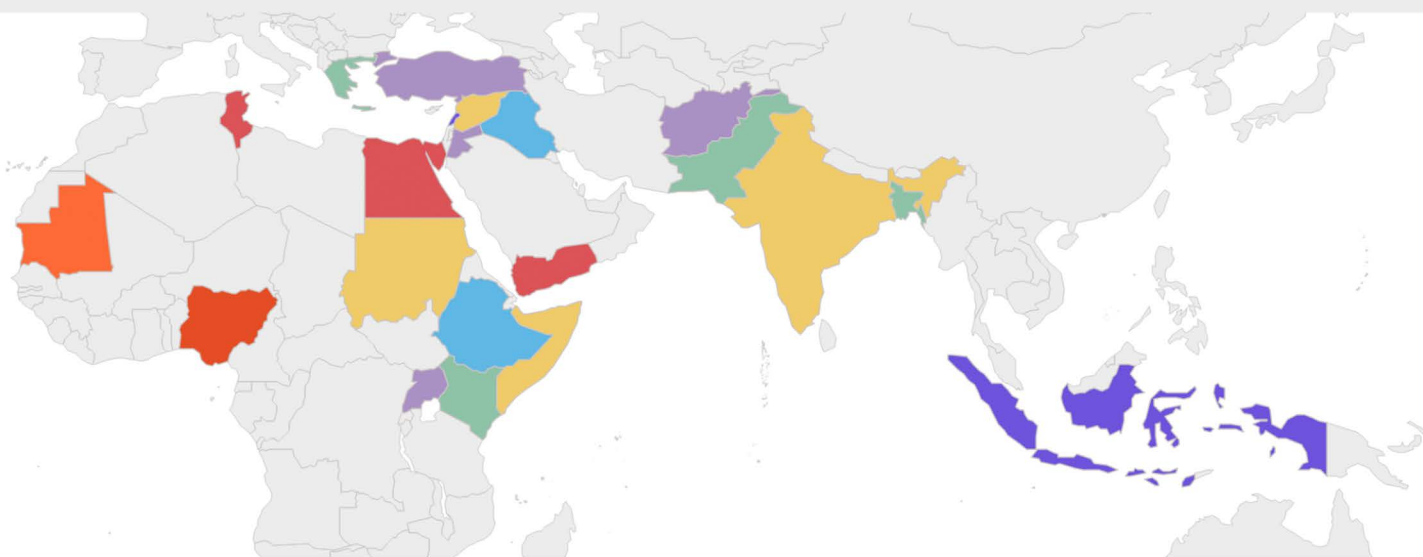
**INDIVIDUALS**

1,556,001



**COUNTRIES**

21



- Afghanistan
- Bangladesh
- Egypt
- Greece
- India
- Indonesia
- Iraq
- Jordan
- Kenya
- Lebanon
- Mauritania
- Nigeria
- Pakistan
- Somalia
- Tunisia
- Yemen
- Sudan
- Ethiopia
- Syria
- Türkiye
- Uganda

## ZAKAT

Country	Amount	Distribution	Population	Families	Individuals
Afghanistan	2,082,241	Cash + Bukhary Stoves	IDPs	16,819	117,731
Bangladesh	2,183,935	Shelter Materials + LPGs	Rohingya refugees	37,045	185,223
Sudan	898	Cash	IDPs	6	32
Egypt	53	Cash	Refugees	1	3
Ethiopia	223,928	Education Kits	Sudanese refugees	2,611	13,057
India	50,667	Cash	Rohingya refugees	779	3,897
Indonesia	125,292	Cash	Refugees	604	3,022
Iraq	420	Cash	Refugees	2	8
Jordan	282,499	Cash	Refugees	1,642	8,212
Kenya	11,250	Sanitary Kits	Somali refugees	5,114	5,364
Lebanon	3,153,055	Cash	Syrian refugees	122,380	611,899
Mauritania	309,098	Cash for Soap/Hygiene	Malian refugees	8,134	40,671
Nigeria	219,881	CRI + Livelihoods Kits	IDPs	458	2,292
Somalia	63,765	Cash	Refugees	638	3,826
Syria	286,059	CRI	IDPs	1,430	7,151
Tunisia	8,987	Cash	Refugees	163	490
Türkiye	36,320	Cash	Refugees	288	1,441
Yemen	5,371,449	Cash	IDPs	20,835	125,011
Education	29,273	DAFI	Refugees	10	10
<b>TOTAL</b>	<b>14,439,069</b>			<b>218,961</b>	<b>1,129,341</b>



Country	Amount	Distribution	Population	Families	Individuals
Afghanistan	100,000	Cash for work	IDPs	2,857	20,000
Bangladesh	2,500,054	Food	Rohingya refugees	7,347	35,767
Ethiopia	14,555	Distribution costs	Refugees	170	849
Kenya	633,675	Shelter	Refugees	269	1,264
Nigeria	9,756	Distribution costs	IDPs	57	287
Syria	2,611,353	CRI	IDPs	17,749	88,744
Türkiye	130,798	Cash	Refugees	1,030	5,148
Yemen	200,000	Shelter kits	IDPs	235	1,410
Greece	500,000	Protection	Refugees	984	4,921
Uganda	500,000	Protection	Refugees	1,000	5,000
Pakistan	243,429	Livelihoods	IDPs	143	1,000
Where most needed	5,770,167		Refugees & IDPs	52,2456	262,280
<b>TOTAL</b>	<b>13,213,787</b>			<b>84,297</b>	<b>426,670</b>

## ▶ STORIES FROM THE FIELD



**Issack**  
Somali displaced person

**“My wife died of hunger here... I became helpless.”**

In the arid lands of Somalia, where the longest drought in 40 years has plunged communities into a relentless battle for survival, the story of Issack, a Somali displaced person, is testament to the profound impact of Islamic philanthropy on situations such as these.

Issack's journey is one of heart-wrenching tragedy and unwavering resilience. Struggling to withstand the harsh grip of famine, he sadly lost his beloved wife to hunger. His pain was compounded by the devastating loss of four of his children during the 2011 famine.

“All my livestock and crops were wiped out. People were weak... they were starving. We had no choice but to flee for our lives.” Driven by the will to protect his remaining family members, Issack made the arduous decision to seek refuge in Mogadishu.

The drought had taken its toll on Issack's once-thriving livelihood. Livestock and crops, vital sources of sustenance and income, were wiped out, leaving him and his community on the brink of despair. Starvation was rampant, and desperation forced them to abandon their homes, seeking safety wherever it could be found.

**With the generous contributions of Zakat and Sadaqah**, UNHCR was able to provide the essential assistance required to restore hope and dignity to the lives of those displaced. Clean water, a precious resource in an environment plagued by severe water scarcity, was made available to families like Issack's, offering relief from thirst and preventing the spread of waterborne diseases. Emergency shelter kits, comprising vital supplies such as plastic sheets, blankets, mats, and kitchen sets, provided a semblance of safety and security. Core relief items, including solar lamps, offered a glimmer of hope in the darkest of times. Soap and hygiene materials played a crucial role in preserving health and combating the spread of diseases that often thrive in such desperate conditions.

Times like these call upon individuals and communities to dedicate their Zakat and Sadaqah to families like Issack's, extending a lifeline to those desperate for food, water, medicine, and shelter. Together, through our collective generosity, we can alleviate the suffering of the vulnerable and pave the way for a brighter future in the Horn of Africa.



**Liaqat**  
Rohingya refugee in Bangladesh

Liaqat, a Rohingya father of six, reminisces about the joys of Ramadan back home in Myanmar, a place he lovingly refers to as 'a piece of heaven.' However, the current reality he faces is one of immense difficulty as he struggles to provide his children with basic necessities such as food and medicine.

Many of the things we take for granted are the aspirations of thousands of Rohingya refugees in need. Fathers like Liaqat pray with hope so they can build a better future for their children. He shared his wishes with us, saying, **"The first thing I pray for is myself, my children, and my grandchildren... Then I pray for a solution that takes us back to our homes in Myanmar. People say home is a piece of paradise."**

**Your Zakat contribution is serving as a lifeline** for vulnerable Rohingya refugee families like Liaqat's, offering them essential support with shelter materials and hygiene kits. These are fundamental necessities that nobody should have to live without, especially in the face of unimaginable adversities such as those endured by Rohingya refugees for decades. Since August 25th, 2017, when over



700,000 Rohingya were forced to flee violence and persecution in Myanmar, the plight of this community has been ongoing, highlighting the urgent need for assistance and protection.

While UNHCR was already working tirelessly to prepare for the monsoon season, our dedicated teams on the ground, including volunteer refugee emergency responders trained by UNHCR, continue to actively engage in supporting Rohingya refugees.

The compassionate contributions through the Zakat program are making a lasting impact on their lives, offering them the support they desperately need and bringing them one step closer to a future with peace and dignity.



**Afrah**  
Yemeni displaced mother

After eight years of conflicts, the situation in Yemen is dire, with 11 million people facing crisis levels of food insecurity. The country teeters on the brink of famine, and families displaced by conflict are four times more likely to experience hunger. Disturbingly, 62% of families report being forced to reduce meal intakes to ensure their children are fed. Afrah's story sheds a light on the transformative effect of Zakat contributions on the lives of struggling families in need. Her tale epitomizes the challenges faced by countless Yemeni mothers in the midst of poverty and the longing to be reunited with their loved ones.

Afrah's daily struggle is to provide for her children's simple needs, such as juice and biscuits, with the little she has. She explains how she is unable to afford them regularly, and uses these times as an opportunity to teach her children patience due to their current circumstances. Her words paint a poignant picture of resilience in the face of adversity. Despite her limited resources, Afrah strives to create a better life for her family.

**"The last time I ate meat was last Eid,"** she shares. Even the simplest pleasures, such as a festive meal, are a rarity in Afrah's life. She describes the annual occasion as the best they can manage, emphasizing the scarcity they face on a daily basis. What she longs for most is the unity of her family—her children, her daughters, and herself. The pain of separation weighs heavily on her heart, and she longs for the day she can be reunited with her beloved daughters.

In the first half of 2023, **your Zakat contribution played a crucial role in supporting more than 21 displaced families in Yemen**, including many struggling mothers like Afrah trying their best to meet their pressing needs. Through the Refugee Zakat Fund, your generosity provided vital assistance in the form of cash, enabling beneficiaries to afford shelter, food, water, and medicine. With limited resources, Afrah dreams of bringing happiness to the ones she loves most.



## Um Mu'mineen

Sudanese refugee living in Indonesia

Despite being far away from her homeland and loved ones in Sudan, Um Mu'mineen faces the challenges of displacement with strength and determination as she raises her two children in a new country. Her journey exemplifies the transformative power of Zakat contributions in empowering vulnerable families.

During the holy month of Ramadan, she finds comfort in the spirit of togetherness and community. **"During Ramadan, we came together to share food,"** she recalls. Back in Sudan, she vividly remembers how family and friends would come together, exchanging meals with others in an act of generosity and unity. Those moments hold a special place in her heart, and she cherishes them deeply. However, the conflicts and wars that drove Um Mu'mineen and her family from their home continue to haunt her. "There was a conflict there...a war," she reflects with a heavy heart. The distance from her family and the separation from her mother are constant reminders of the pain of displacement. She misses her loved ones dearly, saying, **"I miss my family in Sudan... I miss my mother... I miss them all so much."** The homesickness intensifies during Ramadan, making her yearn for the warmth of familiar traditions and the embrace of loved ones.

In Indonesia, thousands of vulnerable refugee and displaced families, like Um Mu'mineen's, depend solely on UNHCR's cash assistance to make ends meet. When asked how she spends the monthly cash assistance received from UNHCR, Um Mu'mineen explains, "I spend everything on rent and food for my family... but it is not enough." The financial strain they face adds to the difficulties of their already challenging circumstances.

**Zakat contributions provided tangible support to vulnerable refugee families,** addressing their urgent needs for shelter, food, water, and medicine. With the Refugee Zakat Fund's support, a meaningful impact was made on the lives of displaced families in Indonesia, including Um Mu'mineen's family.





# ISLAMIC PHILANTHROPY IN THE SERVICE OF SUSTAINABLE DEVELOPMENT GOALS

## 1 NO POVERTY



In line with one of the primary targets of SDG 1, which aims to “reduce at least by half the proportion of men, women and children of all ages living in poverty” by 2030, UNHCR is distributing Zakat in cash to eligible refugees and IDPs, including in Afghanistan, Jordan, Lebanon, Somalia, Türkiye and Yemen. Providing them with cash enables them to prioritize and fulfil their needs in a dignified manner and contributes to the local economy. This allows them to meet their most pressing needs, as well as build and support livelihoods projects, supporting them to get out of poverty.

UNHCR is also advocating for refugees’ rights to work in their host countries. When refugees are able to work, they become self-reliant and are able to provide for themselves and their families, increasing resilience, restoring dignity, and helping entire families to build independent and meaningful futures. For example, in Nigeria, Zakat funds increased the economic and social involvement of extremely poor displaced families via distribution of livelihoods kits allowing them to launch small businesses. In many respects, this project aligns with another SDG 1 target: “by 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property”.



## 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 in countries such as Afghanistan, India, Indonesia, Jordan, Lebanon, Somalia, Türkiye and Yemen, enabling them to meet their urgent needs, on top of which is food. In Yemen for example, after eight years of violence and conflict, the country is on the brink of a famine that could be the worst seen in decades. Economic instability, financial hardship, and skyrocketing food prices have left over 17 million Yemeni people struggling to feed their children – let alone themselves. In this context, 97% of beneficiaries use the cash received to buy food.



## 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 to refugees and IDPs which enabled them to access services where there are often financial barriers, such as health clinics. Our monitoring shows that cash assistance is used in numerous ways, with health being on top of beneficiaries’ priorities, including for essential treatments and medical care, doctor’s fees, and medication. In addition, health facilities were rehabilitated in Syria through Sadaqah funds, following the earthquake that happened last February.






## 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 said education by helping refugee parents with direct costs such as school fees, transportation, and addressing other financial barriers that keep children out of school. Zakat funds has also been channeled to support primary and secondary refugee students, including Sudanese refugee children in Ethiopia through the provision of school supplies, enabling them to access equitable education and opportunities for a better future. The Refugee Zakat Fund has made similar efforts with regards to another SDG 4 target: “ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university”. The Fund has supported access to tertiary education through university fees, along with the provision of allowances for approximately 10 students.

Education facilities in Syria have also been rehabilitated with Sadaqah funds, following the earthquake which happened in February. 

## 5 GENDER EQUALITY




Upon completing the vulnerability assessment framework to identify beneficiaries eligible for assistance, Zakat and Sadaqah funds in countries such as Afghanistan, India, Indonesia, Jordan, Lebanon, Somalia, Türkiye and Yemen are then dedicated towards cash assistance to extremely vulnerable families – including female-led households and their children. Cash assistance helps contribute to protection and gender equality 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 resources and are able to 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 relations, roles, and attitudes. 

## 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 SDG through both Zakat and Sadaqah funds around the world. A prime example is the new Sadaqah Jariyah campaign launched to fund the rehabilitatio of boreholes in Ethiopia, aiming at providing clean water to 117,000 people.

In addition, the cash assistance provided by our Zakat funds to refugees and IDPs has been proven to help them access hygiene and sanitary products, like in Mauritania for example. 



## 7 AFFORDABLE AND CLEAN ENERGY



Access to safe and sustainable energy is a basic human need. Without it, the forcibly displaced – particularly women and children – are more vulnerable and have less time to rebuild their lives. At UNHCR, we are committed to addressing the energy needs of refugees, improving access to sustainable fuel, powering health centers, and utilizing solar-powered lighting.

Pursuant with this commitment – and with the SDG 7 target of ensuring “universal access to affordable, reliable and modern energy services” by 2030 – Zakat funds were sent to Bangladesh to aid Rohingya refugees. Subsequently, the refugees were provided with liquefied petroleum gas (LPGs), which is available locally in Bangladesh and was assessed as the best fuel alternative for cooking. UNHCR and other partners carried out an assessment on the impact of the switch to LPG. The study found that LPG distribution has resulted in an 80% reduction of demand for firewood in the Rohingya households in the camps, reducing deforestation to well within sustainable forestry rates.



## 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 Nigeria, while Sadaqah funds were used to provide technical and vocational training to refugees and host communities in Pakistan.

These aforementioned activities align UNHCR strongly with an SDG 8 target which promotes “development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro-small- and medium-sized enterprises”.



## 10 REDUCED INEQUALITIES



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. That being said, Zakat funds helped provide much needed assistance to vulnerable displaced families in countries such as Afghanistan, India, Indonesia, Jordan, Lebanon, Somalia, Türkiye and Yemen, 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.





## 11 SUSTAINABLE CITIES AND COMMUNITIES



UNHCR's Refugee Zakat Fund contributed to SDG 11 target which wants to "ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums" by 2030, through both Zakat and Sadaqah.

Zakat funds were channeled to distribute shelter materials to most vulnerable Rohingya refugees in Bangladesh, while Sadaqah supported shelter programmes for Somali refugees in Kenya and IDPs in Yemen.



## 16 PEACE, JUSTICE AND STRONG INSTITUTIONS



Zakat funds have helped provide vulnerable refugee families with cash assistance 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 (UASC – i.e. children under the age of 18 traveling and living alone in displacement) 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".



## 17 PARTNERSHIPS FOR THE GOALS



Among SDG 17's numerous targets is 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 more than 40 diverse partners globally supporting UNHCR's Islamic Philanthropy activities through the Refugee Zakat Fund. This includes charities, foundations, corporations, HNWIs, public entities, Zakat houses and halal entities from more than 10 countries.





## Campaigns



### RAMADAN CAMPAIGN

As forcibly displaced people worldwide dealt with the harrowing effects of natural disasters such as the earthquakes in Syria and Türkiye, in addition to conflicts, protracted crises, and deepening poverty, UNHCR launched its global Ramadan campaign “Don’t Give Up on Refugees” calling for solidarity and generosity in the face of rising humanitarian needs. Thanks to the generous contributions and donations of thousands of individuals, corporations and foundations, the campaign helped raised much needed funds to **support and provide emergency relief items, cash assistance, food, water, shelter and medicine for 120,182 refugee and internally displaced families** from Syria, Afghanistan, Yemen and the Rohingya.



### DHUL HIJJAH AND SADAQAH JARIYAH CAMPAIGN

In June 2023, UNHCR embarked on a significant campaign with the purpose of improving the lives of displaced people in Ethiopia. This campaign, focused on Sadaqah Jariyah contributions, is designed to alleviate water scarcity, an issue of paramount importance in regions affected by drought. While initially aligning with the Islamic holy month of Dhul Hijjah, culminating in Eid al-Adha, the Sadaqah Jariyah campaign continues throughout the year after the holy month is over. Our Sadaqah Jariyah initiatives, which began in 2019, have already had a profound impact, improving the lives of 4,937 beneficiaries. With the ongoing Sadaqah Jariyah efforts this year, we aim to extend this influence to Ethiopia, a country grappling with a harsh drought spanning more than five years.

Key activities of this ongoing campaign include the rehabilitation of boreholes in Ethiopia, with a goal of **benefiting a total of 117,000 beneficiaries**. These essential initiatives aim to provide access to clean water for people, local crops and livestock, bring much-needed relief to these communities.



# Annual Report Launches



In March, UNHCR launched its 5th Islamic Philanthropy Annual Report, showcasing the impact of UNHCR's Refugee Zakat Fund since 2017. **Over 6 million refugees and IDPs in 26 countries have benefited from Zakat and Sadaqah contributions from 2017 to 2022.** With over 100 million forcibly displaced worldwide, more than half from OIC-member countries, this support is crucial. The report was launched in Jakarta, Doha, and Dubai.

In Jakarta, over 100 representatives from local organizations and media attended the launch. Speakers from regional organizations, including CIMB Bank and MAIWP (Malaysia), Rahmatan lil Alameen Foundation (Singapore), Human Initiative and ZIS Indosat (Indonesia) joined UNHCR representatives to discuss the impact of Islamic social finance on vulnerable refugees and internally displaced people.

In Doha, UNHCR launched its report in collaboration with H.E. Sheikh Thani bin Abdullah bin Thani Al Thani, at the Center for Conflict and Humanitarian Studies. The panel discussion featured prominent Islamic scholars and executives from humanitarian organizations, including Eid Charity. They explored the importance of partnerships between Islamic organizations and UN agencies like UNHCR to maximize Islamic philanthropy's impact on humanitarian response.

Lastly, in Dubai, the report was launched in partnership with Abdul Aziz Al Ghurair Refugee Education Fund. Attended by over 100 people, the event featured keynote speeches by Abdul Aziz Al Ghurair, chairman of Mashreq Bank, and Khaled Khalifa, Senior Advisor to the High Commissioner and UNHCR Representative to GCC countries, and a panel discussion on strategic Islamic philanthropy's role in humanitarian response. CNN Arabic's Dr. Caroline Faraj moderated the panel, which included leading executives from the Abdul Aziz Al Ghurair Refugee Education Fund, Sheikh Abdullah Al Nouri Charity Society, and UNHCR.

Thanks to Zakat and Sadaqah funds, UNHCR was able to support **15,037 displaced families** - some 75,183 people - in Lebanon in 2022.





# Global Islamic Fund for Refugees



Last March, UNHCR, the UN Refugee Agency, and the Islamic Development Bank (IsDB) have announced the activation of the Global Islamic Fund for Refugees (GIFR). The fund was initiated during a signing ceremony on the sidelines of the Riyadh International Humanitarian Forum. A framework agreement was also signed focusing on enhancing cooperation in humanitarian aid between both sides. The signing occurred during a meeting between Filippo Grandi, UN High Commissioner for Refugees, and Dr. Muhammad Al Jasser, Chairman of the IsDB Group.

Grandi and Al Jasser emphasized GIFR's important role and called on partners, organizations and governments to help the fund reach its target of US\$ 500 million, enabling it to achieve its humanitarian goals of securing sustained funding that ensures a timely response to humanitarian crises.

Launched in 2022, the GIFR is an innovative, sustainable, and Sharia-compliant funding tool, which aims to **enhance the international community's humanitarian response to forced displacement and unlock new funding channels to assist millions in need.**

The GIFR comprises a Waqf fund and a non-Waqf fund, both open for contributions, which will be invested according to Islamic finance principles. The proceeds of the investments will be deposited into a trust fund to finance UNHCR's programmes in IsDB member states. UNHCR will contribute US\$50 million to the non-Waqf fund and ISFD will contribute US\$50 million to the Waqf fund, bringing the initial seed fund for this initiative to US\$100 million. The aim is to raise an additional US\$400 million from external donors and partners, mobilizing waqf, non-waqf, and other donations (Sadaqah) and contributions. The endowment's investment returns will be allocated to fund programs assisting forcibly displaced people and host communities in areas such as education, jobs and livelihoods, health, water, sanitation and hygiene, shelter, climate action, economic empowerment, and emergency response.







## H.E. SHEIKH THANI BIN ABDULLAH AL-THANI

H.E. Sheikh Thani bin Abdullah Al-Thani is a prominent businessman as well as a well-known philanthropist in Qatar. H.E is the founder of Ezzan Holding Group, one of the largest Investment holding groups in the MENA region. H.E is considered as one of the most important contributors to the banking sector in Qatar, noting that he enjoys a strong presence in the local market through leading Islamic banks. H.E supported more than 320,000 refugees and displaced persons in Iraq, Ethiopia, Somalia, Bangladesh and Jordan since 2015, through UNHCR's programmes. In April 2019, H.E. Sheikh Thani Bin Abdullah Bin Thani Al-Thani made a landmark Zakat contribution in support of close to 875,000 Rohingya refugees in Bangladesh and displaced Yemenis in Yemen. This was the largest contribution UNHCR had ever received from an individual donor and the first major Zakat contribution of its kind in the organization's history.

H.E. Sheikh Thani Bin Abdullah Bin Thani Al-Thani was appointed as UNHCR Eminent Advocate in October 2019. His unwavering commitment and dedication to supporting those forcibly displaced has contributed to improving the lives of millions of women, men, and children around the world. **From 2019 till 2021, H.E. Sheikh Thani Bin Abdullah Bin Thani Al-Thani has generously supported close to 3 million of the most vulnerable internally displaced, host community members in Yemen, as well as refugees in Lebanon, Bangladesh, Pakistan, and Chad.** The areas supported include basic needs, food, shelter, health, education and livelihood, enabling those most vulnerable to live a more dignified life. In 2022, H.E Sheikh Thani Bin Abdullah Bin Thani Al-Thani supported more than 114,000 internally displaced and members of host communities in Yemen, through Zakat contributions, with cash assistance to meet their urgent food needs.



## QATAR CHARITY

In 1984, a group of Qatari philanthropists came together to form a community initiative under the name "The Committee of Qatar for Orphan Sponsorship" to provide assistance to children orphaned by conflicts and disasters in neighboring countries. Eight years later, the community-led initiative expanded its scope of interventions and geographical outreach and established itself as an international humanitarian and development NGO under the name "Qatar Charity".

Almost four decades later, Qatar Charity has grown to become one of the largest humanitarian and



development organizations in the world, providing life-saving assistance to those hit by conflicts, persecution and natural disasters and creating durable solutions for poverty through sustainable development programs in social welfare, water and sanitation, education, nutrition and economic empowerment. Qatar Charity is an operational INGO that implements development and humanitarian projects, mobilizes support and resources, and builds effective partnerships to provide a decent life for all through the following objectives:

- **Providing a decent life for children and their families**
- **Alleviating the suffering of crisis-affected communities**
- **Promoting inclusive and sustainable development**
- **Strengthening peace and social cohesion**

Today, with field offices in 33 countries and implementing partners in 30 others, Qatar Charity is at the forefront of global response to emergencies, and on the foreground of development solutions that help vulnerable communities become more resilient and ultimately thrive and prosper. In 2020, Qatar Charity spent more than USD 500 million on humanitarian and development projects that reached 14 million children, women, people with disabilities and other vulnerable segments. Qatar Charity has been a strategic partner of UNCHR since 2012 with total contributions reaching some USD 48,957,525 for IDPs in Iraq, Yemen, Somalia, and Syria and for refugees in Lebanon, Jordan, and Myanmar and reaching more than 1.4 million beneficiaries. One of the breakthrough agreements signed with QC is funding our Zakat programme for the provision of cash assistance for vulnerable Syrian refugees in Lebanon and Jordan of USD 10 million, which was the largest contribution from a private sector entity to UNHCR's Zakat programme

in 2018. **In 2021, generous Zakat contributions from QC helped support internally displaced and host communities in Yemen as well as Syrian refugees in Jordan and Lebanon through cash assistance to meet their most urgent needs. The Zakat contributions signed in April 2021 helped UNHCR provide close to 48,000 most vulnerable displaced Yemenis and Syrian refugees with cash assistance for their most urgent needs. Furthermore, in August 2021, a Zakat contribution assisted more than 33,300 vulnerable Syrian refugees in Lebanon with cash assistance for their most urgent needs.**

Throughout the years, QC has supported refugees and internally displaced persons with cash assistance, basic needs, shelter, health, and WASH, enabling them to live a more dignified life. QC has been on several field missions with UNHCR, including to Zaatari and Azraq camps in Jordan, Rakhine State in Myanmar, Malaysia, Lebanon, and Dadaab camp in Kenya.



The Muslim World League (MWL) has been one of the most instrumental international non-governmental Islamic organizations in the world since its conception on May 18, 1962, following a resolution adopted during a meeting of the World Muslim Congress. The MWL aims to “present the true Islam and its tolerant principles, provide humanitarian aid, extend bridges of dialogue and cooperation with all, engage in positive openness to all cultures and civilizations, follow the path of centrism and moderation to realize the message of Islam and ward off movements calling for extremism, violence and exclusion for a world full of peace, justice and coexistence.”



The partnership with MWL was first initiated in 2018 when UNHCR provided a training session to various MWL staff members on international refugee assistance and protection, camp management, human resource development, and community awareness. MWL's Islamic Fiqh Council issued a fatwa endorsing the eligibility of UNHCR's Refugee Zakat Fund to receive and distribute Zakat funds to refugees and internally displaced persons (IDPs), as long as the current governance approach continue to be followed. This multi-faceted strategic collaboration has enabled UNHCR and its Refugee Zakat Fund to further enforce its credibility in the Islamic world at large.

Since 2020, MWL has been supporting several UNHCR field programmes in Africa. Along with their public support, and for three years in a row, **MWL has provided substantial financial contributions towards different projects in Africa.** In 2020, MWL made an important donation in support of displaced youth and children as part of the Live, Learn, and Participate project in Sudan and Ethiopia. This project's overall objective was to enhance protection and support services for vulnerable children and youth, including access to education, livelihoods training, alternative care, and family reunification. MWL made a second donation in 2021 to support activities under the Child Protection Interventions Project for internally displaced children in North-eastern Nigeria. In 2022, MWL doubled their donation to support Child Protection activities in Nigeria as well as Providing Immediate and Long-term Support to Refugees in Greece. UNHCR engages with specific communities' cultural and religious leaders to advocate for child participation in this project. The project also includes training for teachers and caretakers on child protection and combatting trafficking, in addition to conducting radio talk shows to emphasize the dangers of child trafficking and disappearance. UNHCR is committed to maintain and grow the relationship with MWL to maximize sustainable impact on vulnerable displaced communities, and to further highlight the role of Islamic Philanthropy in aiding refugees and IDPs.



The International Islamic Charity Organization (IICO) is a humanitarian organization. It is an independent, multi-faceted charity that provides its humanitarian services to those in need in the world without discrimination or intolerance away from interference in politics or ethnic conflicts. The founding of IICO dates back to 1984, when a number of Muslim scholars called for raising a billion dollars to invest and spend from revenues to combat the “triad of danger” (poverty, ignorance and disease) and face the increasing needs of poor communities, after the rise of disease, poverty, illiteracy and unemployment rates in most Muslim countries. IICO signed a joint MoU with UNHCR in September 2000 dedicated

to cooperation and coordination along with supporting UNHCR's mandate towards refugees and internally displaced persons being befitted as the first partnership for UNHCR Kuwait with a local charity organization back then. UNHCR participated in major events and conferences organized by IICO such as the Kuwait International Conference for the Reconstruction of Iraq (KICRI) and One Humanity against Hunger, among others. IICO signed two grant agreements with UNHCR the first one being a **livelihood project benefiting 1000 individuals** from Host communities in Pakistan and the second agreement was dedicated to another livelihood project in Bangladesh **benefiting 5,410 individuals.**



# ABOUT THE REFUGEE ZAKAT FUND



## TRUSTED



## COMPLIANT



## EFFECTIVE

With the rapid growth of the global Islamic economy and philanthropy sector, and given the increasing desire by Zakat donors and institutions to channel Zakat funds to refugees – more than 50% of whom are originating from Organization of Islamic Cooperation (OIC) countries – UNHCR launched in 2019 the “Refugee Zakat Fund”: a trusted, compliant and effective distributor maximizing the impact of Zakat and Sadaqah on the lives of refugees. Since its piloting in 2017, over 7.5 million beneficiaries were assisted with Zakat and Sadaqah through the Refugee Zakat Fund.

### How do beneficiaries receive your Zakat?

Through the Fund, vulnerable families, including women and children, are supported with cash assistance to cover necessary expenses such as rent, food, healthcare, and debt repayment. In some cases, Zakat may also be distributed in the form of in-kind assistance, such as core relief items (CRIs), or hygiene/shelter/education kits.

### What is the governance of the Fund?

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

**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 two Islamic Philanthropy reports per year, and partners are provided with customized reports based on where they wanted their funds to be utilized.

**Fatwas:** the Fund is endorsed by 15 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:** follows a 100% Zakat-distribution policy to eligible beneficiaries as recommended by the fatwas.

**Monitoring and evaluation:** annual internal compliance review is conducted by an expert Islamic Philanthropy team in UNHCR, and an annual external compliance review is conducted by a third party which publishes a report about the findings of this review, which is available on the reports page.

**Vulnerability assessment framework:** to identify eligible beneficiaries. **Post-distribution monitoring:** annually to measure impact and improve implementation.

**Innovation:** use of technology in distribution to increase efficiency and minimize fraud and duplication.