



Islamic Philanthropy Annual Report 2024

Table of Contents

▶ Foreword	1
▶ Executive Summary	3
▶ Impact of the Refugee Zakat Fund	6
▶ Stories From the Field	8
▶ Islamic Philanthropy in the Service of Sustainable Development	12
▶ Key Highlights	17
▶ Islamic Philanthropy Partners Across the Globe	21
▶ Partnership in Focus	22
▶ H.E. Sheikh Thani Bin Abdullah Al-Thani	22
▶ Qatar Charity	23
▶ Muslim World League	24
▶ Zakat House of Kuwait	25
▶ Endorsements and Fatwas	26
▶ The Refugee Zakat Fund	27

Foreword

by Dr. Majed Al-Azmi



Dear reader,

Praise be to God, Lord of the Worlds, and prayers and peace be upon the most honorable of creation and messengers, our prophet Muhammad, and upon all his family and companions.

Human societies throughout history have witnessed successive developments in various fields of humanitarian work, including Islamic charitable work, which emerges from a sublime spirit and a pure soul. The obligation of zakat, which was enacted by the wise Sharia, and charitable alms are among the characteristics inherited among the Kuwaiti people since ancient times, as the first ancestors were obliged to give it to the poor, the orphans and the needy, out of their belief in social solidarity among the people of one nation. The state sponsored these charitable works rooted in society, under Law No. 5 of 1982 AD regarding the establishment of a governmental body with an independent budget named (Zakat House). Thus, it was issued on January 16, 1982, and the main goal of its establishment was to achieve a connecting society and helping families in need around the world in every way possible.

The Kuwaiti people are famous for their love of giving and their constant acts of benevolence towards those in need. They have a strong desire for charitable endeavors such as zakat, endowments, donations, and giving, which is an inherent characteristic they acquired throughout successive generations since the founding of Kuwaiti society, more than thirty centuries ago.

It is worth noting that since its establishment and across the past forty years, the Kuwaiti Zakat House participated in many global initiatives in cooperation with various local and international institutions, which had the greatest impact in its charitable work and achieving its ambitious goals. One of these partnerships is with UNHCR spanning over 20 years and which is considered a wonderful example of what the Zakat House has offered, given UNHCR is the leading institution in responding to the displacement crisis in various parts of the world in the hope that God will alleviate their suffering.

On this occasion, I am pleased to participate in the launching of UNHCR's Islamic Philanthropy Annual Report on Islamic charitable work and to review the impact of the funds it received in 2023 through UNHCR's "Refugee Zakat Fund" on the lives of nearly two million refugees and internally displaced people across 23 countries.

Refugees and internally displaced people around the world depend heavily on international aid for their survival and protection, as many of them lack most necessities such as food. Through these partnerships, particularly around UNHCR's Islamic philanthropy, the Kuwaiti Zakat House has been able to support more than 70,000 families in various countries. We support the role of UNHCR, which carries out its humanitarian duty within a group of bodies and institutions supporting its activities in various countries and regions. An example of such wonderful efforts in 2023 are providing protection and shelter to Malian refugees in Mauritania, supporting education and health care initiatives for Rohingya refugees in Bangladesh, building schools for displaced people in Yemen, supporting projects aimed at meeting the needs of unaccompanied children throughout the Middle East, and providing support to education programs in Afghanistan and Pakistan.

Since its inception, the Zakat House has been working to spread awareness on the importance of humanitarian issues through its active participation in many seminars and conferences with a group of scholars and clerics. It has also printed and published the developments of fatwas and endorsements regarding the obligation of zakat in December 2023. The Zakat House also participated in the Global Refugee Forum held in Geneva through participation in discussions during the sideline seminars held at the forum, where it shared its inspiring experiences to everyone, and spoke about the importance of the Zakat role in easing the challenges of refugees.

By naming the Kuwaiti Zakat House as a pioneer for giving to UNHCR, I am pleased to participate in this annual report on Islamic charitable work for the year 2024.

I would like to thank UNHCR for its initiative and for including the Kuwaiti Zakat House as one of its prominent partners in this new edition of the report, so that our contribution will be supportive of such actions that serve humanity and highlight the position that the State of Kuwait enjoys as a center for humanitarian work.

We value all these fruitful efforts and hope to further strengthen our partnership in the coming years because of its positive impact on refugees, displaced persons, and others who have been subjected to persecution and displacement.

In conclusion, we ask God Almighty to grant us all success through these distinguished works and activities in the service of humanity in all parts of the world, thanking the efforts of all those working in this humanitarian field.

Dr. Majed Al-Azmi

Director-General of Zakat House of Kuwait & UNHCR's Islamic Philanthropy Patron Kuwait

Executive Summary



Introduction

This report from UNHCR underscores the worldwide impact of Zakat and Sadaqah contributions, facilitated through its Refugee Zakat Fund in 2023, which enabled UNHCR to support almost 2 million people through Zakat and Sadaqah. In a context of a new tragic record number of 114 million people forcibly displaced in 2023, Islamic philanthropy emerges as a crucial component in responding to these displacement crises. With the global population of forcibly displaced there is a pressing demand for creative solutions to meet their urgent humanitarian and developmental requirements.



Overall Impact of Zakat and Sadaqah Donations

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.

In 2023, partners and donors have generously contributed to the Refugee Zakat Fund, enabling UNHCR to support almost 2 million refugees and IDPs in 23 countries. Significant donations from partners such as Qatar Charity, Qatar Red Crescent, the Muslim World League and the Zakat House of Kuwait, 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.

Impact of Zakat

The Refugee Zakat Fund received above USD 21 million in Zakat contributions during 2023, being distributed to eligible beneficiaries as per the 100% Zakat distribution policy, aligning with 17 endorsements received by UNHCR. Zakat funds have been assisting over 1.1 million eligible refugees and IDPs across 20 countries, including Afghanistan, Bangladesh, Egypt, Ethiopia, India, Indonesia, Jordan, Libya, Lebanon, Mauritania, Syria, Türkiye and Yemen.

Since the piloting of the Refugee Zakat Fund in 2017, Zakat contributions have assisted more than 5.3 million refugees and IDPs in 25 countries.



Impact of Sadaqah

Sadaqah contributions, similarly, exceeded USD 25 million which aided more than 826 thousand beneficiaries in 16 countries, including Afghanistan, Bangladesh, Greece, Ethiopia, India, Jordan, Kenya, Lebanon, Pakistan, and Uganda.

Since the piloting of the Refugee Zakat Fund in 2017, Sadaqah contributions have assisted more than 2.7 million refugees and IDPs in 23 countries.

Events

In an effort to increase awareness about the role of Islamic philanthropy in the response to humanitarian crises around the world, in particular the displacement crisis, UNHCR organized two events in December, one was a panel discussion in collaboration with Green Peace at Cop28 in Dubai, and the second one a parallel high-level event on “the role of Islamic philanthropy in the humanitarian response to displacement crises” at the Global Refugee Forum in Geneva.



Campaigns

As in the case every year, UNHCR launched its global Ramadan campaign in 2023, 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 120,182 refugee and internally displaced families from Syria, Afghanistan, Yemen and the Rohingya, among others.

UNHCR’s “Sadaqah Jariyah” initiative, which began in 2019, has already had a profound impact, improving the lives of more beneficiaries. With the Sadaqah Jariyah efforts this year, we extended its impact to Ethiopia and Chad, a country grappling with a harsh drought spanning more than five years. Key components of this ongoing campaign include the rehabilitation of boreholes. These critical initiatives seek to provide vital access to clean water for communities, agriculture, and livestock, offering much-needed relief to those affected. The funds collected contributed to support 116,859 beneficiaries access clean water in Ethiopia and 5,000 in Chad.

Compliance

In June 2023, the North American Imams Fellow (NAIF) issued a fatwa recognizing UNHCR as suitable for collecting and distributing Zakat funds from North American Muslims and to refugees globally. This endorsement is granted based on the condition that the Refugee Zakat Fund continues to uphold its primary governance principles, including UNHCR’s 100% Zakat distribution policy.





New Initiatives

In March 2023, UNHCR and the Islamic Solidarity Fund for Development, the humanitarian arm of the Islamic Development Bank and UNHCR, 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 the forced displacement and to 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 is contributing USD 50 million to the non-Waqf fund and ISFD USD 50 million to the Waqf fund, bringing the initial seed fund for this initiative to USD 100 million. Additional funds for a total amount of USD 11 million have also been pledged by public and private contributors.

Humanitarian Needs

In 2023, UNHCR’s global needs rose to \$10.6 billion in order to assist 114 million refugees, IDPs and other persons of concern, out of which more than \$2.7 billion are needed in countries where UNHCR distributes Zakat and Sadaqah, to help over 17 million refugees and IDPs with various interventions, including much needed cash assistance and essential goods.



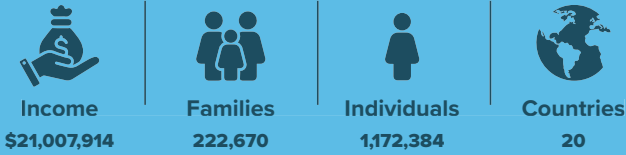
Sustainable Development Goals (SDGs)

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).

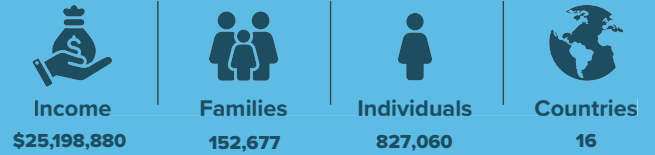
Impact of the Refugee Zakat Fund



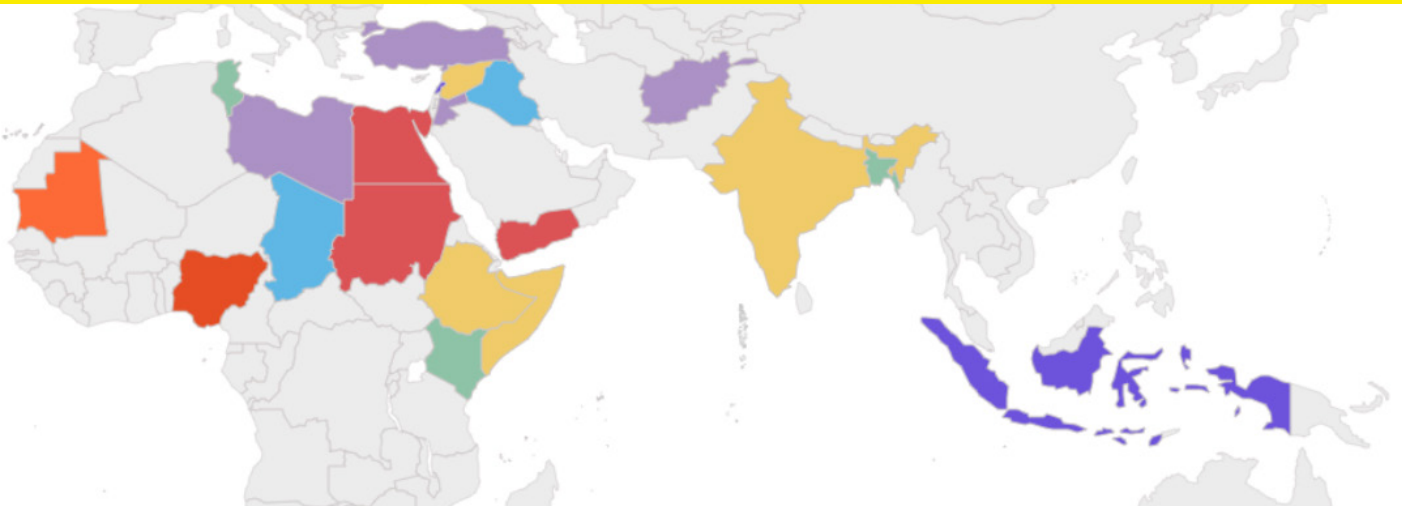
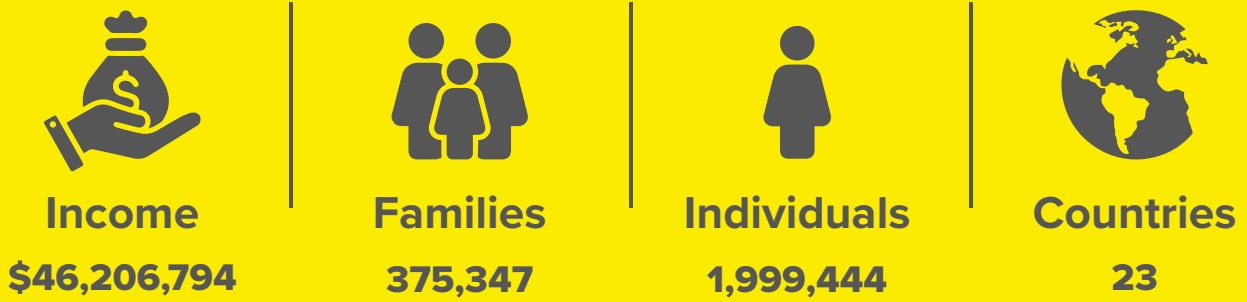
Zakat



Sadaqah



TOTAL



-  Afghanistan
-  Bangladesh
-  Egypt
-  India
-  Indonesia
-  Iraq
-  Jordan
-  Kenya
-  Lebanon
-  Mauritania
-  Nigeria
-  Somalia
-  Tunisia
-  Yemen
-  Sudan
-  Ethiopia
-  Syria
-  Turkiye
-  Chad
-  Libya

Countries	Total Zakat income	Total Sadaqah income	Total IP income
Afghanistan	2,401,801	2,697,720	5,099,521
Bangladesh	2,282,194	2,500,054	4,782,248
Chad	500,117	11,527	511,644
Egypt	700,070	0	700,070
Ethiopia	323,928	231,777	555,705
Greece	0	500,000	500,000
India	119,249	0	119,249
Indonesia	195,700	4,445	200,145
Iraq	3,613	0	3,613
Jordan	906,047	0	906,047
Kenya	14,420	1,133,675	1,148,095
Lebanon	5,640,256	1,886,327	7,526,583
Libya	1,024,584	16,181	1,040,765
Mauritania	309,098	0	309,098
Nigeria	213,841	9,756	223,597
Pakistan	0	3,140,830	3,140,830
Somalia	70,624	0	70,624
Sudan	10,148	97,720	107,868
Syria	418,479	8,612,170	9,030,649
Tunisia	14,655	0	14,655
Turkiye	74,055	139,382	213,437
Uganda	0	500,000	500,000
Yemen	5,755,764	100,000	5,855,764
Unearmarked	29,273	3,617,316	3,646,589
Total	21,007,914	25,198,880	46,206,794

Countries	IMPACT					
	Zakat families	Zakat individuals	Sadaqah families	Sadaqah individuals	Total Families	Total Individuals
Afghanistan	19,903	139,320	11,429	80,000	31,331	219,320
Bangladesh	37,045	185,223	7,347	35,767	44,392	220,990
Chad	1,558	7,790	1,000	5,000	2,558	12,790
Egypt	1,862	7,447	0	0	1,862	7,447
Ethiopia	3,011	15,057	23,372	116,859	26,383	131,916
Greece	0	0	2,000	6,000	2,000	6,000
India	927	4,634	0	0	927	4,634
Indonesia	725	3,627	50	250	775	3,877
Iraq	2	11	0	0	2	11
Jordan	1,642	8,212	0	0	1,642	8,212
Kenya	241	1,203	23,858	117,267	24,099	118,470
Lebanon	122,380	611,899	3,034	15,172	125,415	627,071
Libya	1,550	7,750	128	642	1,678	8,392
Mauritania	8,134	40,671	0	0	8,134	40,671
Nigeria	458	2,292	0	0	458	2,292
Pakistan	0	0	18,922	132,455	18,922	132,455
Somalia	389	2,331	0	0	389	2,331
Sudan	36	178	333	1,665	369	1,843
Syria	1,265	6,324	25,836	138,944	27,100	145,267
Tunisia	163	490	0	0	163	490
Turkiye	299	1,497	1,083	5,416	1,383	6,913
Uganda	0	0	1,200	6,000	1,200	6,000
Yemen	21,070	126,421	200	1,200	21,270	127,621
Education	10	10	0	0	10	10
Where most needed	0	0	32,885	164,423	32,885	164,423
Total	222,670	1,172,384	152,677	827,060	375,347	1,999,444

▶ Stories from the Field



Samia, Sudanese refugee living in Chad.

In Chad, refugees recount fleeing violence, finding refuge, while Samia shares ongoing struggles

In the Arkoum 2 camp in Chad, refugees recall fleeing violence, finding refuge in Goungour, before settling there. Meanwhile, Sudanese refugee Samia shares the ongoing struggles faced by her community.

Samia says “They attacked us and burned our neighborhood”.

“When we first arrived, we had to bring water from the Al Wadi area. Now they have built fixed water points...thank God: water is now available.”

Initially reliant on distant water sources, they now benefit from fixed water points, a testament to UNHCR's efforts to improve services. There is an urgent need for adequate water supply, as they fall short of international standards. Despite these hardships, UNHCR's Sadaqah Jariyah programme strives to provide sustainable water access, offering hope for a better future.

Since the start of the armed conflict in Sudan in April 2023, over 8 million people have been displaced inside and outside Sudan. Among them are more than 6 million internally displaced people and over 1.47 million new arrivals in Sudan's neighboring countries, namely South Sudan, Chad, Egypt, Ethiopia, and the Central African Republic. Sudan and neighboring countries were already hosting large refugee populations before this new emergency and require additional support to provide protection and critical life-saving assistance, including for those who have been secondarily displaced within Sudan. Urgent needs include water, food, shelter, health, and core relief items.

Currently, there are approximately 36,000 refugees in the camp, and we are falling short of international standards. While the standard is 20 liters per person per day, we are only able to provide 7 liters. UNHCR's Sadaqah Jariyah programme is dedicated to addressing this gap by offering clean, sustainable water solutions. Despite these hardships, UNHCR's Sadaqah Jariyah programme strives to provide sustainable water access, offering hope for a better future. With your support, we can ensure that water access remains uninterrupted for refugee and displaced families in Chad, making a lasting impact on their lives.

As crises escalate worldwide, access to clean water becomes increasingly vital. Yet, thousands of refugee families endure water shortages daily. Providing clean water is deemed among the most impactful charity.

Thanks to Zakat and Sadaqah funds, UNHCR was able to support 2,558 displaced families – some 12,790 people – in Chad in 2023.



Mohammad, 14-year-old Rohingya orphan.

Young Mohammad prays for his deceased parents' peace and his return to Myanmar.

"We pray to God that we get to go back to our land in Myanmar. And since my parents have passed away, I pray for them." Young Mohammad, a 14-year-old orphan from Rohingya says. He remains hopeful, praying for his return to his homeland in Myanmar.

In the heart of Kutupalong refugee camp in Bangladesh, the largest in the world, Mohammad shares his experience of Ramadan. "During Ramadan," he says, "we fast and read the Quran. Then we break our fast and pray taraweeh... we seek God's help."

As the sixth Ramadan away from their home passes, Rohingya refugees like Mohammad continue to struggle. "When we fled from Myanmar," Mohammad recalls, "we went through many hardships... people suffered." Yet, amidst his own difficulties, Mohammad continues to have a desire to help others and hopes for peace. "I want to help people," he says, "so we can live in peace."

About one million Rohingya refugees reside in Cox's Bazar, Bangladesh, since fleeing persecution in 2017. Over half are children, while women and girls make up 52 percent. They rely solely on humanitarian aid for essentials, including protection, food, and shelter. Due to Bangladesh's vulnerability to natural disasters, Rohingya refugees face increased risks from cyclones, floods, and landslides. The crisis, now spanning over six years, is officially recognized as a protracted situation.

The compassionate contributions through the Refugee Zakat Fund 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.

Thanks to Zakat and Sadaqah funds, UNHCR was able to support 44,392 displaced families – some 220,990 people – in Bangladesh in 2023.



Safiya, Senior Yemeni woman displaced by war.

She finds comfort in the blessed month of Ramadan despite struggles, expressing faith in prayer during harsh times.

“During Ramadan, we feel a sense of peace” Safiya, a senior Yemeni woman says.

Safiya was forced to flee her home in Hudaydah with her family due to war. She and her family now reside in a refugee camp, struggling to afford basic necessities amidst high rents. “Where else could we go?”

Ramadan brings her a sense of peace and happiness and she finds comfort in prayer and faith despite the challenges of displacement. She says, “When we pray and speak to God, God will relieve our worries”.

After nearly a decade of conflict, Yemen's economy has collapsed, leading to skyrocketing prices, wide spread poverty, and damage to crucial infrastructure, further exacerbating the humanitarian crisis. Yemen also ranks among the world's most vulnerable countries to climate change, experiencing a surge in climate-related displacement in 2023, including cyclones, droughts, and flooding. The nation faces alarming malnutrition rates, with an estimated 17.6 million people expected to suffer from severe food insecurity in 2024, including 6 million in emergency situations. Displacement disproportionately affects women and children, with 80% of displaced individuals falling into this demographic, and 26% of displaced households headed by women.

“Until God brings an end to this situation...We will either die or live a better life” Safiya reflects.

Despite the uncertainties, she holds onto hope for a better future. “With the cash assistance I received from UNHCR, I was able to get an operation done. When you have money, you can do the things you need to do.”

Safiya's struggles emphasizes 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. Safiya now only prays and says “My prayer to the Almighty...is that He grant us a peaceful end.”

The impact of Zakat has helped families like Safiya's rebuild their lives, providing essential necessities such as shelter, food, water, and medicine. "My prayer to the Almighty," Safiya says "is that He grant us a peaceful end". Her words are a touching reminder of the resilience of the human spirit in the face of difficulty.

Thanks to Zakat and Sadaqah funds, UNHCR was able to support 21,270 displaced families – some 127,621 people – in 2023.



Mohamad, Syrian refugee father in Lebanon.

Mohamad worries about his family's safety amid harsh winters, struggling alongside others to stay warm and protected.

As the snow piles up outside, Mohamad, a refugee father, worries about the safety and warmth of his family. "The snow reaches depths of 10, 20, 25 cms... And once it stops snowing, it becomes icy," he says, pointing out the challenges and difficulties of mobility harsh winters.

During these freezing temperatures and snowstorms, Mohamad and other refugee families struggle to stay warm and protected. "It rains a lot," Mohamad adds, gesturing to the thin wood of their shelter. "Almost 2.5 mm. This does not protect human beings". With inadequate shelter and the constant threat of cold air seeping in, their living conditions become even more dangerous.

Throughout the year, Mohamad's family relies on UNHCR's monthly cash assistance to make ends meet. "You can see the next room doesn't have a proper ceiling," Mohamad explains, pointing to the makeshift structure. "Whenever we open the door, the cold air comes in. It directly enters this room."

For 13 years, the Syria crisis has endured as the world's largest displacement crisis, with over 12 million Syrians forced to flee their homes. Inside and outside Syria, life grows increasingly challenging, exacerbated by extreme climate events and rising poverty.

15 million people within Syria require humanitarian aid, while 6.8 million are internally displaced. Meanwhile, 5.2 million Syrian refugees seek safety in neighboring countries, straining resources. Despite its magnitude, the crisis receives dwindling attention and insufficient funding.

Host countries, facing economic strains, require international support to continue providing safety to refugees. UNHCR, through the Regional Refugee and Resilience Plan, coordinates efforts to assist Syrian refugees, ensuring access to education, healthcare, livelihoods, and cash assistance. With millions in need and resources stretched thin, international solidarity and support are crucial to alleviate the suffering of Syrians affected by this ongoing crisis.

Every year, Zakat and Sadaqah donations play a crucial role in providing winter assistance to the most vulnerable refugee families, like Mohamad's, to provide some warmth to their hearts.

Thanks to Zakat and Sadaqah funds, UNHCR was able to support 125,415 displaced families – some 627,071 people – in Lebanon in 2023.

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 committed to ending poverty by advocating for refugees to work in their host country. When refugees can 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 Pakistan, Sadaqah funds increased the economic and social involvement of extremely poor refugees and host community members via the ‘poverty graduation’ project, in which the allocation of productive assets allowed families to launch small-scale companies. Zakat and Sadaqah funds are a critical intervention for providing cash assistance to said communities – particularly Lebanon, Jordan, Iraq, Yemen, Mauritania, and Egypt – thereby helping families to meet their essential needs, which contributes to preventing them from extreme poverty and having to resort to negative coping mechanisms.



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 Iraq, Yemen, Lebanon, Jordan, and Egypt, enabling them to meet their urgent needs, with food as the first expense made with the assistance received.



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, including essential treatments and medical care, doctor’s fees, and medication.

Additionally, Sadaqah funds contributed to the rehabilitation of health facilities in Syria, following the terrible earthquake that happened in February, benefiting around 79,000 people. In addition to this, Sadaqah funded secondary healthcare referrals for 1,871 Syrian refugees in Lebanon.



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, 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.

Education facilities in Syria have also been rehabilitated with Sadaqah funds, following the earthquake which happened in February, to support more than 2,000 students.



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 then dedicated towards cash assistance to extremely vulnerable families – including many 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 and control over resources and are able to meaningfully participate in and influence decision making processes,

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 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.

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 rehabilitation of boreholes in Ethiopia and Chad, aiming at providing clean water to around 120,000 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, including aiding 13,737 Malian refugees in meeting their essential needs and providing women with hygiene kits.



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.



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. 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.



11 Sustainable Cities and Communities



Zakat funds helped provide cash assistance to vulnerable displaced families in several countries, including Lebanon, Jordan, Iraq, Yemen, Afghanistan, and Egypt. This assistance has allowed UNHCR to help families maintain access to safe and affordable housing by ensuring that refugees can pay their rent, especially noting that in many countries most refugees are living in cities. Consequently, cash assistance has greatly reduced their risk of eviction, thereby complying with an SDG 11 target which wants to “ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums” by 2030.



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.



17 Partnerships For The Goals



Among SDG 17’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 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.

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, while in Jordan cash assistance is provided through ATMs at the Cairo-Amman Bank.

Key highlights



Campaigns

Global Ramadan Campaign

In 2023, amid a backdrop of natural disasters and escalating conflicts, UNHCR launched its global Ramadan campaign “Don’t Give Up on Refugees,” rallying support for the increasing humanitarian needs faced by forcibly displaced individuals worldwide. With contributions from individuals, corporations, and foundations, the campaign raised crucial funds to aid 120,182 refugee and internally displaced families from Syria, Afghanistan, Yemen, and the Rohingya, providing essential relief items like food, water, and medicine.

Collaborating with UNHCR, Al-Azhar’s Islamic Research Academy embarked on their Ramadan campaign, focusing on raising awareness about the struggles of vulnerable refugees and IDPs and advocating for international assistance. Featuring personal narratives, the campaign emphasized the significance of this humanitarian responsibility. Alongside messages from Al-Azhar scholars, the campaign aims to amplify awareness and resources to alleviate the suffering of those affected by conflicts and crises globally, urging enhanced solidarity and support for the forcibly displaced to ensure continuous aid for those most in need.

Sadaqah Jariyah and Dhul Hijjah Campaign

In June 2023, UNHCR embarked on a significant campaign with the purpose of improving the lives of displaced people in Ethiopia and Chad. 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 continued throughout the year.

Our Sadaqah Jariyah initiatives, which began in 2019, have already had a profound impact, improving the lives of 4,937 beneficiaries. With the Sadaqah Jariyah efforts in 2023, we extended this influence to Ethiopia, a country grappling with a harsh drought spanning more than five years, supporting 116,859 beneficiaries across the targeted locations, in addition to 5,000 people in Chad. These essential initiatives aim to provide essential access to clean water for people, local crops and livestock, bringing much-needed relief to these communities.



Compliance

The Refugee Zakat Fund managed by UNHCR is a reliable, compliant, and efficient distributor of Zakat funds. It undergoes thorough governance and oversight procedures, guaranteeing transparency throughout the process of Zakat collection and distribution. Prior to its establishment, UNHCR consulted numerous prominent Islamic scholars and fatwa institutions worldwide. To date, it has received 17 fatwas from 16 Islamic institutions globally.

The 17th fatwa was received in June by The North American Imams Fellow (NAIF), which recognized UNHCR as suitable for collecting and distributing Zakat funds from North American Muslims and to refugees globally, with specific conditions such as the 100% distribution policy.

Established in 2004, the North American Imams Fellow (NAIF) represents a cooperative entity of Islamic leaders serving the multifaceted Muslim communities across North America. The Fellow acts as a unified platform for Imams and chaplains, a pivotal resource, and a point of reference for North American Muslims, governmental bodies, and media channels.



Events

Panel discussion on “Islamic Social Finance for Climate Action” at COP28 in Dubai

In December, UNHCR organized, in collaboration with GreenPeace, a panel session on the role of Islamic social finance in addressing climate change, including the impact it has on the displacement crisis. The panel discussion delved into the transformative power of Islamic social finance in tackling global climate challenges and supporting communities affected by climate-induced displacement.

Khaled Khalifa, UNHCR Regional Representative and Senior Advisor, joined the panelists to voice out different tools of combining ethical principles with financial tools and how Islamic social finance offers innovative solutions and pioneering practices like Zakat, Waqf and Sadaqah in funding for sustainable development and resilience. Panelists also explored the potential of these financial instruments to create positive change and empower communities in the face of climate adversity.

Parallel High-Level Event on “the role of Islamic philanthropy in the humanitarian response to displacement crises” at the Global Refugee Forum in Geneva

Held every four years, the Global Refugee Forum is the world’s largest international gathering on refugees. It is designed to support the practical implementation of the objectives set out in the Global Compact on Refugees. In a dedicated parallel high-level event, UNHCR highlighted Islamic philanthropy’s importance, emphasizing the importance of partnerships between Islamic philanthropy organizations and UN agencies to maximize the impact of humanitarian programmes. Their commitment to including refugees in education and self-reliance programmes was demonstrated, with notable pledges including USD 4 million from the Muslim World League, and USD 100,000 from the Sheikh Abdullah Al Nouri charity for livelihood projects supporting Syrian refugee women in Jordan.



Global Islamic Fund for Refugees (GIFR)

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.



Islamic Philanthropy Partners Across the Globe



Partnerships in Focus



H.E. Sheikh Thani Bin Abdullah Al-Thani

H.E. Sheikh Thani bin Abdullah Al-Thani is a prominent businessman and well-known philanthropist in Qatar. H.E. is the founder of Ezdan Holding Group, one of the largest Investment holding groups in the MENA region and one of the most prominent contributors to the banking sector in Qatar, with 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, and host community members in Yemen, as well as refugees in Lebanon, Bangladesh, Pakistan, and Chad. The areas of support included 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.

In December 2023, Dr. Ayedh Dabsan Al-Qahtani, Chief Executive Officer of the Thani Bin Abdullah Foundation for Humanity and UNHCR Patron, attended the second Global Refugee Forum that was held in Geneva. In his role, Dr. Ayedh participated as a speaker in the Plenary session discussing, The Role of Islamic Philanthropy Institutions in the Humanitarian Response to Displacement Crises. As the number of forcibly displaced people continues to increase around the world, the support of H.E. Sheikh Thani Bin Abdullah Bin Thani Al-Thani, for whom refugees and internally displaced people have been a focus, alleviates the suffering and hardship of these vulnerable groups. These Zakat contributions play a key role in helping UNHCR provide the basics of a decent life and achieve a positive impact on the lives of refugees and displaced people who are most in need.





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 (QC) 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 programmes 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 60 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. Qatar Charity has contributed more than USD\$2.6 billion reaching approximately 218 million beneficiaries in 60 countries.

Qatar Charity has been a strategic partner to UNHCR since 2012 and a reliable donor with total contributions exceeding USD\$58.9 million for IDPs in Myanmar, Iraq, Yemen, Somalia, Syria, and Libya and for refugees in Afghanistan, Bangladesh, Jordan, Lebanon, and Kenya and reaching more than 2.1 million beneficiaries. One of the breakthrough agreements signed with Qatar Charity is funding UNHCR’s Zakat programme for the provision of cash assistance for vulnerable Syrian refugees in Lebanon and Jordan of USD\$10 million, the largest recorded contribution from an NGO to UNHCR’s Zakat programme in 2018.

In March 2023, Qatar Charity and UNHCR signed a Letter of Intent on an Islamic Philanthropy collaboration and three Zakat agreements totaling QAR 18,206,369 (USD 5,000,376) to help over 50,000 forcibly displaced families in Bangladesh, Afghanistan and Yemen, with shelter and cooking energy, relief items, and cash assistance. In August, two more Zakat agreements were signed amounting to QAR 4,375,696 (US\$ 1,200,136) to support more than 30,000 Sudanese refugees in Egypt and Chad for cash assistance and core relief items.

As part of Qatar Charity’s pledge at the Global Refugee Forum 2023, to address the humanitarian needs of one million refugees for three years, QC contributed QAR 9,132,111 (US\$ 2,504,693) to UNHCR to support more than 125,000 forcibly displaced people in Kenya, Lebanon, and Libya. With this funding, UNHCR will provide Water, Sanitation, and Hygiene (WaSH) assistance to more than 116,000 refugees in Kenya, 1,871 Syrian refugees in Lebanon with secondary healthcare referrals, and provide cash assistance to 7,750 internally displaced Libyans and refugees affected by the floods in 2024.

Qatar Charity undertook several field missions with UNHCR, including to Zaatari and Azraq camps in Jordan, Rakhine State in Myanmar, Malaysia, Lebanon, and Dadaab camp in Kenya. Throughout the years, Qatar Charity has supported refugees and internally displaced persons with cash assistance, basic needs, shelter, health, and WASH, enabling them to live a more dignified life and continues to be a strategic partner for UNHCR through its mandate.





Muslim World League

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 continues 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 2023, MWL made an important donation in support of improving food security and increasing the income of refugee and host community households in Uganda. This project’s overall objective was to improve the lives of refugees/host communities and supporting their economical reliability.

In addition, MWL made a second donation in 2023 to help generate livelihood opportunities in Greece. This contribution allowed refugees in Greece to go to school, upgrade their skills, find work, and regain hope for a brighter and more inclusive future.

As part of MWL’s participation in the Global Refugee Forum (GRF) held in Geneva on December 2023, MWL joined a panel discussion about the role of Islamic Philanthropy in the humanitarian response to displacement crises, which was organized on the margins of GRF. During their participation, MWL reiterated their commitment to support the forcibly displaced people and pledged a \$3 million contribution spanning the next three years dedicated to enhancing the inclusion of refugees in their host communities and to improve their ability to be self-reliant and strengthen their resilience.

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.





Zakat House of Kuwait

The establishment of Zakat House in 1984 was to facilitate work on collecting and distributing Sadaqa and Zakat. It works on collecting and distributing Zakat and charities by the best, most efficient, and legally permissible ways that suit the rapid developments and the needs of society within Kuwait along with the Muslim countries abroad.

Based on several engagement and meetings between UNHCR Kuwait and Zakat House, they showed interest in projects that empower the youth through education. UNHCR Kuwait signed an MoU with the Zakat House of Kuwait in May 2000 which entails providing support for UNHCR humanitarian activities and programs. The Zakat house of Kuwait financial contribution to UNHCR has been consistent for 4 consecutive years benefiting over 100,000 families in more than one country, including Mauritania, Yemen, Pakistan, and Afghanistan, they have established different partners in the Middle East.



Endorsements and Fatwas



NORTH AMERICAN
IMAMS FELLOW



ISRA
International Shari'ah Research
Academy for Islamic Finance



The Fatwa
Council
of Tareem

Dr Sheikh
Ali Gomaa

Sheikh
Abdullah
bin Baya

مؤسسة طابه
Tabah Foundation



دائرة الشؤون الإسلامية
والخدمات الخيرية
Islamic Affairs & Charitable
Activities Department

The Refugee Zakat Fund



Since its pilot in 2017, UNHCR's Refugee Zakat Fund has been a key partnership mechanism – effective, compliant, and trusted by institutions and individuals. Since its inception, over 8 million beneficiaries have been assisted, thanks to more than \$240 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.



