



ISLAMIC PHILANTHROPY

MID-YEAR REPORT 2022



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Foreword

by Zakat House of Kuwait



Praise be to Allah, Lord of the Worlds, and peace and blessings be upon our Prophet, Muhammad, his family and companions.

Throughout history, societies have witnessed successive developments in various fields, including philanthropy, which has existed since ancient times in different religions and societies. Zakat and Sadaqah are at the top of the pyramid of charitable work in Kuwait. In order to properly manage the religious obligation that is Zakat, which is a need for the individual in particular and for society as a whole, and for there to be an official body that takes this responsibility, the Amiri (Princely) Decree issued on January 16, 1982 announced the establishment of an independent budget body named Zakat House, whose main objective is to achieve cohesion in society and help families in need everywhere and in all possible ways.

During the forty years of since it was established, Zakat House has participated in many international charitable initiatives with various institutions that have had the greatest impact in advancing its charitable journey and achieving its pioneering ambitions, including through partnering with UNHCR, one of the most prominent international humanitarian organizations. The people of Kuwait and of the Gulf have long been inclined towards charitable work due to their benevolent nature and that of their younger generations, a trait for which they are renowned, whether in days of hardship or of prosperity.

On this occasion, I am pleased to join UNHCR in launching its Islamic Philanthropy Mid-Year Report 2022, to showcase the impact of funds received through UNHCR's Refugee Zakat Fund

on the lives of refugees and internally displaced persons (IDPs) in over 20 countries.

Refugees and IDPs around the world are almost entirely dependent on international assistance to survive and receive necessary protection, as many lack basic needs, including food. We are proud to be able to contribute to UNHCR's efforts in several countries and areas, including providing protection and shelter to Malian refugees in Mauritania, supporting education projects and providing healthcare to Rohingya refugees in Bangladesh, building schools for displaced people in Yemen and supporting projects to meet the needs of unaccompanied children across the Middle East. Zakat House of Kuwait's partnership with UNHCR spans more than twenty years and our contributions to UNHCR have helped thousands of refugee and internally displaced families around the world, in the hope that God would relieve their anguish.

Since its inception, the Zakat House of Kuwait has been spreading awareness about humanitarian issues through its participation in many seminars and conferences and has also issued and published fatwas and recommendations on the obligation of Zakat and on Sadaqah. This collaboration with UNHCR to launch UNHCR's Islamic Philanthropy Mid-Year Report 2022 is only one of the many fruits of this tireless work. I would like to thank UNHCR for its initiative and for including Zakat House of Kuwait as one of its prominent partners in this current edition of the report.

Yours sincerely,

Dr. Majed Al-Azmi

Acting Director-General of Zakat House of Kuwait



Foreword

by Rumah Zakat



Assalamualaikum Warahmahtullahi Wabarrakatuh,

We are living in an era fraught with increasingly complex global challenges, including a pandemic, the climate crisis and growing food insecurity. Wars and conflicts continue to cause destruction and force people away from their homes, whilst droughts, natural disasters and other untold calamities pose significant risks to the lives and wellbeing of a large part of humankind. One group in particular, forcibly displaced persons, is among the most vulnerable groups on earth. Forced to flee persecution and leave their homes, they struggle to survive and protect their loved ones, facing poverty, uncertainty, and restricted opportunities. Despite this adversity, refugees continue to persevere, and we are proud to work alongside UNHCR to help them on their journey towards self-reliance.

Rumah Zakat is honoured to be co-partnering with UNHCR in launching the Islamic Philanthropy Mid-Year Report 2022. The report demonstrates that UNHCR is one of the top distributors of Islamic Social Funding, serving more than 1,200,000 refugees globally in 2022. UNHCR's Islamic Philanthropy success can be derived from the soundness of their Refugee Zakat Fund, clear distribution model and scalable interventions. With its global operations and over 70 years of expertise, UNHCR can continue to expand its activities and mobilize support in hard-to-reach areas with a focus of leaving no one behind. Our partnership with UNHCR has allowed us to take our support to some of the places where it is most needed, and reach the Syrian refugee community in Jordan with vital cash assistance.

Furthermore, we are saddened that a tragic milestone has been surpassed in 2022: there are now over 100 million refugees and other forcibly

displaced persons worldwide. This number continues to grow as conflicts and persecution show no signs of abating. We stand in solidarity with those forced to flee. Our decision to collaborate with UNHCR was never a choice but a necessity. Through the strength of our partnership, we hope to help solve some of the challenges faced by refugee communities and assist UNHCR in finding and developing durable solutions to end their plight.

Recognizing UNHCR's great work on the distribution of zakat funding, Rumah Zakat has awarded UNHCR our "Happiness Award" as one of our strategic partners in outstanding Global Humanitarian Action. We are honoured to have UNHCR as our strategic partner and will continue to support UNHCR in assisting all their Islamic Philanthropy efforts.

In closing, we wish to remind you that forcibly displaced persons – like all of us – long to live a life of dignity and honour. Whilst we wish we could assist all refugees, we cannot do it alone. Therefore, we'd like to call upon all Islamic entities in Indonesia and the region to join us in supporting the refugee cause and giving back to one of the world's most marginalized and vulnerable communities.

Your contributions will forever change the lives of the refugees you support. Whilst we may not be able to change the world, we can change someone's world.

Thank you.

Nur Efendi
CEO
Rumah Zakat Indonesia



Foreword

by UNHCR



Dear Reader,

UNHCR is launching its Islamic Philanthropy Mid-Year Report 2022, showcasing the impact that Zakat and Sadaqah funds received through the Refugee Zakat Fund continue to have on the lives of thousands of refugees and internally displaced persons (IDPs) worldwide.

Islamic Philanthropy continues, globally, to be a driving force in supporting displaced people in several countries hosting refugees and IDPs. Meanwhile, UNHCR's Refugee Zakat Fund remains at the helm of efforts to cover their most essential humanitarian needs.

This year, we have been honored to receive endorsements from the Tri-State Imams Council in the USA, the Islamic Affairs and Charitable Activities Department of Dubai in the UAE, and the Supreme Council of Imams and Islamic Affairs of Brazil, in addition to renewed endorsements received from Al-Azhar Islamic Research Academy, International Islamic Fiqh Academy and Muslim World League. We remain grateful to these partners for their trust in UNHCR and its ability to distribute Zakat funds transparently and effectively, including in hard-to-reach areas.

We estimate the number of beneficiaries of Zakat and Sadaqah funds received through the Refugee Zakat Fund during the first half of 2022 at more than 1.2 million people. Since its piloting in 2017, the Refugee Zakat Fund, which follows a 100% Zakat distribution policy, has assisted more than 5.5 million refugees and IDPs around the world. We are also glad to see that the role of Sadaqah has been on the rise, which shows diversity in Islamic social finance tools.

I would like to especially thank Zakat House of Kuwait for its participation in introducing this edition of UNHCR's Islamic Philanthropy report, as well as Sheikh Thani bin Abdullah bin Thani Al-Thani Humanitarian Fund for their crucial support for the 4th consecutive year.

Wars and crises around the world continue to increase the need for humanitarian assistance for forcibly displaced people, more than 50% of whom come from OIC-member countries. Your Zakat and Sadaqah donations, especially during the upcoming winter months, will help alleviate the suffering of those most in need.

Thank you.

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

Executive Summary

The Islamic Philanthropy Mid-Year Report 2022 showcases the impact of Zakat and Sadaqah funds received during the first half of 2022.

Displacement Levels

This year has seen an unprecedented rise in the number of people forced to flee their homes, and it now stands at an all-time high, more than 100 million people – that is more than 1% of humanity. Islamic social finance tools continue to provide ground-breaking opportunities for social solidarity and economic empowerment for refugees, internally displaced persons (IDPs) and communities hosting them.

Overall Impact of Zakat and Sadaqah Contributions

With Zakat and Sadaqah received from partners and donors in the first half of 2022 through the Refugee Zakat Fund, UNHCR is able to assist more than 1.2 million refugees and IDPs in 20 countries. Vital contributions through Sheikh Thani bin Abdullah bin Thani Al Thani Humanitarian Fund, the Refugee Zakat Fund mobile app, and UNHCR's campaigns in the months of Ramadan and Dhul Hijjah, have played a decisive role in achieving this impact.

Impact of Zakat

In the first half of 2022, the Refugee Zakat Fund received more than \$18.6 million in Zakat funds, currently being distributed following the 100% Zakat distribution policy, in accordance with 15 fatwas received by UNHCR over the past years. Zakat funds will help more than 645,000 refugees and IDPs in 15 countries, namely Afghanistan, Bangladesh, Iraq, Yemen, Lebanon, Jordan, Algeria, Egypt, Tunisia, Iran, India, Nigeria, Somalia, Mauritania and Malaysia.

Impact of Sadaqah

Similarly, over \$12.9 million in Sadaqah funds received by UNHCR in the same period will help more than 607,000 beneficiaries in 13 countries, with

Sadaqah representing 41% of UNHCR's total Islamic Philanthropy income, up from 29.5% in the first half of 2021.

Fatwas and Endorsements

During the first half of 2022, leading institutions such as the Islamic Affairs and Charitable Activities Department in Dubai (IACAD) in the United Arab Emirates, the Tri-State Imams Council in the United States of America, and the Supreme Council of Imams and Islamic Affairs in Brazil, provided additional endorsements to the Refugee Zakat Fund, which brings the number of endorsements up to 15 fatwas.

Events

Ahead of the month of Ramadan, UNHCR launched its annual Islamic Philanthropy Report 2022, through a series of events and webinars held in each of Indonesia, Kingdom of Saudi Arabia, Nigeria, United Kingdom, and Canada, in collaboration with Zakat and Fiqh institutions, and other relevant private and public sector entities, including the International Islamic Fiqh Academy (IIFA) and Komite Nasional Ekonomi dan Keuangan Syariah (KNEKS).

New Initiatives

In March 2022, UNHCR and the Islamic Development Bank's (IsDB) poverty alleviation arm, the Islamic Solidarity Fund for Development (ISFD), signed an agreement to unveil the Global Islamic Fund for Refugees (GIFR), an innovative, sustainable and Sharia-compliant resource mobilization instrument that will open new Islamic philanthropy funding opportunities in support of millions of forcibly displaced people. Additionally, a tribute donation page was launched by UNHCR enabling donors to give to refugees and IDPs on behalf or in memory of their loved ones.

Sustainable Development Goals (SDGs)

Zakat and Sadaqah funds have worked towards realizing several of the Sustainable Development Goals (SDGs), primarily: No Poverty (SDG 1), Zero Hunger (SDG 2), Good Health and Well-being (SDG 3), Quality Education (SDG 4), Gender Equality (SDG 5) and Clean Water and Sanitation (SDG 6). This was possible thanks to the distribution of multi-purpose cash assistance, education grants and supplies, core relief items, livelihood support, hygiene products and shelter materials.

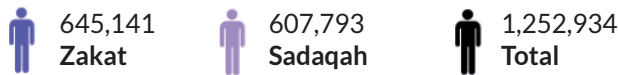
Humanitarian Needs

In 2022, UNHCR's global needs amount to \$8.99 billion to assist an expected 102.6 million refugees, IDPs and other people of concern (POCs), out of which \$3.1 billion is needed in countries where UNHCR distributes Zakat and Sadaqah, to help 24.8 million refugees and IDPs with various interventions, including much needed cash assistance and essential goods.

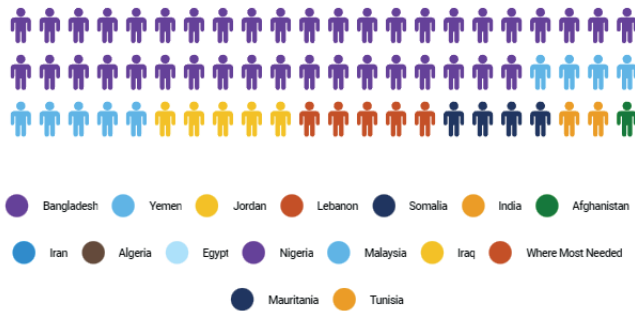


Impact of the Refugee Zakat Fund

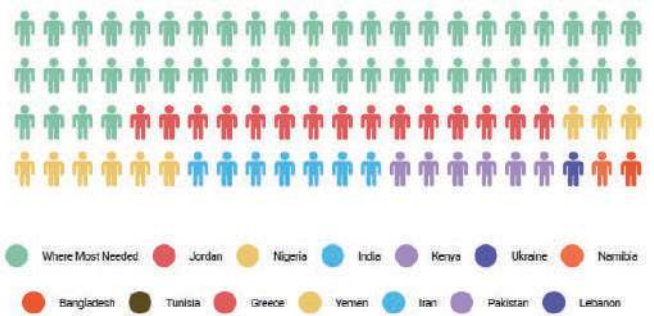
Individuals Helped



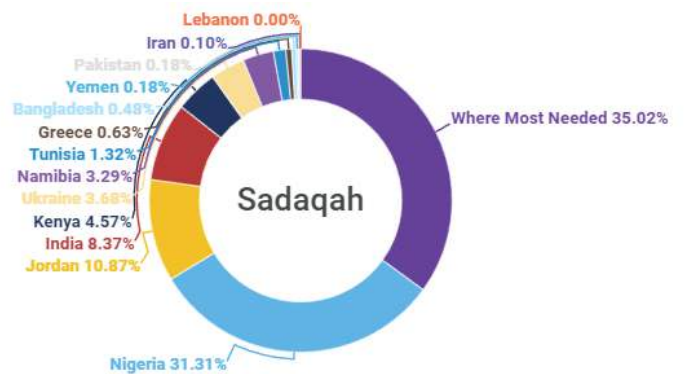
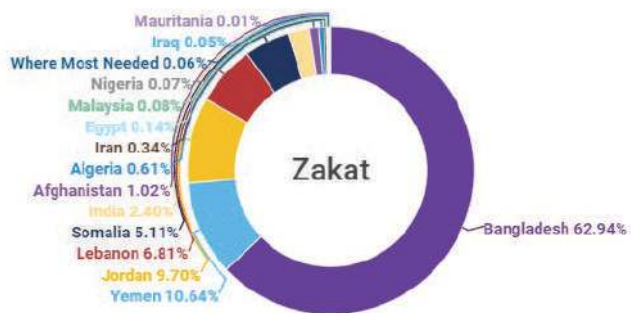
Zakat



Sadaqah

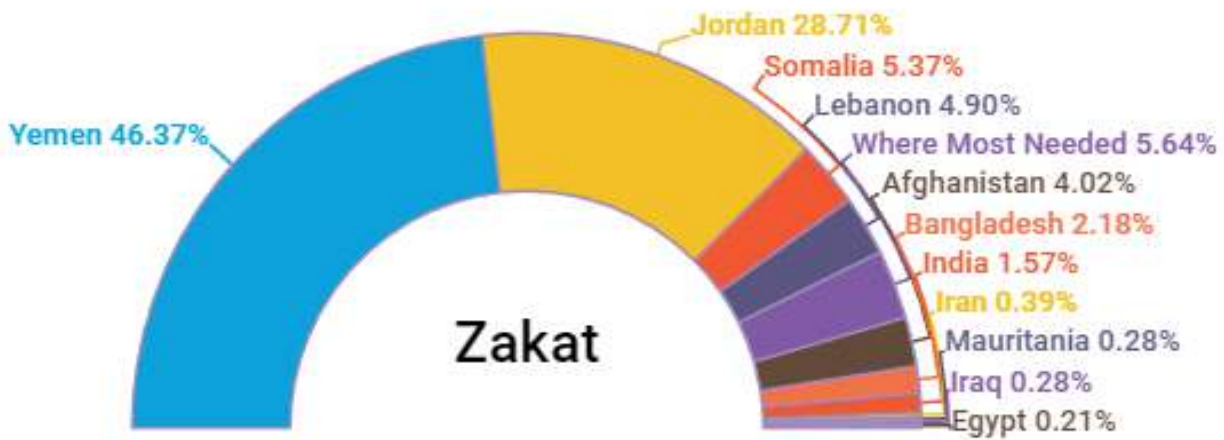


Families Helped

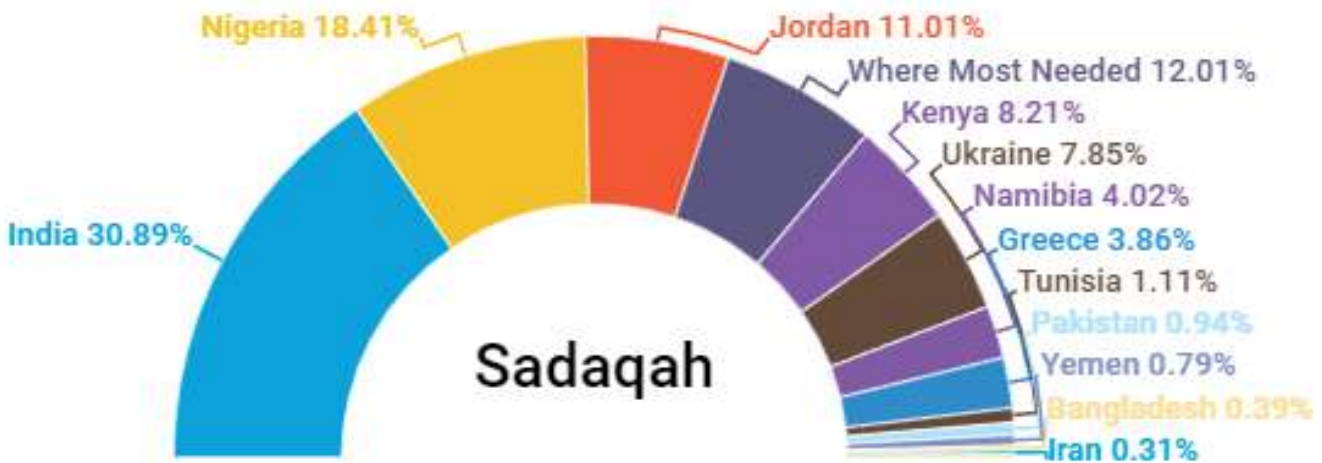




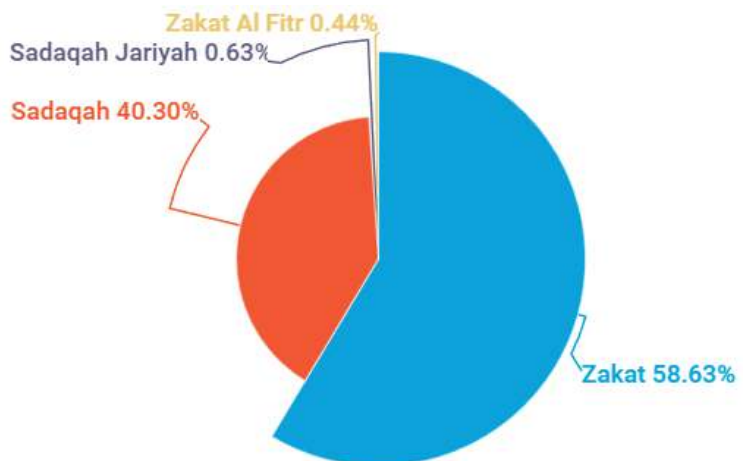
Zakat Received Per Destination



Sadaqah Received Per Destination



Total Amount Received
\$31,625,030





Zakat and Sadaqah Distribution Countries

Zakat and Sadaqah Beneficiaries in the First Half of 2022

Bangladesh

Zakat: 388,533 Rohingya refugees
Sadaqah: 3,850 Rohingya refugees

Iraq

Zakat: 332 IDPs and Syrian refugees

Mauritania

Zakat: 20 Malian refugees

Yemen

Zakat: 85,658 IDPs and Somali refugees
Sadaqah: 1,590 IDPs and Somali refugees

Somalia

Zakat: 41,160 IDPs

Tunisia

Zakat: 10 refugees
Sadaqah: 2,500 refugees

Namibia

Zakat: 6,200 Congolese and Angolan refugees

Egypt

Zakat: 657 Syrian, Iraqi and other refugees

Jordan

Zakat: 52,076 Syrian refugees
Sadaqah: 101,118 Syrian refugees

Nigeria

Zakat: 488 IDPs
Sadaqah: 59,434 IDPs

Malaysia

Zakat: 385 Rohingya refugees

Iran

Zakat: 3,170 Afghan refugees
Sadaqah: 1,288 Afghan refugees

Kenya

Zakat: 44,986 Somali refugees

Greece

Zakat: 1,900 Syrian, Afghan and Iraqi refugees

India

Zakat: 16,089 Rohingya refugees
Sadaqah: 47,400 Rohingya refugees

Lebanon

Zakat: 45,692 Syrian refugees
Sadaqah: 44 Syrian refugees

Pakistan

Zakat: 333 Afghan refugees

Afghanistan

Zakat: 9,555 IDPs

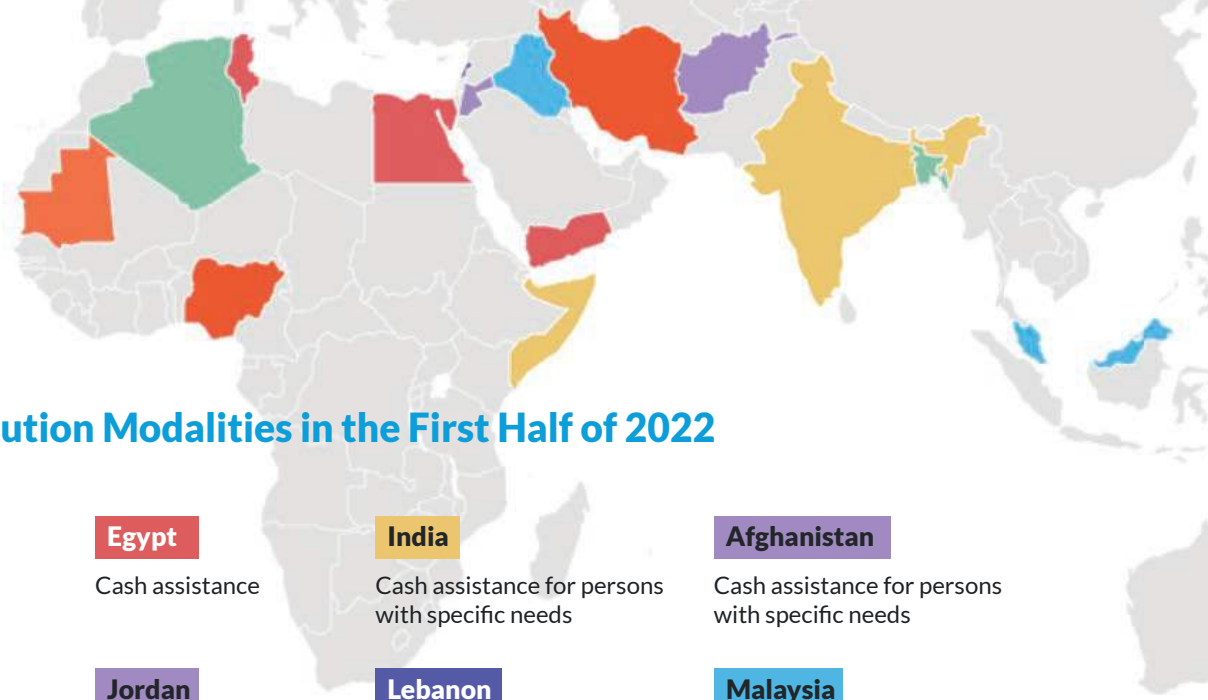
Algeria

Zakat: 1,231 Sahrawi, Malian and Syrian refugees

Ukraine

Zakat: 6,937 IDPs

*The boundaries and names shown and the designations used on this map do not imply official endorsement or acceptance by the United Nations



Zakat Distribution Modalities in the First Half of 2022

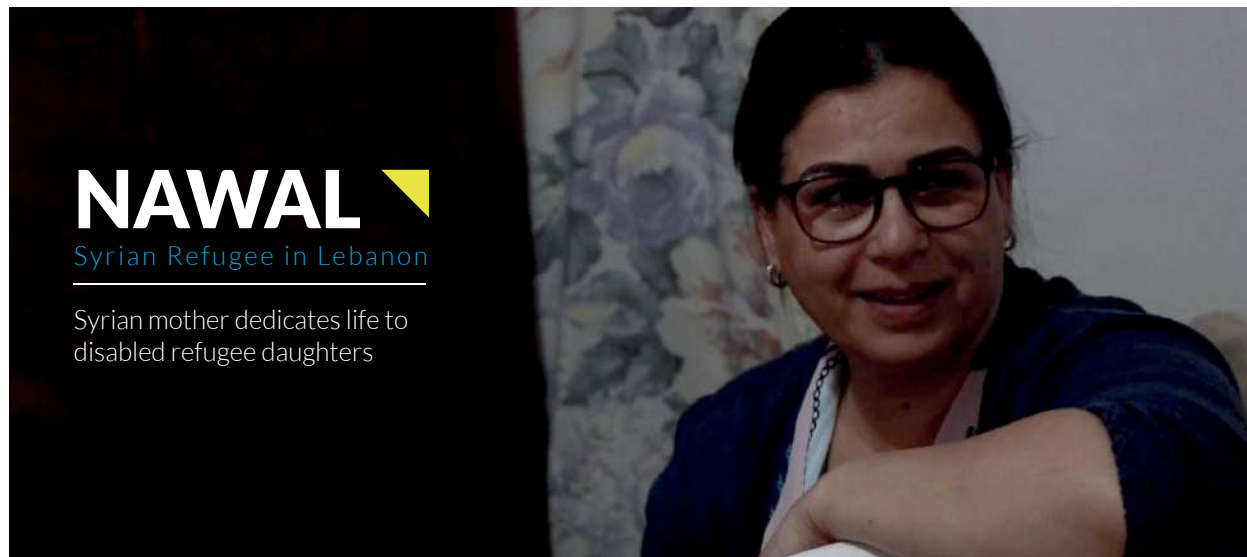
Bangladesh Hygiene kits	Egypt Cash assistance	India Cash assistance for persons with specific needs	Afghanistan Cash assistance for persons with specific needs
Iraq Cash assistance	Jordan Cash assistance	Lebanon Cash assistance	Malaysia Cash assistance
Mauritania Cash for livelihoods	Nigeria Livelihood kits	Yemen Cash assistance	Somalia Cash assistance
Iran Hygiene kits	Algeria Cash assistance	Tunisia Cash assistance	

Needs in Countries where Zakat and Sadaqah are Distributed (2022)

Afghanistan \$340,345,679	Bangladesh \$285,085,744	Egypt \$125,989,649	India \$14,217,175	Iraq \$347,358,668	Jordan \$408,378,182	Lebanon \$534,326,134
Mauritania \$30,895,804	Nigeria \$98,239,376	Pakistan \$129,020,474	Yemen \$291,330,246	Malaysia \$22,315,096		
Ukraine \$465,210,516	Iran \$119,394,266	Algeria \$44,871,697				
Tunisia \$8,510,520	Kenya \$145,519,917	Greece \$61,499,999				
Somalia \$157,496,129						

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Impact Stories



Nawal and her two daughters, Shireen and Lava, were forced to flee their home in Daraa in Syria in 2014, seeking refuge in Lebanon. Like thousands of other refugee mothers, Nawal is the sole provider and caretaker of her family.

Shireen, her younger daughter, is autistic. She survived breast cancer and, today, suffers from gland disease and severe diabetes. Lava, her eldest daughter, suffers from cerebral palsy. She can't walk or move properly, stays in bed all the time and needs continuous care. Nawal says: "I provide her with all the care she needs. Sometimes she tells me: "Do you know why I'm still living? I'm living only for you".

After the security situation in Syria heavily deteriorated, Nawal had to take the difficult decision to flee. The journey, from Daraa to Lebanon, that should have taken them three hours, took months. On the road, the health situation of Shireen and Lava was always the main concern for Nawal.

In Lebanon, prior to the economic crisis that began in 2019, life was still bearable for Nawal. Now, she worries about her ability to buy even bread. Her

financial situation is affecting her ability to provide proper food to the family. She adds: "Things are getting harder for us. Honestly, it would be more difficult for me to cope without the cash assistance that I receive. I had a good education, but I clean houses and help the elderly. It's not easy to not be able to find a job that matches your education and to do something else for a very low wage".

In Lebanon, 97% of Syrian refugees are facing food insecurity, while 90% of them live in extreme poverty.

Despite the dire situation, Nawal tries to remain positive and hopeful: "I hope that this difficult period comes to an end, and that we can, once again, be able to make ends meet".

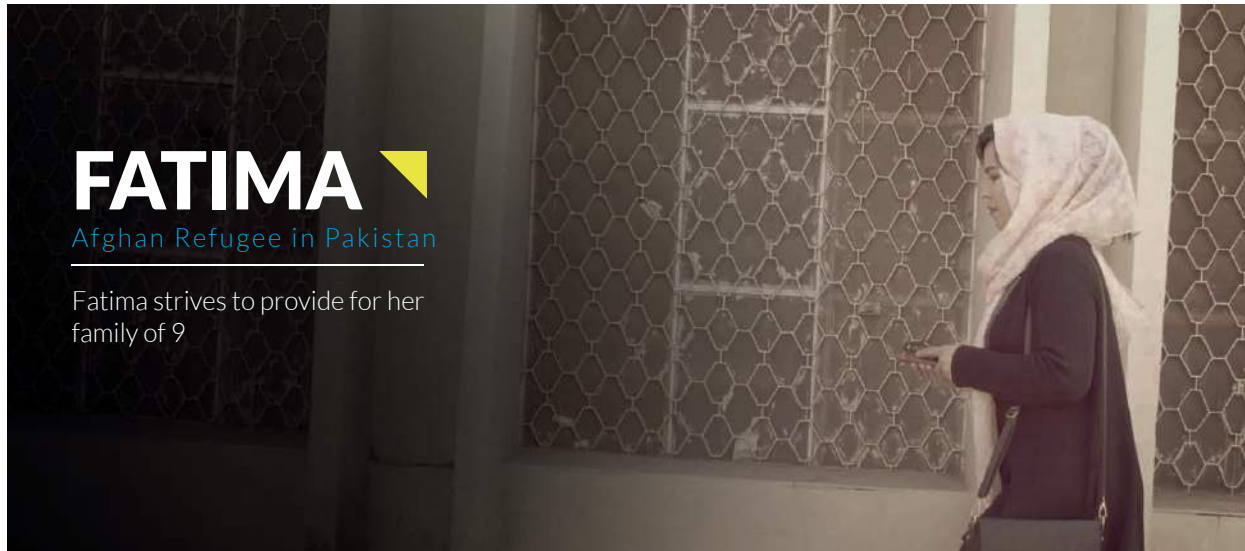
Nawal's family is among thousands of families that receive cash assistance from UNHCR. Zakat and Sadaqah donated to the Refugee Zakat Fund allow UNHCR to provide eligible beneficiaries among forcibly displaced people with much needed assistance.

Thanks to Zakat and Sadaqah funds, UNHCR was able to support 9,147 displaced families - some 45,736 people - in Lebanon during the first half of 2022.

FATIMA

Afghan Refugee in Pakistan

Fatima strives to provide for her family of 9



Fatima and her family of 9 were forced to flee their home in Afghanistan in 2014, seeking refuge in Pakistan. Like thousands of other refugee mothers, sisters and daughters, she is the sole breadwinner and caretaker for her family.

As a result of the conflict that has been ongoing in Afghanistan for more than four decades, more than 2 million people have become refugees in neighboring countries. In Pakistan alone, there are more than 1.2 million refugees, including Fatima and her family.

Life in displacement has been very challenging for Fatima and her family, having first arrived in a foreign country where they couldn't understand the language. More importantly, Fatima has had to face many economic hardships. She says: "It's very hard, as a woman, to take care of a family of 9. The most difficult thing was finding work. I don't feel good, but I am grateful for everything."

Fatima and her sister had previously learnt rug making, but her sister now suffers from a disability that renders her unable to work. Fatima was able to find a job that made it possible for her, to some extent, to provide for her children, her disabled sister and their elderly mother.

Describing her rug making job, she says: "All the material is given to us by the company, and we get paid 1 rupee for every 10-12 knots (100 Rupee = 0.45\$). It's a very tough job and we usually weave 20 to 25 rows everyday. An 8-meter rug will take around

1.5 months or 35 days of working without a break."

Not only was this job not lucrative enough for Fatima to be able to entirely secure the needs of her large family, she suffered during the early days of the COVID-19 pandemic, having lost her source of income and falling short in paying for rent and other expenses. That was when she started receiving cash assistance from UNHCR.

"When I got the call from UNHCR that I will be receiving cash assistance, I thought I was dreaming. This took away so many of my worries and troubles. I was able to pay 2 months of rent, as well as my grocery debt", she says.

Fatima continues: "Some might say that 12,000 paise (120 rupees) is not much, but for someone who is truly in need, even 1 rupee makes a big difference. I am thankful to UNHCR. This programme helps a lot of people who are in need. For those who are foreign here and have no one here, this programme saved many of our lives and made us hopeful that someone has our back, that there is someone who will help us and hears our voice."

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

Thanks to Sadaqah funds, UNHCR was able to support 333 refugee families in Pakistan during the first half of 2022.

AYMAN

Syrian Refugee in Jordan

Ayman and Ghalia struggle to make ends meet



Ayman, 53, and his wife Ghalia fled their home in Damascus in 2012. The life in refuge for the newly married couple was subject to tragedy and a painful reality that they weren't expecting.

Ayman describes how he lived a good life in Syria before the conflict started. He owned a workshop making women's purses and a shop to sell them. He travelled to Dubai, Libya and Syria for work, trading with customers across the Middle East and worked side by side with his brother on a daily basis. But then everything changed.

"We didn't expect that events would happen like they did. We thought we would leave and go back after a few months. I am still shocked that it has been ten years."

Prior to the conflict starting, Ayman had a heart surgery in 2008 but in Jordan his health quickly deteriorated. In 2013, he had to undergo another heart surgery and in 2017 he suffered a stroke. In January 2021, he had his lower right leg amputated due to his untreated diabetes. Ayman is still dealing with the shock and sudden implications of this amputation.

"When I came to Jordan I worked in many things. Initially I tried to work in my specialty, in a factory making purses but this turned out to be difficult. Instead, I tailored clothes, worked in a bakery, and cleaned shops. It was difficult but I was able to make a living. After my health deteriorated this is no longer possible."

Just before the conflict started in Syria, he married Ghalia. In Jordan, it has been just the two of them looking after one another. Ayman says that Ghalia "means everything to me," but is distraught at the pain he has brought her through his health issues.

UNHCR provides monthly cash assistance to the family to help them afford their basic needs, including paying the rent, buying food and medicine. The couple are one of many refugee families that struggle on the daily basis in Jordan where 64% of refugees survive on just less than 3 Jordanian Dinars (US\$5) a day.

Thanks to Zakat and Sadaqah funds, UNHCR was able to support around 33,539 refugee families - some 153,194 people - in Jordan during the first half of 2022.



MA'ANIYA

Displaced Yemeni

Ma'aniya's story is one of insurmountable hardship

"We used to live well, inside and outside our homes. When the shelling first started, we stayed initially. Then the situation got worse and they started shelling everywhere. So we fled our homes, leaving everything behind us. We left our homes as they were, and didn't bring anything with us."

We often hear the same types of stories from displaced families, even if the details differ. The story of Ma'aniya story occurs in Yemen, where millions are at the brink of famine, and hundreds of thousands of families, including children, suffer from hunger everyday.

Ma'aniya's family was forced to flee their home nearly 8 years ago and sought refuge in displacement camps. But their journey to safety took years, as they had to flee many times from one place to another, escaping from the conflict.

The family lives in a displacement camp in Hajjah Governorate, amid extremely harsh living conditions, where securing food and water is their main daily concern.

When we spoke to Ma'niya during this month of Ramadan, she described the difficult situation that displaced families are living in: "We have no food. Believe it or not, we don't eat so that our children could eat. It's more important for us to feed them first. As adults, we can handle hunger. But children can't!" She continued: "During the month of Ramadan, we

have little food, but we thank God for it. Before getting displaced, we used to eat all types of food, but today we can't. We eat what God provides for us. We don't have money or anything."

In Yemen today, 11 million people like Ma'aniya are facing crisis levels of food insecurity. Her family is one of those 62% of displaced families who reported being forced to reduce meal intake in order to feed their children.

Ma'aniya speaks of many sufferings, wishes and emotions that millions of forcibly displaced people endure in Yemen and around the world.

Through heartfelt words, Ma'niya describes her plight: "We are desperate. We had suddenly had to flee and become displaced. Why should we be displaced in our own country? We just want safety. We should be able to live in safety and stability in our country, rather having to endure continuous hardships and displacement. I wish that no one be as vulnerable as we are, and that the war ends and we can go back to our home with enough food and water, and live in safety."

Today, Ma'aniya's family is among thousands that benefit from Zakat and Sadaqah donations through UNHCR's Refugee Zakat Fund. They receive these funds as cash assistance that helps them to afford their basic needs.

Thanks to Zakat and Sadaqah funds, UNHCR was able to support 14,619 displaced families - some 87,248 people - in Yemen during the first half of 2022.

Islamic Philanthropy in the Service of



1 NO POVERTY



UNHCR is committed to ending poverty by advocating for and supporting refugees to work in their host country. 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.

In Pakistan, Zakat funds helped increase the self-reliance, economic and social inclusion of extremely poor refugees and host community members through the 'poverty graduation' project; where the distribution of productive assets enabled families to start small-scale businesses.

The communities most at risk for falling below the poverty line include refugees, asylum seekers, internally displaced persons, and returnees. Zakat and Sadaqah funds helped provide critical cash assistance to extremely vulnerable displaced families in Lebanon, Jordan, Iraq, Yemen, Mauritania, and Egypt, helping families to meet their essential needs and preventing those most vulnerable from 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, including food.

Ensuring that people have access to adequate nutrient-rich food is essential for protecting the safety, health and well-being of millions who have been forced to flee.

In India, Zakat funds help improve the food security of refugees and host communities through the distribution of food rations to the most vulnerable families including women, children, persons with disabilities and the elderly.

3 GOOD HEALTH AND WELL-BEING



UNHCR strives to facilitate access of refugees and host communities to national healthcare systems. Zakat and Sadaqah funds helped provide multi-purpose cash assistance to refugees and IDPs, enabling them to access services where there are often financial barriers, including health clinics. Our monitoring shows that cash assistance is used in various ways, including essential treatments and medical care, doctor's fees, and medication.

Sadaqah funds also helped in improving the health status of Sudanese refugees living in the eastern part of Chad, as well as their host communities, enabling refugees to access essential healthcare services such as hospitalizations, mental health and psychosocial support, essential medication needed for preventive and curative care, as well as providing medical equipment to health centres.

4 QUALITY EDUCATION



Cash assistance allows refugees to build better futures and is part of UNHCR's objective to provide longer term solutions to refugees, as well as support education. Dedicating Zakat and Sadaqah funds to the Cash Assistance programme has had a significant impact on the well-being of displaced families. Cash assistance has proven effective in supporting access to education and has helped parents with direct costs such as school fees, uniforms and transportation, addressing barriers that keep children out of school.

Sadaqah funds also helped in improving access to quality education for Sudanese refugees and nearby villages in the eastern part of Chad. The construction and rehabilitation of several classrooms, as well as the maintenance of schools in the area, resulted in better education opportunities for young refugee students.

5 GENDER EQUALITY



In Lebanon, Jordan, Egypt, Yemen, Iraq, Mauritania, and Chad, Zakat and Sadaqah funds are dedicated towards providing cash assistance to extremely vulnerable families, including female-headed households and their children. Cash assistance helps contribute to protection and gender equality by promoting self-reliance, assisting female entrepreneurs and increasing the independence and empowerment of women to exercise decision-making in the household.

Zakat funds help ensure that vulnerable populations do not resort to negative coping mechanisms due to 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 and negative coping strategies, such as child marriage or forced labour. 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 ensuring access to sanitation for vulnerable communities. We have dedicated Zakat funds to provide cash assistance to refugees and internally displaced persons in several countries in MENA and beyond, enabling them access to hygiene and sanitary products and personal protective gear to protect them from COVID-19.

In Chad, Sadaqah funds helped provide Sudanese refugees and host communities with access to safe and clean water through the solarization of water pumps, such as solarizing boreholes to reduce the associated energy costs. Furthermore, the access to water pumps was improved and water sources were built in schools to make sure that refugees have enough water to combat the spread of COVID-19.

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 centres and utilizing solar-powered lighting.

Zakat funds in Bangladesh helped provide Rohingya refugees with Liquefied petroleum gas (LPGs), which is available locally in Bangladesh and was assessed as the best fuel alternative for cooking. UNHCR and 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 and small businesses in Pakistan, as well as providing refugees and displaced persons with the financial and educational resources to ensure that their business can thrive in the long run.

We have also conducted livelihoods programs in several countries to ensure that refugees and IDPs can receive adequate support and training for employment, including but not limited to vocational training.

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, India, enabling them to meet their basic needs and access the essential services needed to rebuild their lives.

11 SUSTAINABLE CITIES AND COMMUNITIES



Zakat funds helped provide cash assistance to vulnerable displaced families in Lebanon, Jordan, Iraq, Yemen, Mauritania 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 and reduces their risk of eviction.

In emergencies, Zakat funds have also provided shelter and core relief items to refugees, IDPs, and returnees, including tents, tarpaulin, mosquito nets, and waterproofing materials to ensure that families are safe from adverse weather conditions.

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.

Moreover, 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 



UNHCR has built partnerships with more than 30 diverse partners globally around the topic of Islamic Philanthropy, with the aim of mobilizing additional resources and advocating for the most vulnerable refugee and internally displaced families.



Key Highlights

Campaigns



Ramadan campaign

Thanks to the kindness and generosity of almost 20,000 donors from individuals to corporations and foundations around the world, this Ramadan we were able to raise funds to support more than 100,000 refugee and internally displaced families in Mauritania, Nigeria, Lebanon, Egypt, Jordan, Iraq, Yemen, Afghanistan, India and Bangladesh. The “Every Gift Counts” Ramadan campaign reminded people of the impact of a single donation, no matter how small, in the life of displaced families.

As part of the larger advocacy and fundraising efforts in Ramadan, the campaign saw the global launch of the Islamic Philanthropy Annual Report through a series of events and conferences across the globe, the release of the song “Ikhtiary” in collaboration with Kuwaiti artist Humood Alkhudher, a TikTok challenge with a song by Anasala family dedicated to refugees, and many other local and regional partnerships, collaborations and activations.

Dhul Hijjah campaign

Marking the 10 blessed days of Dhul Hijjah and Eid Al Adha, when acts of generosity and charity are most encouraged, a campaign was launched to raise funds for refugees, internally displaced families and host communities, who are facing increasing poverty and food insecurity, in light of deteriorating economic conditions and the disruption of global food supply chains. A total of \$383,078 was raised from 2,087 donors providing displaced families in need in MENA, with much needed cash relief, helping them afford some of their most basic and urgent needs.

Global Islamic Fund for Refugees



In March 2022, UNHCR and Islamic Development Bank (IsDB)'s poverty alleviation arm, the Islamic Solidarity Fund for Development (ISFD), signed an agreement to launch the Global Islamic Fund for Refugees (GIFR), an innovative, sustainable and Sharia-compliant resource mobilization instrument that will open new Islamic philanthropy funding in support of millions of forcibly displaced people. The Fund aims to provide effective, efficient, and predictable support to programs and projects for refugees, IDPs and host communities in IsDB-member states, which are concentrated in an area that produces more than 50% of the global refugee population.

Tribute Page



In response to requests from donors to be given the option to donate on behalf of someone else – with some even requesting pages for specific occasions to help refugees and IDPs – UNHCR launched the Tribute Page in January 2022. Donors can now give in honor or in memory of loved ones and can also request dedicated fundraising pages. This initiative comes in addition to the Legacy Giving page that was launched last year.

Report Launch



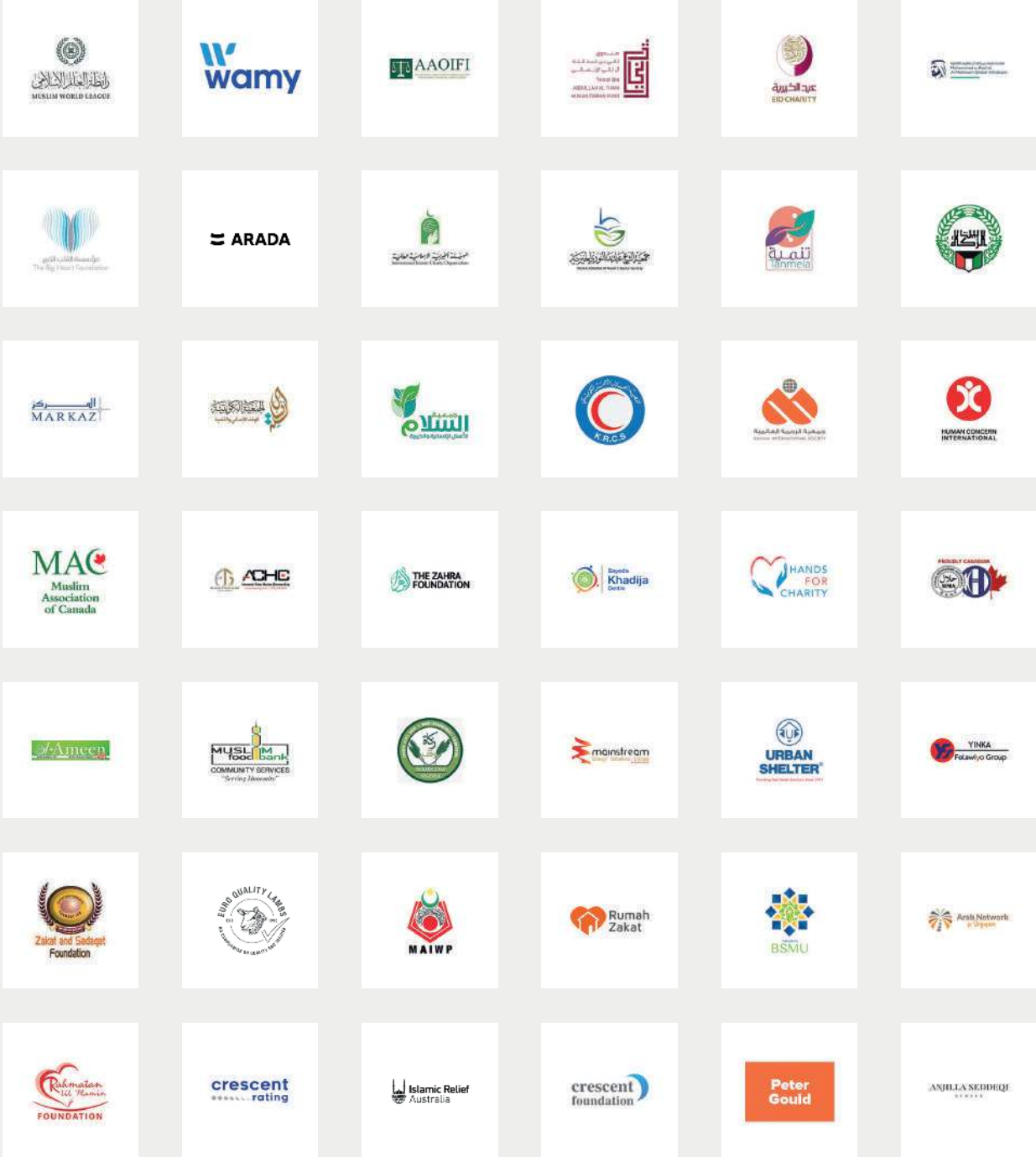
IP Annual Report Launch

On March 30, 2022, few days ahead of Ramadan, PSP MENA launched UNHCR's Islamic Philanthropy Annual Report from Jeddah, Saudi Arabia, in collaboration with the International Islamic Fiqh Academy (IIFA), a subsidiary of the Organization of Islamic Cooperation (OIC). The event consisted of three panel discussions on the role of partnerships to advance Zakat and other Islamic social finance tools in responding to global humanitarian crises, and featured high-level speakers and attendees from leading global and regional Islamic institutions and charitable organisations, including Al-Azhar Islamic Research Academy, Muslim World League's Islamic Fiqh Council, World Assembly of Muslim Youth (WAMY) and Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI). The event was widely covered in the media across the GCC, including from KSA, Kuwait, and the UAE.

A day before, a closed session had been held with a number of Islamic organizations, at the IIFA offices in Jeddah, to discuss how UNHCR can improve the Refugee Zakat Fund's approach to Zakat compliance.



Islamic Philanthropy Partners Across the Globe



Partnerships In Focus



World Assembly of Muslim Youth (WAMY) is a nonprofit organization that was established in 1972 in Kingdom of Saudi Arabia. WAMY aims to build bridges of peace and unity in a multicultural society through educating the Muslim youth to the common good and promoting understanding among people of different communities through diverse activities: serving communities in need and responding to emergencies and disasters; enhancing the role of Muslim youth in building society and its institutions; developing the capabilities of young people, refining their talents, and directing their efforts to serve their nation and communities; developing communities in which young people live, and developing their facilities.

The partnership with WAMY was launched in 2011 through WAMY's first grant to UNHCR, and over the past 10 years, WAMY has backed UNHCR programs around the world, from supporting displaced women in Afghanistan to Syrian refugees in Syria, Egypt, and Lebanon. In 2021 alone WAMY has also provided support for livelihood projects for 467 internally displaced people in Nigeria, and shelter for 2000 refugee families and around 9,200 refugees in Bangladesh.

UNHCR is honored to partner with such a distinguished institution to empower and alleviate the suffering of refugees and internally displaced people around the world.



The Sheikh Thani Bin Abdullah Bin Thani Al-Thani Humanitarian Fund is a global fund established in 2019 to assist the most vulnerable populations worldwide through collaboration with UNHCR and other humanitarian organizations.

In April 2019, H.E. Sheikh Thani Bin Abdullah Bin Thani Al-Thani made a landmark Zakat contribution in support of Rohingya refugees in Bangladesh and displaced Yemenis through the fund. 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, Sheikh Thani Bin Abdullah Bin Thani Al-Thani Humanitarian Fund 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, Sheikh Thani Bin Abdullah Bin Thani Al-Thani Humanitarian Fund supported more than 84,000 internally displaced and host communities members in Yemen, through a Zakat contribution, with cash assistance to meet their urgent food needs.



Law no.5 of the year 1982 was issued to establish Zakat House of Kuwait as a public authority with an independent budget and a legal personality, under the supervision of the Minister of Awqaf and Islamic Affairs.

Establishing Zakat House was a pioneering step to revive one of the Islamic pillars and facilitate its fulfillment. 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 the society.

The vision of the Zakat House of Kuwait revolves around:

- Diversifying the sources of Zakat income, donations and charities according to developed methods.
- Rationalizing the utilization of Zakat and donations services for people in need, thus enhancing social security.
- Investing in human resources and building leadership competencies.
- Strengthening the humanitarian aspect through partnerships and communication with the sectors concerned with Zakat and general contributions locally and abroad.

UNHCR signed an MoU with the Zakat House of Kuwait in 2000 which entails providing support for UNHCR humanitarian activities and programmes. In 2020, contributions by the Zakat House of Kuwait assisted 2,387 Rohingya refugees in Bangladesh and 62,000 Malian refugees in Mauritania. In 2021, their contributions assisted 215 unaccompanied refugee children in the MENA region, and in 2022 the Zakat House of Kuwait contributed towards assisting UNHCR education activities in Yemen, benefiting 601 students in Yemen.



Mohammed bin Rashid Al Maktoum Global Initiatives

The Mohammed bin Rashid Al Maktoum Global Initiatives (MBRGI), founded in 2015 under the aegis of His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of UAE and Ruler of Dubai, oversees more than 30 humanitarian and developmental initiatives around the world, with a special focus on supporting vulnerable and disadvantaged communities.

UNHCR established the partnership with MBRGI in November 2021. Since then, they have contributed more than USD 14.6 million to UNHCR’s food and winter assistance programs in different operations. The contributions were generated as a result of the following two campaigns:

- **Warm Winter Campaign in January 2022:** It was led and hosted by the famous YouTuber known as Aboflah where he locked himself in a glass room in front of Burj Khalifa until he raised USD 11 million to support vulnerable families during the winter season. With every USD 2 million raised, Burj Khalifa lit up in celebration. In addition, AboFlah broke two world records as part of the initiative for the longest live-stream video, which lasted 11 days, and for the most viewers for a livestream charity donation on YouTube with over 689,000 concurrent views. The initiative garnered a total of 163 million views on YouTube.
- **1 Billion Meals Campaign in April/ May 2022:** The biggest food distribution campaign in the MENA region. The campaign received incredible attention from the media and donor community where MBRGI raised more than 1 billion dirhams (USD 272 million) within one month to provide food assistance to vulnerable communities around the world. Around USD 9 million were given to UNHCR’s food programmes.

Endorsements and Fatwas



The Refugee Zakat Fund

The Refugee Zakat Fund, launched in 2019 by UNHCR, has been a key partnership mechanism – effective, compliant, and trusted by institutions and individuals. Since its piloting in 2017, over 5.4 million beneficiaries were assisted, thanks to more than \$185 million received through the Refugee Zakat Fund, 80% 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.



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 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.



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.

You can also

DONATE YOUR ZAKAT OR SADAQAHA

through “Refugee Zakat Fund” App.



Download “Refugee Zakat Fund” App now on your mobile to send your Zakat and Sadaqah donations to the most vulnerable refugee and internally displaced families.

[Download Now](#)