



Towards Inclusive Humanitarian Finance: Bridging Gender, Displacement and Islamic Philanthropy

Executive summary

- Displaced women face compounded vulnerabilities due to systemic underinvestment in gender-sensitive humanitarian programming and conflict-exacerbated inequalities.
- Cuts to funding have led to the closure of safe spaces and critical services for millions of displaced people.
- The impact of Islamic philanthropy is limited by fragmentation, lack of coordination and an ‘authenticity deficit’ - the disconnect between the normative goals of Islamic social finance and their real-world application. Yet these tools, each estimated at over a trillion dollars annually, holds untapped potential to move beyond charity towards long-term empowerment and resilience.
- Women are frontline responders and leaders but remain underrepresented in decision-making. Grassroots, women-led initiatives remain undervalued in donor systems.
- A paradigm shift is needed from fragmented charity to coordinated, inclusive and values-driven humanitarianism—where displaced women are co-creators of solutions.
- Digital tools, including mobile payments and AI, can enhance transparency, strengthen inclusion and respond to emerging challenges such as climate displacement.

Recommendations

1. **Put women at the centre of coordinated aid:** Prioritise collaboration over competition in navigating Islamic philanthropic instruments and developing gender-sensitive funding models.

2. **Leverage value-based philanthropy with authenticity:** Address the ‘authenticity deficit’ in Islamic philanthropy, ensuring theological integrity while enabling innovative, gender-sensitive approaches for long-term empowerment, governance and digital innovation.
3. **Empower women’s leadership:** Fund formal and informal women-led organisations and build their capacity. Promote participatory grant-making and trust-based funding models.
4. **Draw on moral and religious imperatives and ethics:** Avoid instrumentalising Islamic finance without safeguarding authenticity. Encourage progressive interpretation of religious legal sources to develop ethical guidance and governance reforms to expand eligibility and non-financial Islamic principles e.g. dignity.
5. **Bridge secular and faith-based approaches:** Foster bold partnerships across sectors and integrate Islamic ethical frameworks with international humanitarian law and gender protection standards.
6. **Scale South–South and refugee-led solidarity:** Support refugee-led mutual aid initiatives and community-driven models of aid that prioritise dignity and neighbourly care. Work with local partners literate in their context.
7. **Invest in research and practice:** Build robust evidence on Islamic philanthropy’s role in protecting displaced women, focusing on outcomes and impact.

About the briefing

This briefing draws on the Symposium ‘Gender, Displacement and Islamic Philanthropy: Advancing Humanitarian Innovation’, held at the University of

Birmingham (8-9 September 2025) in partnership with Indiana University's Muslim Philanthropy Initiative (MPI), which convened over 40 participants from around the world, representing academia, humanitarian organisations, UN agencies, INGOs, philanthropy and faith-based actors.

The briefing calls for a paradigm shift from fragmented charity to coordinated, inclusive and values-driven humanitarianism, placing displaced women at the heart of humanitarian response not merely as recipients but also as co-creators of solutions.

Background notes

- Keynotes from representatives of UNHCR and Organisation of Islamic Cooperation (OIC) highlighted urgent funding gaps and the potential of Islamic religious resources and principles, such as Zakat, Waqf and Sadaqa, to foster resilience.
- Panels showcased grassroots, women-led initiatives often overlooked in global aid systems.
- Case studies from across regions reveal systemic neglect of displaced women's needs in resettlement, mental health access and disaster response.
- The symposium underscored the need to put displaced women at the centre of faith-based philanthropy alongside the importance of a contextualised framework aligned with Islamic principles.

Values and faith in strengthening assistance and protection of displaced women

- Humanitarian cuts disproportionately affect women-focused programmes, including closure of safe spaces for 11.6m people, maternal health care and psychosocial support, leading to issues such as camp insecurity and malnutrition.
- Authenticity deficit in Islamic social finance undermines theological integrity and gender-sensitive practice. Although

zakat, sadaqa and waqf already support displaced populations, these instruments need adapting to women's compounded vulnerabilities and specific needs in conflict and displacement settings, as tools for empowerment and resilience. Other instruments, such as Islamic loans and microfinance, remain underutilised.

- Fragmentation and competition in Islamic philanthropy limit systemic impact, and stronger coordination is needed for improved humanitarian outcomes.
- Decolonising and localising aid requires moving away from a charity mindset to fulfilling rights, and rebalancing funding to strengthen women-led initiatives.
- Viable diverse aid modalities, beyond mainstream humanitarian practices, include South-South humanitarianism and solidarity-based local initiatives that offer discreet and faith-motivated aid.
- Women are not only recipients of aid but are also frontline responders and leaders, yet their voices remain under-represented in decision-making. Women-led responses, such as local groups/networks, are often invisible in donor reports.
- Islamic philanthropy's principles in the context of women and displacement are insufficiently understood. Theological and jurisprudential development across religious contexts is needed to expand: 1) eligibility of recipients, such as GBV survivors, and 2) non-financial principles, such as 'do no harm' and inclusion.
- There is potential for translating faith-inspired frameworks (e.g. maqāṣid al-sharī'a linked with the right to migration, protection and relief) into practice for stronger assistance and protection.

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