



Aid, Gender and Faith: Advancing Humanitarian Innovation

Symposium Report

The Symposium on Gender, Displacement and Islamic Philanthropy took place on 8–9 September 2025 at the University of Birmingham, bringing together over forty participants from across the world. Representatives from academia, international organisations, NGOs, and the humanitarian, business, law, and faith sectors joined to discuss how gender, displacement, and Islamic giving intersect in shaping humanitarian action. The two-day event fostered interdisciplinary dialogue on the intersections of gender, displacement, and faith-inspired giving and offered fresh perspectives on how philanthropy can better serve displaced women.

Opening Keynote – Dr Khaled Khalifa, UNHCR

The symposium began with a keynote by Dr Khaled Khalifa, UNHCR’s Senior Adviser for Islamic Philanthropy and Regional Representative to the GCC. He offered a sobering assessment of today’s humanitarian sector, warning that funding cuts are hitting women’s programmes hardest. Support for gender protection, psychosocial care, and safe spaces for survivors is far more difficult to secure than funding for food or shelter, despite being critical for wellbeing. Muslim donors tend to prefer more tangible aid programmes (e.g. food, tents) over protection or psychosocial support.

The loss of USAID funding forced UNHCR to close 18 offices and suspend services, leaving more than 11.6 million people without assistance. 75% of safe spaces for women and girls in South Sudan have closed. Dr Khalifa described the cascading impact of such cuts: without investment in refugee registration or camp infrastructure, the entire protection system is weakened. For instance, women avoid eating to reduce risk of violence when accessing toilets at night, and lack of hygiene kits prevents girls from attending school.

Dr Khalifa stressed that new approaches are urgently needed. Collaboration between academics and practitioners, as well as innovation in Islamic philanthropy, could help address gaps in the sector. He also pointed to ongoing debates within Islamic giving—such as whether Zakat can cover medical costs or be channelled directly to refugees—which may slow down responses at a time when crises demand urgent action. Zakat potential (\$350 billion/year) is underutilized due to fragmentation and competition. UNHCR’s Refugee Zakat Fund and Waqf initiatives show promise but need scaling up. Finally, faith-based actors should be present at decision-making tables, to be part of solution.

Expert Panel 1 – The Future of Islamic Social Finance for inclusion in displacement contexts

The first expert panel explored how Islamic social finance could be harnessed to better support displaced women. Speakers introduced two key concepts—‘right-holders’ and ‘authenticity deficit’—which resonated throughout the symposium. Dr Mohamed Kroessin (Islamic Relief Worldwide) argued that Islamic loans remain underexplored, with too much focus placed solely on Zakat. He emphasised that Islamic finance should not be seen only as a funding mechanism but also as a tool for advocacy and systemic change. Authenticity requires theological integrity when engaging with Islamic finance; without genuine mechanisms for collection and distribution, trust and legitimacy may erode. For example, widows in Bosnia and displaced women in Yemen and Sudan benefited from microfinance schemes that fostered dignity and self-reliance. Another panellist, Said Yousef Abdi, emphasised that Islamic philanthropy must be rooted in the needs and realities of displaced communities, not just institutional priorities. He gave an example of how mobile payments and local market stimulation economically empowered displaced women in Somalia. 80% of heads of households in the pilot were women and empowering them economically led to broader community resilience. Islamic giving should be more than resource mobilisation—it must be about partnership, dignity, and systemic change.

Dr Aisha Al-Ayafi (OIC Humanitarian Affairs) and Dr Husna Ahmad highlighted the persistent underrepresentation of women in humanitarian leadership, where women make up just 20–25% of management roles despite constituting 40% of the frontline workforce. Examples from early Islamic history (e.g. Rufaida al-Aslamiyya and Fatima al-Fihri) were used to highlight women's leadership in healthcare and education. Dr Aisha Al-Ayafi highlighted the enduring role of philanthropy in Islamic societies and illustrated this with present-day examples such as the Ar-Rajhi Group. In particular, she emphasised the diverse forms of *awqaf* and long-term Islamic finance strategies, which today encompass nearly 17 distinct categories. The panel agreed that women must be recognised not only as beneficiaries but as agents of change and pillars of their communities. The discussion set a clear tone for the symposium: displaced women need to be at the centre of decision-making if humanitarian action is to be both effective and just.

Special Address – Prof Carole Rakodi

Prof Carole Rakodi offered a theoretical framework for understanding philanthropy in its religious, social, and political context, drawing on extensive comparative research. Her analytical framework includes four domains: beliefs/discourses, practices, religious actors, and organizational arrangements, and five dimensions of religious organizations: institutionalization, authority, leadership, resourcing, regulation. She highlighted limited studies on Islamic organizational structures and outcomes of Islamic philanthropy, calling for more research on impact, not just delivery mechanisms.

Prof Rakodi noted that Islamic philanthropy is shaped not only by shared texts but also by local histories, politics, and intra-religious differences. She described religion as agent and object of regulation: religion influences and is also shaped by state and societal norms. Furthermore, it is important to understand intra-religious diversity and political entanglements. While Zakat and Waqf are widely practised, there is still limited systematic research on their outcomes, particularly in contexts where women are disproportionately affected by conflict and displacement. Generating evidence to guide policy and advocacy is therefore both urgent and timely.

Research Panel 1 – Integrating Gender Sensitivity into Humanitarianism and Philanthropy

A research panel moderated by Abdul Samad (Muslim Philanthropy Initiative, Indiana University) examined how gender perspectives can be more effectively integrated into humanitarian action and philanthropy.

- Prof Amelia Fouzia presented research on Zakat and responses to violence against women (VAW) in Indonesia, comparing two approaches: a rights-based, confrontational strategy led by progressive actors, and a more diplomatic and pragmatic approach rooted in religious language. Her research shows both support and resistance to using Zakat for displaced women and survivors. Progressive scholars and organizations (e.g. Muhammadiyah) support expanded interpretations of zakat eligibility. In terms of resistance to channelling Zakat in VAW response, she reported conservative interpretations, lack of fatwas, and institutional caution hindering innovation. Prof. Fouzia underscored the importance of language, noting that Islamic/Shariah terms were far more resonant with religious leaders than English rights-based terminology, and that this linguistic disconnect was one of the key drivers of resistance.
- Dr Pamela Jabbar shared insights from her study on the Islamic Relief (IR), highlighting both the opportunities and risks of mobilising religious discourse to advance gender justice. She called for decolonising gender mainstreaming and urged greater reflexivity among faith actors in building solidarity with displaced women. She recognised faith actors may reproduce colonial logics by othering communities and silencing feminism and suggested that they must interrogate their own biases and avoid perpetuating epistemic injustice. Gender justice policies at IR often resist secular feminism, ignoring indigenous and Islamic feminist voices. Faith actors as brokers are positioned between secular and sacred, often without genuine two-way knowledge exchange.
- Haris Bin Aziz discussed the situation of Afghan women refugees in Pakistan, showing how Islamic giving ranges from informal grassroots efforts to state-led diplomacy. While women-led networks and mosque communities often provide immediate, culturally sensitive relief, their contributions remain invisible in donor reports and policy narratives. He argued for a new gender-sensitive, faith-rooted humanitarian framework that values dignity and participation over donor optics.

Keynote – Prof Elena Fiddian-Qasmiyeh

Prof Elena Fiddian-Qasmiyeh focused her keynote on Southern responses to displacement, particularly the Syrian refugee crisis in Lebanon, Jordan, and Türkiye, and the ongoing genocide in Gaza. She focused on multi-scalar responses from states, civil society, diaspora, and refugees themselves, highlighting diverse South-to-South initiatives, from Brazil's solidarity resettlement programmes, Malaysia's scholarships for Palestinian students, to grassroots child sponsorship and infrastructure projects in refugee camps. She reported refugees value discreet, dignified aid over logo-heavy, performative assistance and added that hyper-visibility of donor branding undermines dignity and trust. She shared examples from Badawi Camp, such as Ramadan baskets, fridge-based food access, and childcare support.

Dr Fiddian-Qasmiyeh also put emphasis on undisclosed care rooted in Islamic ethics, calling it the 'poetics of undisclosed aid'—acts of hospitality and solidarity grounded in religious principles but delivered quietly. She noted that her interviews consistently highlighted Islamic standards as

exceeding current practices, underscoring their potential as a powerful ethical driver for behaviour change in hosting communities. Muslim and Christian hosts alike often provided support in ways that prioritised dignity, such as discreetly delivering food to homes, in contrast to institutional aid that sometimes humiliated recipients by requiring them to queue or display gratitude.

Expert Panel 2 – Humanitarian Diplomacy and Philanthropy for Displaced Women

Moderated by Dr Ahmed Al-Dawoody (ICRC), this panel included contributions from Fatema Alnoaimi (Qatar Charity), Selman Kesgin (Zakat Foundation Institute), and independent experts Maha Akeel and Jessica Skinner. The panellists pointed out that sexual violence in conflict zones has increased fivefold in the last decade, and that displaced women face disproportionate risks whilst being under-supported: less than 0.12% of humanitarian funding is allocated to sexual and gender-based violence (SGBV) response.

The discussion explored how principles of philanthropy—especially those rooted in faith—can strengthen support for displaced women. Islamic principles like *do no harm*, *compassion*, and *sadaqa* (broadly interpreted) offer ethical frameworks for inclusive aid. Faith drives both donors and practitioners. Speakers emphasised the importance of women's agency and self-mobilisation and called for greater investment in women-led organisations. Jessica Skinner shared a promising model of the First Response Fund, which channels flexible resources directly to women-led groups in humanitarian contexts, and key principles for developing feminist funds, such as power-sharing, local consultation and capacity building.

Research Panel 2 – Humanitarianism, peacebuilding and women-led philanthropy

This panel explored diverse, community-rooted approaches to inclusion, protection, and peacebuilding, highlighting the agency of women and displaced communities in shaping their own futures. The presentations offered grounded insights from fieldwork and practice across Muslim-majority contexts, emphasizing the transformative power of everyday actions, faith-based engagement, and gender-inclusive mediation.

- Ayda Apa Pomeshikov shared ethnographic insights from Gaziantep, Turkey, where Syrian and host women build solidarity through shared cooking. Kitchens become semi-public spaces for civic engagement, challenging exclusion and reshaping narratives of displacement through everyday rituals. Through collective cooking, food preservation, and shared meals, refugee and host women were building solidarities that transcended formal integration programmes.
- Maha Akeel presented research on the exclusion of Muslim women from formal peace negotiations. Drawing on feminist theory and data from OIC member states, she highlighted how patriarchal structures and cultural barriers marginalize women's contributions. She emphasized the importance of media representation, data collection, and capacity-building for women-led organizations. She called for early inclusion of women as mediators and negotiators from the outset of peace processes, religiously grounded advocacy, and support for women-led initiatives to ensure meaningful participation.
- Bushra Rehman presented Islamic Relief's *Community Hope Action Teams (CHATS)*, a faith-sensitive model for community-led protection. Implemented across several countries (including South Sudan, Mali, Malawi, and Ethiopia), CHATS mobilize diverse local actors to

address risks like gender-based violence and child labour, while navigating challenges of sustainability and gender imbalance.

Day 2

Keynote – Dr Aisha Al-Ayafi, OIC

Dr Aisha Al-Ayafi of the Organization of Islamic Cooperation (OIC) delivered the keynote on Day 2, drawing attention to how Islamic social finance can be mobilised to support displaced populations. Refugees and displaced persons clearly fall under the eligible recipients of Zakat. Through OIC's partnerships, Zakat has been channelled to direct assistance, food, and healthcare; Waqf has funded housing, schools, and training programmes; and Sadaqa has helped build community resilience. With OIC support, both UNHCR and IOM have established Zakat funds dedicated to serving vulnerable groups—especially women and children. OIC donor conference raised \$1.12 billion for displaced people in the Sahel and Lake Chad Basin.

Dr Al-Ayafi stressed that displaced women face compounded challenges of poverty, violence, disrupted livelihoods, lack of healthcare, and interruptions in their children's education. She emphasized that it is not just humanitarian but a religious and moral obligation to support displaced women. In so doing, she highlighted the role of the OIC Humanitarian Funds in Doha in coordinating action to address the urgent needs of displaced and conflict-affected populations.

Research Panel 3 – Islamic Ethics and Philanthropic Instruments for Women

This panel examined how Islamic ethics and philanthropic tools, rooted in legal traditions, can be reimagined and applied to advance women's empowerment in contemporary challenges of displacement contexts. The panel reflects the vision of 'Making Aid Work for Displaced Women' initiative of bridging theology, social sciences, and humanitarian practice.

- Dr Beata Polok (Dar Al-Hekmah University, KSA) presented a paper on 'Bridging faith and equality in women's empowerment from a legal perspective.' She described Islamic philanthropy as a collectivist alternative to Western individualism, rooted in duties rather than rights. She argued that Zakat can serve as a tool for substantive equality, funding education, entrepreneurship, healthcare, and support for survivors of violence. Yet without governance and state responsibility, it risks remaining short-term relief rather than long-term empowerment.
- Dr Sandra Pertek (University of Birmingham) presented on 'A duty not an option' exploring how secular and faith dynamics influence protection for displaced women, noting that mainstream humanitarian interventions often overlook socio-religious resources. Her recommendations included strengthening gender-sensitive asylum laws, new Islamic interpretations (*ijtihad*) regarding specific and gendered situations of displaced people, and greater recognition of mosques and Muslim charities in community protection.
- Muhammed Nabil (SOAS University of London) presented 'Mercy in Motion,' a working paper on Islamic philanthropic instruments for women in displacement. He categorised Islamic finance applications across emergency response, recovery, and long-term empowerment, showing their potential to support training, education, safe spaces, and wealth management.

- Syed Muaz Shah (Geneva Graduate Institute) discussed lessons from the Prophetic biography (Seerah) for refugee protection, citing principles such as family unity, non-refoulement, voluntary return, and the right to asylum. He argued that these narratives mandate support for refugees, especially displaced women, and could strengthen policy discussions in Muslim-majority contexts.

Workshop – Toward a Protection Framework for Displaced Women from Islamic Perspectives

The symposium concluded with workshops testing a proposed [5x3 framework](#), which aligns the needs of displaced women with five *maqasid al-shariah* (protection of religion, life, intellect, progeny, and property) and three central rights in Islam: *hijra* (migration), *aman* (protection), and *ighatha* (relief). The goal was to discuss 5x3 framework as a gender-inclusive and faith-sensitive tool and further develop it with relevance to all women, regardless of their faith background, in both Muslim-majority and Muslim-minority contexts. Guiding questions included: To what extent is this value-based framework useful? How to implement this rights-based framework? What are real-world barriers in implementation? What could an ideal/alternative framework look like?

Discussions acknowledged that displaced women are primarily concerned with practical outcomes—safety and dignity—rather than abstract frameworks. Participants debated the balance between scholarly elaboration of *maqasid* principles and the need for fast humanitarian response. They also questioned whether the framework builds on Islamic principles or repackages pre-existing humanitarian norms. Key comments included: the importance of cultural context in implementing the framework; the need to avoid tokenism by genuinely centring women’s voices; and the potential for technology (e.g. mobile apps, AI) to enhance transparency and gender inclusion, particularly in light of the growing phenomenon of climate displacement. Participants also noted the framework’s inclusivity when viewed through universal moral values, allowing it to complement other protection models and international humanitarian law.

Expert Panel 3 – The Future of Humanitarianism and Muslim Donors

Chaired by Selman Kesgin (Zakat Foundation Institute), this panel included Hany El-Banna (World Humanitarian Forum), Kaja Borchgrevink (PRIO, Oslo), Anwar Khan (former President of Islamic Relief USA), and Lamees Hafeez (Muslim Aid). The discussion focused on how Muslim donors and humanitarian actors can help reshape humanitarianism into a more transformative system.

Speakers criticised the traditional charity model for undermining dignity and leaving space for corruption. Dr El-Banna proposed an alternative concept of ‘creaturitarianism,’ linking creator and creation (values-based model rooted in divine accountability rather than human institutions) and called to revisit the humanitarian terminology, job descriptions, and donor culture.

Lamees Hafeez stressed that in Islam, giving is a responsibility and duty, not charity, while Anwar Khan challenged the idea of rights-based rhetoric, arguing it is often donor-driven. They both contributed to reframing charity as responsibility and rights-based action and not downward giving. In addition, Anwar Khan rephrased orphan sponsorship as women’s empowerment programme, unaccounted for by Muslim charities. Lamees Hafeez also urged inclusion of female philanthropists, scholars, and leaders in decision-making spaces and dialogues. Kaja Borchgrevink shared an example

of the 'Daughters of Fatima' in Oslo: informal, faith-based women's group funding girls' education in Pakistan, highlighting the invisibility of grassroots women's humanitarian work.

The panel called for decolonising aid and restructuring funding, suggesting a split with 70% directed to traditional responses and 30% going to grassroots initiatives—often led by women and invisible in donor systems. Speakers emphasised that empowering women through sustainable, resilience-building projects is harder to fundraise for but essential for long-term change.

Research Panel 4 – Community-Based Experiences of Displacement

This panel, chaired by Dr Husna Ahmad, highlighted grassroots responses to displacement.

- Priyanka Mokale (University of Birmingham) examined Mumbai's slum rehabilitation and resettlement policy, noting its disproportionate impact on Dalit and Muslim communities. Women faced health crises, disrupted livelihoods and education, financial strain, and increased domestic violence.
- Ainuska Sheripkanova (Queen Margaret University, Edinburgh) analysed refugee and asylum-seeking women's access to community-based mental health services in Scotland. Drawing on personal and professional experience, she highlighted the importance of peer support, mentoring, and informal safe spaces alongside formal services.
- Nafisa Nassar (University of Birmingham) presented on displaced Afghan women in Pakistan, particularly the 2022 floods' impact on their livelihoods. She described severe health consequences, unsafe shelters, rising domestic violence, and exclusion from national disaster responses. She reported that local charities often provided more dignified aid than international agencies. Her recommendations emphasised inclusive, gender-sensitive aid design that responds to the complex realities of refugee women.

Conclusion and way forward

The Symposium reinforced a preposition that displaced women must be at the centre of both policy and practice, and that faith-sensitive approaches can contribute to more dignified and effective humanitarian action. Participants shared lived experiences, research insights, and policy critiques, culminating in a collective recognition that the future of humanitarianism must be co-authored, inclusive, and transformative. The symposium affirmed that solidarity, authenticity, and innovation are not just aspirations—they are actionable principles guiding our collective efforts to reshape humanitarianism and Islamic philanthropy for a more just and inclusive future.

The key practical next steps include issuing a Symposium report; a policy briefing; launching a research lab (Humanitarian Refugee and Forced Migration – ReForM – Lab) and research cluster on faith and ethics in displaced women's protection; publishing insights through Indiana University journals and a co-edited volume; applying findings to real-world interventions; and continuing collaboration through working groups and future events. These actions aim to turn the Symposium dialogues into impact shaping a more inclusive humanitarian policy and practice.

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