



Outcome Document

Pathways to impact: Engaging with Islamic philanthropy to improve protection outcomes for displaced women

Geneva Policy Dialogue (28 October 2025)

Background

The Geneva Policy Dialogue brought together humanitarian actors, Islamic philanthropy and Islamic social finance experts, diplomats, and academics to explore how Islamic philanthropy and Islamic social finance can more effectively support women and girls displaced by conflict and crisis.

Forcibly displaced women and girls face intersecting protection risks across all stages of displacement, including sexual violence before, during and after flight. Risk factors, including inequality, poverty, lack of documentation, family separation, collapsed social systems and exposure to armed actors, magnify their vulnerability. Evidence presented at the Policy Dialogue demonstrated the foreseeable and preventable nature of gendered harms, yet humanitarian responses have become critically under-resourced, with support to women and girls and funding for women-led organisations disproportionately impacted. As a result, many essential protection and health services across regions affected by humanitarian crises have had to close.

Islamic philanthropy offers a diverse ecosystem of financial instruments estimated to be in the trillions of dollars globally. This includes Zakat (*mandatory charity*), Sadaqah (*voluntary charity*), Waqf (*endowments*), Sukuk (*bonds*), Qard Hassan (*interest free loans*) and other Islamic (*shariah-compliant*) financial instruments. Participants at the Policy Dialogue agreed that while the potential of Islamic philanthropy remains underutilised for women's protection and empowerment across displacement contexts, it holds vast potential. The policy dialogue identified shared ethical foundations between Islamic charitable giving and humanitarian principles, both rooted in dignity, alleviation of suffering, justice, and inclusion. Participants emphasised that Islamic philanthropy is not merely an alternative funding source; it can also inform a values-driven approach to aid mobilisation, delivery and partnerships in humanitarian assistance. The dialogue highlighted complexities, limitations and opportunities for engaging with Islamic social finance to advance gender-responsive humanitarian action that protects and empowers women and girls.

1. Opportunities for Collaboration

Opportunities for collaboration between Islamic philanthropy and humanitarian or refugee actors to improve outcomes for displaced women and girls, include:

1.1 Growing Appetite for Collaboration

- There is increasing recognition in the humanitarian system of the role of Islamic philanthropy actors, such as: Sharia-compliant financial institutions, state departments, faith-inspired and non-faith-inspired charities that work with Islamic social finance, faith leaders, local faith communities and other stakeholders providing or working with Sharia-compliant funding.
- For example: faith-based organisations are increasingly active in international forums such as the UN General Assembly; there are a growing number of pioneering partnerships between secular organisations and Muslim donors; and Muslim diaspora giving continues to rise. Meanwhile, an increasing number of secular humanitarian organisations are establishing Zakat funds and receiving funds from Gulf donors.

1.2. Shared Ethical Foundations for Collaboration

Islamic law and values related to dignity, justice, non-discrimination, compassion, and protection align with humanitarian principles of humanity, impartiality, and 'do no harm' (non-maleficence). This alignment creates common ground for a principled and mutually respectful partnership. These frameworks prioritise:

- Protection of life and protection from harm;
- Support for the most marginalised and most in need;
- Fairness and accountability;
- Upholding human dignity.

1.3 Faith for Rights – Faith sensitive protection frameworks

- There is a strong complementarity between Islamic law, international humanitarian law (IHL), and international human rights law (IHRL). Interpreting these through a gender lens would strengthen overall protection of and accountability to women and girls and would expand recognition of harms to include forms of violence beyond sexual violence, such as intellectual, economic, and reproductive violence.

1.4 Potential for Sustainable, Gender-Responsive Financing

- Waqf (*endowments*), Sukuk (*bonds*) and Qard Hassan (*interest free loans*) can offer more sustainable sources of financing than Sadaqah (*voluntary charity*) and greater flexibility than Zakat (*mandatory charity*). They have the potential to:
 - Support long-term, stable investment in services (education, housing, health), including those that are essential to women's safety and empowerment.

- Include women as co-designers, managers, and beneficiaries, provided that policy and legal reforms are made to allow for gender-inclusive governance of these funds.
- Allow women to become investors, not merely beneficiaries.

1.5 Localisation of Humanitarian Aid

- Islamic philanthropy often involves and supports local, community-centred giving, which aligns with ongoing efforts to localise humanitarian action.

1.6 Digital Transformations

- FinTech solutions, including digital platforms and blockchain-enabled traceability that lower overheads, improve transparency and compliance verification, could help address challenges related to differing compliance requirements that hold back partnerships between humanitarian actors and Islamic philanthropy actors and instruments (see points 3.3 and 3.4 below).

2. Existing Good Practice

Good practices for collaboration between Islamic philanthropy and humanitarian or refugee actors for enhancing outcomes for displaced women and girls, include:

2.1 Engagement with Faith Leaders and Islamic Scholars

- Inter-faith frameworks, such as the [Faith for Rights](#) initiative, provide tools and precedents for establishing shared principles across religious and humanitarian traditions.
- Engaging faith leaders in GBV programming has demonstrated potential in promoting gender equality, preventing GBV, reducing stigma for survivors, and enhancing survivor access to services in multiple contexts.

2.2 Displaced Women as Eligible Recipients

- Displaced women, including survivors of violence, have been identified in specific contexts as eligible for assistance under relevant Zakat categories. They are often considered as women who need help, sometimes subjected to modern slavery and trafficking and/or wayfarers in need of immediate assistance.

2.3 Innovative Islamic Social Financing Models for Humanitarian Action

Some innovative Islamic social financing models include:

- UNHCR's Refugee Zakat Fund was established in 2018 and attracts diverse diaspora donors. It is projected to reach USD 300m in 2025.

- UNHCR’s Global Islamic Fund for Refugees (GIFR), established with the Islamic Development Bank (IDB), is now valued at USD 135m, and has a blended finance structure of part Waqf and part non-Waqf. The first Waqf-Sukuk to fund the GIFR, set for launch in 2026, is considered a game changer for sustainable financing.
- IOM’s Islamic Philanthropy Fund (IPF), established in 2025 to enable integrated services along migration routes to prevent and respond to modern slavery and trafficking.
- Gender-responsive models which have directly invested in women, such as: community-based Islamic microfinance models in pre-conflict Yemen, Islamic financing to women-led small and medium enterprises (SMEs) in Malaysia, and Indonesia’s Islamic Credit Unions supporting women’s livelihoods and long-term resilience.

3. Key Challenges

Key challenges for collaboration between Islamic philanthropy and humanitarian or refugee actors for enhancing outcomes for displaced women and girls, include:

3.1 Misunderstandings and Trust Deficits

Collaboration is hindered by:

- A lack of shared language: humanitarian actors often lack understanding of Islamic jurisprudence and Islamic (shariah-compliant) finance, while Islamic philanthropy institutions may follow their own charitable standards and be unfamiliar with the mainstream humanitarian norms and systems.
- There may be misperceptions around neutrality, impartiality, and who can be supported through Islamic philanthropy (e.g. whether non-Muslim recipients of aid can be supported).
- Securitisation of Muslim charities and regulatory constraints may inhibit innovation and collaboration.
- Recent humanitarian outreach to Islamic donors appears to have been driven by the current funding crisis in the sector, raising doubts about the desire for genuine long-term partnership.

3.2 Limited Gender Consideration and Male-Dominated Governance

- Despite evidence of women’s central role in philanthropic giving, women are often excluded from decision-making spaces. For example, some outdated administrative models may restrict women’s participation, particularly in Waqf governance.
- Islamic philanthropy models predominantly do not consider gender relations in decision-making which can inadvertently maintain or exacerbate gender disparities or inequalities. They may overlook the specific needs of women and girls or fail to

support women's capacities, and generally overlook the relationship between women's economic marginalisation and exposure to violence.

3.3 Operational and Structural Constraints

- A lack of political will from international organisations and barriers within their finance systems restrict appetite for collaboration; for example, restrictions on using Zakat funds to cover administration costs may impede uptake.
- The limited expertise at the intersection of Islamic philanthropy and humanitarian financing systems, including a lack of Islamic finance technical capacity within humanitarian organisations, may hinder engagement with Islamic social finance in general or specific engagement with Islamic social finance for gender-responsive action.
- There are concerns over financial transparency and compliance among all actors, including the heavy administrative costs carried by many humanitarian organisations.
- Weak coordination between humanitarian agencies and Islamic finance and charitable institutions leads to duplication, competition, or superficial engagement.

3.4 Fragmentation of Islamic philanthropy

- Governance of Islamic philanthropy is fragmented, with diverse legal frameworks, limited transparency, and inconsistent standards. This creates coordination challenges both among Islamic philanthropy actors and externally with non-Islamic philanthropy actors.
- An absence of sustained coordination platforms for Islamic philanthropy actors, as well as competition among organisations, sometimes leads to duplication or tension.

4. Recommendations

Recommendations for strengthening collaboration between Islamic philanthropy and humanitarian or refugee actors to improve outcomes for displaced women and girls, include:

4.1 Cultural Diplomacy to Build Trust and a Shared Language

- Prioritise long-term relationship-building between Islamic philanthropy actors and humanitarian actors rather than transactional funding arrangements.
- Develop and promote shared language and concepts around inclusion and protection of displaced women in ways that resonate across traditions.
- Establish platforms for ongoing dialogue between humanitarian actors, Islamic finance and charitable institutions, Waqf boards, donors, scholars, and women-led organisations.

- Establish mutual learning pathways on Islamic jurisprudence, humanitarian principles, and gender-responsive programming (i.e. faith-sensitive training for humanitarian actors and humanitarian literacy for Islamic philanthropy institutions).
- Engage with humanitarian donors and policymakers to expand acceptance of Islamic financing tools in humanitarian, migration and development contexts.
- Utilise Fatwas or work with Sharia advisory groups and Waqf boards, to help reinforce authenticity, trust and community confidence.
- Publicly counter myths and misconceptions, such as:
 - ✘ Islamic philanthropy only helps Muslims - **False**.
 - ✘ Islamic philanthropy is incompatible with neutrality - **False**.
 - ✘ Gender-based violence cannot be discussed with or addressed by Islamic philanthropy or other Sharia-compliant donors - **False**.

4.2 Develop Gender-Responsive Standards for Islamic Philanthropy and Social Finance

- Co-develop harmonised gender and protection standards for Zakat, Sadaqah, Waqf, Sukuk and Qard Hasan instruments, including:
 - Gender-sensitive programme design
 - Survivor-centred response to gender-based violence
 - Eligibility of displaced women (including sexual violence survivors) under Zakat categories.
- Ensure the participation of female Islamic and Muslim scholars and incorporate intersectional and/or faith-inspired feminist and liberatory scholarship in the development of norms and standards.

4.3 Prioritise Women's Leadership and Localisation

- Meaningfully include women-led and refugee-led organisations and assist them in accessing Islamic philanthropic funding or social finance.
- Partner with local Islamic philanthropic actors already embedded in communities, including diaspora communities.
- Support and facilitate the participation of women, particularly displaced women, in the governance of financing models.

4.4 Invest in Women's Agency

- Make a conceptual shift from giving charity to women to investing in them. Models such as Waqf-Sukuk (*endowment bonds*), Qard Hasan (*interest free loans*), Islamic credit unions, and interest-free community loans are financing tools that could be used to strengthen women's economic autonomy and reduce risks of violence and exploitation.
- Facilitate women-led organisations' meaningful participation in shaping Islamic social finance initiatives and their access to Islamic philanthropy to fund their humanitarian activities.

- Embed women's leadership within financing models (e.g., Waqf trusteeships, Sukuk participation).
- Support displaced women as decision-makers, and not only recipients of aid.

4.5 Strengthen Infrastructure and Coordination

- Establish a joint humanitarian-Islamic philanthropy coordination mechanism or secretariat to reduce duplication, share capacity, and harmonise reporting and governance.
- Develop common guidelines on admin costs, Sharia-compliance verification, and risk management.

4.6 Ensure Accountability for Gender-sensitivity and Do No Harm

- Uphold humanitarian principles, risk mitigation, and gender analysis in all joint initiatives.
- Use community-driven accountability mechanisms, including those led by displaced women.
- Consider the use of Fatwas and Islamic philanthropy governance structures to enhance accountability to women.

Conclusion

The policy dialogue explored the potential of Islamic philanthropy and Islamic social finance in improving protection, dignity, and long-term outcomes for displaced women and girls. Unlocking this potential requires investment in:

- Deep, sustained partnership
- Cultural diplomacy, shared literacy and trust-building
- Gender-responsive Islamic financing standards
- Co-creation with proximate, refugee, diaspora and women-led organisations
- Sustainable, ethically grounded financial models.

Emerging engagement between humanitarian and Islamic philanthropic actors and traditions has the potential for enhancing principled aid built on solidarity and establishing protection pathways for displaced women and girls to rebuild their lives.

Authors: Jessica Skinner and Sandra Pertek

Event Co-Facilitators: Ahmed Al-Dawoody (ICRC), May Maloney and Amjad Saleem (IFRC) and Syed Muaz.

Acknowledgements

With special thanks for their insightful contributions to the policy dialogue: Dr. Gilles Carbonnier, ICRC Vice President; Kholoud AL-Mohannadi, Head of Communications and Global Advocacy, Qatar Fund for Development; Mohammad Naciri, Chief of Staff for UN Women; Nahla Haidar El Addal, Vice-Chairperson, UN-CEDAW; Khaled Khalifa, Senior Adviser to UNHCR for Islamic Philanthropy and Regional Representative to the Gulf Cooperation Council countries; Dr Aisha Al-Ayafi, Director of Humanitarian Affairs Department, OIC General Secretariat; Dr Umar Oseni, IOM Islamic Philanthropy Fund Advisory Board; Anja Silke Nitzsche, Chief of Partnerships, UN OCHA; Patrick Youssef, Africa Regional Director, ICRC; Jose Serralvo Perez, Head of the Advisory Service on IHL, ICRC; Saleh Mohamed Al-Yamani, Islamic philanthropy expert; and to all other speakers, contributors and attendees.

For further information: makingaidwork@contacts.bham.ac.uk

Disclaimer: This outcome document does not reflect the official views of the International Committee of the Red Cross (ICRC), the University of Birmingham, or any other organisation involved.