

Engaging with Islamic Philanthropy to Improve Outcomes for Displaced Women

Multi-Stakeholder Consultation Outcome Note

Nairobi, 14 April 2026

Multi-Stakeholder Consultation of Making Aid Work for Displaced Women (MAW) Initiative took place on 14 April 2026 at the Boma Hotel, Nairobi, Kenya, in collaboration with Kenya Red Cross, Refugee Youth Education Hub and Halgan. Participants involved humanitarian actors, Islamic philanthropy (IsP) practitioners, UN agencies, NGOs, community and religious leaders, women-led organisations (WLOs), and researchers.

The objectives of the Consultation sought to assess awareness, meanings, and uses of Islamic philanthropy across Muslim and non-Muslim communities, and to identify myths, ethical concerns, governance gaps, and political constraints affecting engagement with IsP. It also identified opportunities, good practices, and partnership models linking Islamic philanthropy with humanitarian protection and gender inclusion, in order to generate practical directions for policy engagement, guidance, and follow-up action.

Key Discussion Areas and Outcomes

1. Awareness, Meanings, and Lived Practice of Islamic Philanthropy

Across groups, Islamic philanthropy was understood as a **religious obligation and moral entitlement**, particularly in relation to **zakat**, **sadaqah**, **sadaqah jariyah**, and, to a lesser extent, **waqf**. Participants stressed that IsP functions primarily as:

- A rapid source of relief in personal and large-scale crises.
- A lifeline for displaced and marginalised groups, including through diaspora and mosque-based networks.
- A system rooted in values such as sincerity, custodianship, compassion, and dignity.

Key points included:

- Both Muslims and non-Muslims seek assistance from mosques, particularly during crises and religious occasions (e.g. Eid, Ramadan). In Nairobi, the practice of community support is based on local neighbourhood connections which are cross-faith.
- Islamic philanthropy often complements government programmes by filling protection, livelihoods, and basic-needs gaps.
- Awareness of concepts is relatively high, but systems, instruments, and governance mechanisms remain poorly understood and largely informal.
- In the Kenyan context, the awareness of Islamic concepts is also linked to strong Arabic language influences on the local lingua franca, Swahili. For example, the word 'sadaqa' in Swahili translates as simply 'offering'.
- IsP is widely associated with Ramadan, with limited recognition of its potential for year-round and long-term support.

Outcome: Participants agreed that awareness-raising might go beyond concepts to include how Islamic philanthropy *works in practice*, how it can be institutionalised, and how it aligns with humanitarian objectives.

2. Myths, Ethical Tensions, and Political Constraints

The consultation identified persistent myths and structural risks affecting IsP engagement:

- Misconceptions that Islamic philanthropy is only for Muslims, or linked to proselytisation or radicalisation.
- Post-9/11 securitisation, foreign policy pressures, and media bias that disproportionately scrutinise Islamic giving.
- Ethical tensions between religious preferences for anonymity and humanitarian requirements for visibility, attribution, and impact reporting.
- Competition and fragmentation, including between sects, local committees, and informal channels.

Additional concerns included:

- Lack of uniform impact measurement, monitoring, and social performance indicators.
- Gatekeeping by religious or community leaders, affecting transparency and equity.
- Distrust between international actors, community-based systems, and philanthropists.

Outcome: Strong call for standard operating procedures (SOPs), social performance indicators, and trust-building mechanisms that respect Islamic values while supporting accountability and safeguarding.

3. Islamic Philanthropy and Displaced Women: Priorities and Gaps

Participants stressed that women and children are central intended beneficiaries of Islamic philanthropy, with priority areas including:

- Protection, safety, and dignity, including support for GBV survivors.
- Livelihoods, skills building, and economic empowerment.
- Girls' education, family support, and restoration of family links.
- Support for widows, women-headed households, and women with disabilities.
- Access to basic needs: food, shelter, health, WASH, and SRH services.

However, critical gender gaps were repeatedly highlighted:

- Islamic philanthropy is often gender-blind in design, despite women's disproportionate vulnerability.
- Women are frequently recipients but rarely decision-makers in zakat committees, waqf governance, or programme design.
- Aid often flows through male heads of households, clan structures, or religious gatekeepers.
- Few women-focused or technology-enabled IsP instruments currently exist.

Outcome: Consensus that IsP must move from implicit concern for women to intentional, women-led and gender-responsive systems, including women-led zakat committees, accountability structures, and targeted instruments.

4. Opportunities and Comparative Strengths of Islamic Philanthropy

Participants identified multiple advantages of Islamic philanthropy within humanitarian ecosystems:

- Predictability and sustainability: Obligatory and frequent giving (zakat, sadaqah) enables continuous resource mobilisation.
- Speed and flexibility: Less bureaucratic processes allow rapid response.
- Community trust and localisation: Mosques, CBOs, women's groups, and diaspora networks enable deep reach.
- Moral legitimacy: Faith-based values strengthen donor motivation and solidarity.

Promising opportunities discussed included:

- Use of waqf for women-centred programmes (e.g. livelihoods, water, greenhouses, health facilities).
- Pooling funds and developing endowments beyond emergency-only models.
- Translation of Islamic values into assessment tools and protection priorities.
- Expansion of IsP beyond predominantly Muslim areas to challenge misconceptions.

5. Structural and Governance Challenges

Key constraints limiting scale and impact included:

- Absence of a clear institutional and policy framework for engaging with Islamic philanthropy.
- Fragmented, decentralised, and informal collection and distribution systems. These shortcomings were considered at the same time a strength of Islamic philanthropy, a blended model was highlighted to enable twofold developments: one for communal modalities intact and another for a more centralised and bureaucratic system.
- A limited technical capacity among humanitarian actors to align Sharia principles with humanitarian and protection standards.
- Legal and policy barriers affecting refugees, migrants and women's access to funds.
- Lack of transparency around operational costs and accountability expectations.

Participants noted that IsP is often treated as an *alternative* funding source, rather than a sustainable and integral part of humanitarian financing.

Outcome: The need for policy engagement, proof-of-concept pilots and clearer pathways for humanitarian actors to engage with Islamic social finance mechanisms.

6. Partnerships, Capacity, and Locally Grounded Good Practice

Examples of effective practice shared included:

- Women-inclusive community committees and disaster management structures.

- Islamic Relief programmes supporting women's groups through ethical finance, seed capital, and skills training.
- Ramadan cash transfers targeting displaced women.
- Waqf initiatives supporting water infrastructure, hospitals and livelihood activities.

Participants emphasised that partnerships can:

- Improve resource efficiency and reduce duplication.
- Strengthen referral pathways for protection and GBV services.
- Enhance trust between donors, implementers and communities.

Priority areas for collaboration included:

- Capacity-building across faith-based and non-faith-based actors.
- Engagement with women-led organisations (WLOs).
- Joint development of SOPs and data systems.
- Mapping existing services and Islamic philanthropy flows.

Next Steps

Participants proposed the following directions:

1. Establish a multi-stakeholder working group on Islamic philanthropy, protection and inclusion.
2. Develop practical SOPs, guidance notes, and social performance indicators for IsP engagement.
3. Support women-centred and technology-enabled IsP instruments, including for self-help groups and cooperatives.
4. Promote women's leadership in zakat committees, waqf governance and programme decision-making.
5. Strengthen inter-faith and faith-sensitive collaboration to counter myths and build shared ownership.
6. Produce a policy brief and proof-of-concept pilots building on Nairobi findings.
7. Maintain momentum through continued knowledge exchange, working groups and regional learning under the MAW initiative.

Conclusion

The Nairobi consultation confirmed both the potential and structural fragilities of Islamic philanthropy in addressing the needs of displaced women. Participants emphasised that Islamic philanthropy is a community-embedded, values-driven and potentially sustainable financing source, but one that requires clearer frameworks, intentional gender inclusion and stronger partnerships.

To scale up impact it is necessary to foster trust between diverse stakeholders, coordinate action, promote women-led leadership and sustain engagement across humanitarian, development, migration and religious ecosystems.

Acknowledgement: Making Aid Work team thanks all participants for their contribution and Kenya Red Cross and Refugee Youth Education Hub staff for co-hosting and co-facilitation.

With special thanks for their insightful contributions to the consultation including: Safia Verjee, Executive Director, ICHA; Dr Ahmed Idris, Secretary General, Kenya Red Cross Society; Jamal Hassan, Head of Department, Islamic Finance and Philanthropy, Kenya Red Cross Society; Wilson Owino Opudo, Research Manager, ICHA, Kenya Red Cross Society; Shadi Ghrawi, Senior PSP Officer, UNHCR; Amina Adhan Ahmed, Protection Advisor, Trocaire; Sh Ibrahim Lethome, Jamia Mosque, Nairobi; Elizabeth Kigen, GBV Consultant; Maria Caterina Chiampi, GBV Consultant; Abdirahman Edle, University of Nairobi; Yusuf Roble, Regional Director, Islamic Relief Worldwide; Abdirashid Yusuf, Programme Manager, Islamic Relief Worldwide; and to all speakers, contributors and attendees.

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