



# Resourcing displaced women's resilience

## Faith financing for humanitarian innovation in East Africa

### Context and Rationale

Displaced women in East Africa face intersecting vulnerabilities related to protection, livelihoods, health and access to aid. Alongside official humanitarian financing, Islamic philanthropic instruments play a significant yet insufficiently recognised role in addressing these needs. Rooted in values of compassion, dignity, and custodianship, Islamic philanthropic actors reach communities often underserved by formal humanitarian, migration and social protection systems.

However, engagement between Islamic philanthropic actors and the humanitarian sector remains ad hoc. Gender-blind programme design, limited institutional frameworks and political sensitivities constrain impact. This policy brief draws on consultation workshop with humanitarian practitioners in Nairobi to outline pathways for more effective, women-centred engagement.

### What We Heard: Findings

#### Awareness and practice

- Zakat, sadaqah, sadaqah jariyah, and waqf are widely recognised and practised, largely through informal and community-based channels.
- Assistance reaches both Muslims and non-Muslims, particularly during crises and religious periods, though IsP is often narrowly associated with Ramadan.

#### Myths and constraints

- Persistent misconceptions frame Islamic philanthropy as exclusive, proselytising or securitised.

- Ethical tensions exist between anonymity in giving and humanitarian demands for visibility and impact measurement.
- Lack of common guidance, SOPs, and performance standards limits scale and trust.

#### Gender and displacement

- Women are prioritised as recipients but marginalised as decision-makers.
- Aid frequently flows through male-dominated household and community structures.
- Few instruments are tailored to women's livelihoods, protection or collective economic agency.

### Why Islamic Philanthropy Matters for Women

Islamic philanthropy offers distinct comparative advantages:

- **Sustainability:** Obligatory and repeated giving enables predictable resource flows.
- **Speed:** Flexible mechanisms allow rapid response to protection and livelihood shocks.
- **Local trust:** Mosques, women's groups and diaspora networks ensure access and legitimacy.

IsP shows potential to support:

- GBV prevention and survivor assistance
- Women's livelihoods and skills development
- Support to widows, women-headed households and women with disabilities
- Education and family support.

## Policy and Practice Gaps

Key gaps requiring policy attention include:

- Absence of a national or sector-wide **framework for engaging Islamic philanthropy**.
- Fragmented and informal governance structures.
- Limited capacity to translate Sharia principles into humanitarian programme design.
- Legal and policy barriers affecting displaced women's eligibility and access.
- Insufficient transparency around operational costs and accountability expectations.

## Recommendations

### For policymakers and governments

- Develop enabling policy frameworks that recognise Islamic philanthropic instruments as part of national humanitarian financing.
- Support waqf-based and pooled funds for women-centred programmes.

### For humanitarian and development actors

- Adopt faith-sensitive approaches and invest in shared SOPs and social performance standards.
- Partner with women-led organisations and community committees.

### For Islamic philanthropy stakeholders

- Institutionalise women's leadership in governance and allocation structures.
- Expand giving beyond emergency toward long-term protection and livelihoods.
- Leverage technology for transparency and access.

## Way Forward

The Nairobi consultation demonstrated strong momentum to collaborate on integrating Islamic philanthropy and social finance to improve outcomes for women in conflict and migration.

As a way forward, a regional working group for international organisations and local groups is being formed to sustain engagement, technical capacity building and policy-relevant pilots.

Insights from this dialogue inform ongoing research, policy briefs and action-oriented partnerships under the *[Making Aid Work for Displaced Women](#)* initiative.

**Contact:** Dr Sandra Pertek, Project Lead, [s.m.pertek.1@bham.ac.uk](mailto:s.m.pertek.1@bham.ac.uk); [makingaidwork@contacts.bham.ac.uk](mailto:makingaidwork@contacts.bham.ac.uk)

See full outcome note and executive summary at: <https://makingaidwork.org/publication/policy-practice/>