UNIVERSITY OF BIRMINGHAM

UKRI

Ecosystem of Islamic Social Finance for Women in Conflict and Displacement

Global Mapping of Muslim Donors and Charities

MAKING AID WORK FOR DISPLACED WOMEN

makingaidwork.org

Report information

Project lead and corresponding author: Sandra Pertek, University of Birmingham
Co-authors and contributing researchers: Iffat Idris, Natalia Paszkiewicz, Muhammad Nabil, Ahmad Ahmad, Mohamed Babikar and Nawar Al Jasem

Research information

Making Aid Work Team:
Global analysis: Iffat Idris, Natalia Paszkiewicz
Gulf-based analysis: Natalia Paszkiewicz
Saudi Arabia: Nawar Al Jasem
United Arab Emirates: Mohamed Babikar
Kuwait and Qatar: Ahmad Ahmad
Türkiye, Pakistan and Indonesia: Iffat Idris
UK: Muhammad Nabil

Acknowledgments

This mapping report combines country and thematic reports prepared by Iffat Idris (first draft), Natalia Paszkiewicz (combined draft and global analysis), Ahmad Ahmad (analysis of Kuwait and Qatar), Nawar Al Jasem (analysis of KSA), Mohamed Babikar (analysis of UAE and Muslim donors in ODA) and Muhammad Nabil (UK), under the supervision of Sandra Pertek.

Making Aid Work team wishes to thank the Center for Humanitarian Studies in Doha for hosting our team for the mapping. We also thank Sophie Elder for proofreading support.

To access individual reports or for comments, please contact: makingaidwork@contacts.bham.ac.uk

Suggested citation:
Making Aid Work (2026) Muslim donors and charities: Mapping Islamic social finance for women in conflict and displacement. Research Report. University of Birmingham.

CENTER FOR CONFLICT AND HUMANITARIAN STUDIES

UNIVERSITY OF BIRMINGHAM | Institute for Research into International Migration and Superdiversity

Table of Contents

Acronyms

ADFD	Abu Dhabi Fund for Development
AFESD	Arab Fund for Economic and Social Development
BAZNAS	Badan Amil Zakat Nasional, National Board of Zakat
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
CRS	Creditor Reporting System
DAC	Development Assistance Committee
EAA	Education Above All Foundation
ERC	UAE Red Crescent
FTS	Financial Tracking System
GCPEA	Global Coalition to Protect Education from Attack
GHA	Global Humanitarian Assistance
GIFR	Global Islamic Fund for Refugees
GBV	Gender-based violence
ICHAD	Islamic Cooperation Humanitarian Affairs Department
IFRC	International Federation of Red Cross and Red Crescent Societies
IHC	International Humanitarian City/ Dubai Humanitarian
IICO	International Islamic Charity Organisation
IsDB	Islamic Development Bank
ISFD	Islamic Solidarity Fund for Development
KFAED	Kuwait Fund for Arab Economic Development
KRCS	Kuwait Red Crescent Society
MBRGI	Mohammed bin Rashid Al Maktoum Global Initiatives
OCHA	United Nations Office for the Coordination of Humanitarian Affairs
ODA	Official Development Assistance
OECD	Organisation for Economic Co-operation and Development
OIC	Organisation of Islamic Cooperation
QFFD	Qatar Fund for Development
QRCS	Qatar Red Crescent Society
TIKA	Turkish Cooperation and Coordination Agency
WICZ	Women in Conflict Zones

Executive summary

This review explores how Muslim humanitarian donors use Islamic philanthropic and social finance instruments in supporting women in conflict and displacement contexts. These tools include *zakat*, *sadaqa*, *waqf* and *zakat-al-fitr*, *sukuk* (Islamic bonds), *kafala* (loan guarantee), *qard hassan* (interest-free loans) and *takaful* (insurance). Whilst interest in Islamic philanthropy in the international humanitarian sector is growing to address urgent unmet needs, there is little understanding of its potential and limitations in assisting displaced women. This mapping aims to highlight such initiatives and presents a non-exhaustive outline of some influential donors.

The analysis is based on an interdisciplinary and desk-based review of academic and grey literature. The review was conducted in English and in Arabic. Given the dynamic nature of the sector, we restricted our research to the last decade (2015 – 2025). According to the OCHA Financial Tracking Service (FTS), Muslim countries and foundations accounted for approximately 11% of total global humanitarian funding in 2024, amounting to USD 4.10 billion. The mapping examines major actors in the Gulf region and other important Muslim-majority countries such as Türkiye, Pakistan and Indonesia, as well as key international stakeholders, namely Islamic Development Bank, Islamic Solidarity Fund for Development, International Federation of Red Cross and Red Crescent Societies, and Islamic Relief Worldwide.

The review also identifies a complex web of multilateral initiatives, such as the Global Islamic Fund for Refugees (GIFR) launched in 2022 by the IsDB, UNHCR and ISDF to support refugees, IDPs and host communities in OIC member countries. A significant proportion of funding from the Gulf states is directed at educational services, including those for young refugees and IDPs, while smaller projects like building wells or providing medical care services tend to be funded using online Zakat donations and amplified during religious festivals. Larger infrastructure programmes, such as hospitals, do not specify whether they include Islamic financing.

In terms of legal frameworks, none of the countries under review is a signatory to the 1951 Refugee Convention or its 1967 Protocol, except for Türkiye, which applies geographical restrictions to the Convention's implementation. Türkiye is a significant global humanitarian aid donor, and its public initiatives recognise protection challenges faced by displaced women. However, there is a scarcity of data related to Islamic finance in Türkiye. Conversely, in both Pakistan and Indonesia, Islamic philanthropy is highly institutionalised. Whilst Pakistan is benefitting from the UNHCR Refugee Zakat Fund, Indonesia is both a recipient and donor, although this review found limited evidence of Indonesian support for other countries, given the prioritisation of support for IDPs within its borders.

Overall, the study reveals significant information gaps concerning how Muslim donors mobilise Islamic social finance instruments, as well as how these tools are applied in practice. Limited disclosure by organisations makes it difficult to assess the scale and allocation of *zakat*, *sadaqa,* and *waqf* funds. Many Gulf-based organisations lack frameworks that recognise displaced women as a vulnerable demographic with their own protection and inclusion needs. In conclusion, transparency is inconsistent, with a large number of organisations lacking up-to-date public reports, clear budgets, or gender-disaggregated impact data. More systematic research is needed to understand how diverse actors are administering Islamic philanthropy in the Muslim-majority as well as Muslim-minority settings to inform the restructuring of the international humanitarian sector to improve outcomes for women.

Short Summary

This review examines the role of Muslim humanitarian donors in assisting women in conflict and displacement settings, whether internally displaced, cross-border, in transit, or refugees, and explores their use of Islamic philanthropic and social finance instruments to support these efforts. The aid ecosystem mapping identifies major state and non-state actors in the Gulf region and other key Muslim-majority countries, as well as leading humanitarian and development organisations. The review focuses on their application of Islamic philanthropy as a financial tool and their approach to promoting the protection and inclusion of displaced women.

Islamic social finance instruments can broadly be divided into those focused on philanthropy (helping those in need) and those focused on commercial dimensions, both of which are based on principles compliant with Islamic Law. The former includes *zakat*, *sadaqa*, *waqf* and *zakat-al-fitr*; the latter Islamic microfinance, *sukuk* (Islamic bonds), *kafala* (loan guarantee), *qard hassan* (interest-free loans) and *takaful* (insurance). This report examines the first three instruments.

There is a growing recognition of the scale and significance of Islamic social finance and philanthropy among the international community. These mechanisms often operate in accordance with Shariah principles and aim to support disadvantaged populations. Traditions of Islamic almsgiving (practice of providing charity to disadvantaged people) have historically played a pivotal role in responding to humanitarian crises and were formally acknowledged at the World Humanitarian Summit in 2016, which featured a dedicated session on Islamic social finance. Integrating these mechanisms into the mainstream humanitarian system aligns with Sustainable Development Goal (SDG) 17, which calls for innovative partnerships among public and private, secular and faith-based actors (Borchgrevnik et al., 2022), and supports the localisation agenda by engaging local faith communities.

The analysis is based on an interdisciplinary and desk-based review of academic and grey literature. In relation to GCC countries, the review was conducted in English and Arabic. Given the dynamic nature of the sector, we restricted our research to the last decade (2015-2025).

Several limitations constrain the scope and depth of this study. First, reliance on publicly available online sources introduces a risk of incomplete or outdated information, as many Gulf-based organisations lack transparency and do not regularly publish annual reports or gender-disaggregated data. Second, the review is non-systematic and purposive, prioritising influential actors rather than aiming for exhaustive coverage. Third, language barriers may have resulted in missed nuances in Arabic-language sources, despite efforts to include bilingual materials. Fourth, the dynamic nature of the humanitarian sector means that findings reflect a specific timeframe (2015 – 2025) and may not capture recent policy shifts. Fifth, while Islamic social finance is a central focus, limited disclosure by organisations makes it difficult to assess the scale and allocation of *zakat*, *sadaqa*, and *waqf* funds.

The mapping looks at major actors in the Gulf region and other important Muslim-majority countries such as Türkiye, Pakistan and Indonesia, as well as key international stakeholders, namely Islamic Development Bank, Islamic Solidarity Fund for Development, International Federation of Red Cross and Red Crescent Societies, and Islamic Relief Worldwide.

The review also examines a complex web of multilateral initiatives, such as the Global Islamic Fund for Refugees (GIFR) launched in 2022 by the IsDB, UNHCR and ISDF to support refugees, IDPs and host communities in OIC member countries. The GIFR aims to generate USD 500 million to meet

humanitarian needs and foster economic empowerment. The IsDB uses 'mixed finance', i.e. Islamic social finance as well as traditional humanitarian/development aid. For example, in 2019, in collaboration with the International Federation of Red Cross and Red Crescent Societies (IFRC), it set up a fund to combat cholera in OIC countries: the fund mixed *sukuk* and traditional donor financing (Pericoli, 2021: 6).

A complex, frequently contradictory landscape emerges from the analysis of humanitarian aid funding data, particularly when comparing OCHA FTS figures with Official Development Assistance (ODA) Humanitarian Aid, public official data, and Global Humanitarian Assistance (GHA) data. According to the OCHA Financial Tracking Service (FTS), Muslim countries and foundations accounted for approximately 11% of total global humanitarian funding in 2024, amounting to USD 4.10 billion. However, there are notable differences in reported numbers for the same donors and years between sources, indicating the difficulties in developing a cohesive and open understanding of international humanitarian funding. Different reporting procedures, definitional scopes, and the voluntary nature of some data submissions are among the main causes of these disparities.

The Gulf countries, characterised by high GDP and deeply rooted cultural traditions of generosity shaped by Bedouin and Islamic heritage, hold significant potential for Islamic philanthropy. Gulf states remain prominent contributors: in 2021, Kuwait, the UAE, and Saudi Arabia ranked among the leading non-DAC providers of peace-related Official Development Assistance (ODA) to developing countries (OECD, 2023). Notably, in 2019, nearly 60% of all digital donations to the newly established UNHCR Refugee Zakat Fund came from individuals based in the UAE and Saudi Arabia. Apart from that, a significant percentage of funding from the Gulf is directed towards educational projects, covering displaced children and youth. For instance, UAE-based Al Ghurair's Foundation administers Abdul Aziz Al Ghurair Refugee Fund (AGF), which addresses challenges faced by refugee children and youth, including girls and women. So far, AGF Education Fund has provided education for 20,000 refugees in UAE, Jordan and Lebanon. AGF actively leverages Islamic philanthropy. It also serves on the Governing Council for UNICEF's Global Muslim Philanthropy Fund for Children (GMPFC) and collaborates with UNHCR for its Refugee Zakat Fund.

Saudi Arabia makes extensive use of Islamic social finance instruments in its support of women in displacement settings. The King Salman Humanitarian Aid and Relief Centre (KSRelief) based in the KSA, is one of the largest governmental humanitarian actors in the Gulf region. The Arab Fund for Economic and Social Development (AFESD) is one of the oldest actors in the Gulf, as it was set up in Kuwait in 1974. Similarly to many actors in the region, a significant portion of their grants is devoted to the provision of educational services for refugee and conflict-affected children. Women's empowerment features prominently in Kuwait-based International Islamic Charity Organization (IICO) and Zakat House's projects, with vocational training, micro-enterprise support, and small business financing targeting widows and women-headed households in crisis contexts such as Gaza, Syria, and Yemen.

Qatar Charity was founded in 1992, in response to the war in Afghanistan. In 2023, Qatar Charity, drawing on its Zakat funds, and UNHCR reached an agreement, whereby it provided USD 5 million to address the needs of 50,000 forcibly displaced families in Bangladesh, Afghanistan and Yemen (UNHCR, 2023). In 2022, the Qatar Fund for Development (QFFD), a government entity, launched the global Women in Conflict Zones (WICZ) programme. In collaboration with UNDP, the programme focuses on six areas: crisis response, education, healthcare, economic opportunity, technology and peacebuilding.

In 2020, Türkiye provided 26% of the total global humanitarian aid (USD 8.04 billion), second only to the US (USD 8.9 billion), and ranked first relative to GDP, spending 0.98% (Daily Sabah, 2022). Precise data on Islamic social finance remains limited, and its link to support for displaced women is less evident than in Saudi Arabia. Available literature focuses more on government-led interventions. Türkiye has demonstrated a strong commitment to addressing protection challenges faced by displaced women, prioritising targeted interventions. UNHCR and UNICEF Türkiye collaborate with Turkish charities to use Islamic social finance (*zakat*, *sadaqa*) as well as other funds to provide aid, education and healthcare to displaced populations.

Pakistan is among the world's leading and longest-standing refugee-hosting countries, primarily accommodating Afghan nationals. Overall, in recent years, Pakistan's approach towards refugees has prioritised voluntary return, and recently, also deportations, rather than integration. The Zakat and Ushr Ordinance, introduced in 1980, established a compulsory system for the collection and distribution of Zakat and Ushr in Pakistan. Under this framework, 2.5% is deducted annually from personal bank accounts on the first day of Ramadan. However, 75% of Zakat is paid directly by givers to recipients, with less than 2% going through the state system – reflecting widespread distrust of the state. Pakistan is one of the countries benefiting from UNHCR Refugee Zakat Fund established in 2019. Some initiatives are funded through Islamic social finance, but they also rely heavily on government allocations and/or donor funding.

Indonesia is the world's largest Muslim state. It is not a significant refugee-hosting country, but it has a large number of IDPs, mostly people displaced by natural disasters. Islamic social finance is highly institutionalised in Indonesia. Zakat has been collected by the official state agency, Badan Amil Zakat Nasional (BAZNAS, the National Board of Zakat), since 2002, alongside licensed private collection bodies. Indonesia has emerged as a pioneer in developing digital platforms for Zakat collection. Some Zakat funds are also channelled internationally to support displaced populations, including women. Indonesia has established partnerships with UN agencies such as UNRWA and UNHCR, enabling global Zakat donations to flow through humanitarian pathways.

Overall, the study reveals significant gaps in understanding how Muslim donors mobilise Islamic social finance instruments to address concerns of women in crises, as well as how these tools are applied in practice. Limited disclosure by organisations makes it difficult to assess the scale and allocation of Zakat, Sadaqah, and Waqf funds. Many Gulf-based organisations lack frameworks that recognise displaced women as a vulnerable demographic with their own protection and inclusion needs. The OIC notes in its 2021 report on Women and Development that a comprehensive list of measures has been identified on how to improve the situation of women in crises, disasters, and armed conflicts. However, it adds that systematic data collection and monitoring are essential to drafting and implementing gender-sensitive measures (OIC, 2021: 36). This aspect is largely missing in the sources identified for this review.

There is a notable research gap regarding the extent to which religious values influence the support provided by Muslim humanitarian organisations to displaced women. For instance, do conservative norms make such actors less inclined to prioritise protection services for women experiencing SGBV? One study suggests that Gulf-funded programmes may embed traditional gender norms within their design (Erdilmen, 2024). However, broader conclusions remain difficult to establish, as most organisations administering Islamic social finance, such as Zakat, rarely disclose gender-sensitive data.

Despite this, several Muslim donors express a commitment to addressing the needs of women and girls, who are often identified as particularly vulnerable. A study by Fiddian-Qasmiyeh (2016) offers relevant insights by comparing faith-based organisations (FBOs) and secular actors in relation to gender roles and relations. The findings challenge simplistic assumptions, concluding that "neither […] are automatically 'conservative' or 'progressive' […] Both secular organisations and religious organisations can carry gender-limiting beliefs and practices" (ibid, 2016: 8). Moreover, the study notes that FBOs and faith leaders can, in some contexts, be more effective in addressing sensitive issues and providing trauma counselling (ibid, 2016: 8).

We also found negligible information on the extent to which religious values influence the support provided by Muslim humanitarian organisations to displaced women. However, it found no evidence that religious values exert a negative influence on the help they provide. Moreover, data suggest that displaced women derive comfort from religious practice (e.g. Shaw et al., 2019; Yeager, 2021; Pertek et al., 2023; Pertek, 2024) and could benefit from opportunities to access religious resources. For instance, findings from a study of the role of faith as a coping strategy among displaced women in Iraq, Syria, Tunisia, and Türkiye, show that it can influence decision making in relation to divorce, and it can prevent suicide attempts (Rutledge et al, 2021: 24). Humanitarian actors generally do not provide faith-sensitive services, due to concerns about impartiality and/or prioritisation of other programmes.

In conclusion, transparency is inconsistent, with a large number of organisations lacking up-to-date public reports, clear budgets, or gender-disaggregated impact data. Further research is needed to understand how diverse actors are administering Islamic philanthropy in the Muslim-majority as well as Muslim-minority settings to inform the restructuring of the international humanitarian sector to improve outcomes for women.

Introduction

This review examines the role of Muslim humanitarian donors in assisting women in conflict and displacement settings, whether internally displaced, cross-border, in transit, or refugees. It also explores how they use Islamic philanthropic and social finance instruments to support these efforts. The aid ecosystem mapping identifies major state and non-state actors in the Gulf region and other key Muslim-majority countries, as well as leading humanitarian and development organisations. It focuses on their application of Islamic philanthropy as a financial tool and their approach to promoting the protection and inclusion of displaced women.

Women in displacement settings face intersecting risks, including heightened exposure to gender-based violence (GBV), limited access to healthcare and education, legal insecurity and economic exclusion. These vulnerabilities vary across internally displaced persons (IDPs), women in transit and recognised refugees. Evidence shows increased risks of intimate partner violence due to household stress, alongside greater exposure to sexual violence in insecure environments such as camps and communal facilities. Risks intensify for female-headed households and unaccompanied women and girls, who are particularly vulnerable to trafficking and exploitation (Klugman and Ortiz, 2022).

Displacement-related insecurity weakened the rule of law, and economic pressures further exacerbate GBV risks, contributing to practices such as child, early and forced marriage (CEFM). At the same time, girls' access to education is often disrupted due to safety concerns and domestic responsibilities. Women also face barriers in accessing legal documentation, humanitarian assistance and livelihoods, frequently remaining dependent on male relatives. Funding constraints additionally tend to disproportionately affect services targeting women, limiting already scarce support (Barzegar and El Karhili, 2017; Durner and Shetret, 2015).

There is a growing recognition of the scale and significance of Islamic social finance and philanthropy among the international community. These mechanisms often operate in accordance with Shariah principles and aim to support disadvantaged populations. Traditions of Islamic almsgiving (practice of providing charity to disadvantaged people) have historically played a pivotal role in responding to humanitarian crises (Dr Ayad Madani, cited in WHS, 2016: 1) and were formally acknowledged at the World Humanitarian Summit in 2016, through a dedicated session on Islamic social finance. Integrating these mechanisms into the mainstream humanitarian system aligns with Sustainable Development Goal (SDG) 17, which calls for innovative partnerships among public and private, secular and faith-based actors (Borchgrevnik et al., 2022), and supports the localisation agenda by engaging local faith communities.

The Gulf countries, characterised by high GDP and deeply rooted cultural traditions of generosity shaped by Bedouin heritage, hold significant potential for Islamic philanthropy. In 2019, nearly 60% of all digital donations to the UNHCR Refugee Zakat Fund originated from individuals in the UAE and Saudi Arabia (Cole, 2021: 57). Alongside other influential actors such as Indonesia, Pakistan, and Türkiye, Gulf states remain prominent contributors: in 2021, Kuwait, the UAE, and Saudi Arabia ranked among the leading non-DAC providers of peace-related Official Development Assistance (ODA) to developing countries (OECD, 2023). Recent research also highlights the willingness of Gulf donors to allocate Zakat for humanitarian purposes; for instance, Alkahlout (2025) found that 68.6% of surveyed Qataris were willing to direct Zakat funds toward humanitarian aid. Building on these insights, this

review identified over 50 organisations of varying size based in Saudi Arabia, Kuwait, the UAE, and Qatar.

While conceptualisations of Muslim aid actors vary, Barzegar and El Karhili's (2017: 12–13) typology remains relevant for the mapping. They distinguish three major categories:

1. **Classical religious charitable institutions**: emerge from pious networks linked to religious movements and social organisations such as Madrasas. These are typically small in scale and peripheral compared to the mainstream aid and development landscape.

2. **Large transnational aid and development NGOs:** based in Muslim-majority countries, often closely connected to state institutions and prevalent in the Gulf. These entities are frequently regarded as extensions of the state, as exemplified by Eid Charity in Qatar, governed by members of the royal family. Such organisations are sometimes referred to as Government-Organised NGOs (GONGOs).

3. **Autonomous and independent transnational aid and development institutions**: operate without direct or indirect ties to state or religious networks regarding their ideological orientation, financial support, or operational capacity.

Most of those organisations lack clear policy statements or frameworks addressing the specific needs of displaced women and girls. As such, inferences about institutional priorities were drawn based on available programmatic descriptions rather than explicit commitments. By avoiding gender-segregated strategies or disaggregated indicators, many of these actors tend to position gender as secondary to humanitarian delivery, rather than as a determinant of need and access. Reporting is dominated by beneficiary numbers and monetary figures, with limited disaggregation by gender, displacement status or vulnerability indicators. This limits external scrutiny and obscures the social dimensions of interventions, particularly for marginalised groups like displaced women. Especially in the Gulf, the state-led model remains highly centralised, donor-driven and expert-led, with limited evidence of downward accountability structures or inclusion of affected groups, such as displaced women, in decision-making processes.

Islamic social finance instruments

Islamic social finance instruments can broadly be divided into those focused on philanthropy (helping those in need) and those focused on commercial dimensions – both of which are based on principles compliant with Islamic Shariah. The former includes *zakat*, *sadaqa*, *waqf* and *zakat-al-fitr*; the latter consists of Islamic microfinance, *sukuk* (Islamic bonds), *kafala* (loan guarantee), *qard hassan* (interest-free loans) and *takaful* (insurance). This report examines the first three instruments.

Zakat (compulsory charity)

Islamic tenets emphasise helping the disadvantaged: the third of its five main pillars of faith is *zakat*, which requires those with the means to give a fixed proportion (usually 2.5%) of their savings/disposable assets to charity each year. Payment of *zakat* is compulsory for practising Muslims. Global estimates of *zakat* range between USD 200 billion and USD 1 trillion annually (IRIN, 2012). According to estimates by the Islamic Development Bank, *zakat* funds worldwide came to a total of

USD 300 billion in 2021 (Borchgrevnik et al., 2022). Arrangements for payment and collection of *zakat* vary, depending on whether Muslims are living in Muslim/non-Muslim majority countries. Among the former, there are six Muslim countries where the state has made *zakat* payment mandatory: Libya, Malaysia, Pakistan, Saudi Arabia, Sudan and Yemen (Haji-Othman et al, 2022: 184). In other Muslim countries, payment is voluntary, but there are typically either state-run/affiliated or independent religious authorities in place for collection and distribution. Muslims can also choose for themselves whom to make their payments to, i.e., which causes/groups to support through their *zakat*. This is especially the case for those living in non-Muslim countries.

Sadaqa (voluntary contribution)

Sadaqa differs from *zakat* in three main ways. One, *sadaqa* is a voluntary payment made for religious or charitable purposes; two, it can be any amount; and three, there are no restrictions on whom it can be given to. There are no precise figures for global payments of *sadaqa* (not least because much is done privately by individuals directly giving to those in need), but it is thought these payments could be higher than *zakat* funds, as there are no eligibility restrictions to receive *sadaqa* (Zain & Ali, 2017: 136).

Waqf (religious endowment)

Waqf is an endowment (in the form of assets or investments) given by donors to help the public in general, or to support specified beneficiaries. It is akin to a trust or foundation whereby a grantor donates funds which are to contribute to the common good (Barzegar & El Karhili, 2017: 14; OECD, 2020: 25). It is given in perpetuity and cannot be reclaimed by the donor. The key principle of *waqf* is that the asset itself cannot be consumed; rather, it is the benefit arising from what is used, thereby ensuring sustainability and building resilience. For example, *waqf* land being used to grow crops: the land cannot be sold, but those in need can benefit from the crops. *Awqaf* (plural of *waqf*) date back to the early centuries of Islam, and have in general been used to promote social, health, education, infrastructure and environmental benefits. Contemporary examples of uses include marriage loans, shelter for travellers, mobile health clinics, tree planting, mosque construction, and provision of school books. The Islamic Development Bank estimated in 2014 that the total value of *waqf* ranged from USD 100 billion to USD 1 trillion (cited in Zain & Ali, 2017: 136).

Microfinance, *qard hassan* and *sukuk*

Microfinance, *qard hassan* and *sukuk* are different Islamic finance instruments, which can be used to empower communities and support the disadvantaged or as profit making strategies by Islamic investment firms. All are based on Islamic principles, notably by banning interest/usury, and favouring direct exchanges between donors and beneficiaries (OECD, 2020: 34). Islamic microfinance differs from other forms of Shariah-compliant lending, as it requires the involvement of government/institutions. *Qard hassan* (benevolent loans) are given interest-free. *Sukuk* are Islamic bonds, whereby an investor gets a share of an asset through the purchase of *sukuk*; they can sell the bonds or get a share of revenue (Zain & Ali, 2017: 137).

Methodology

This study employs a qualitative mapping approach to examine how humanitarian and development actors in Gulf-based and other Muslim-majority states address the assistance and protection needs of displaced women, and the extent to which Islamic social finance instruments, such as *zakat*, *sadaqa* and waqf, are utilised for this purpose. The research responds to the overarching question: *In what ways do Muslim donors and organisations support displaced women?* The mapping process was designed to identify major state and non-state actors in the Gulf region, Türkiye, Pakistan and Indonesia, prioritising those with significant influence and potential to lead change in local contexts. The primary aim was twofold: first, to review organisational policies and practices concerning displaced women and Islamic philanthropy; and second, to inform the selection of potential participants for stakeholder interviews, which may be conducted online at a later stage.

The analysis is based on an interdisciplinary desk-based review of academic and grey literature from humanitarian, gender, development and political studies, sociology, anthropology, international relations, political economy and politics of aid. We first explored the scope and type of the available evidence, which informed our primary research data collection. To capture as much of this grey literature as possible, in addition to running searches on Google Scholar and Scopus, IBSS, JSTOR, and ProQuest Ebook Central engines for social sciences and humanities, we also mapped major relevant stakeholders in the Gulf region and reviewed their websites in Arabic and English for related content, including reports, guidance sheets, manuals, policy documents and press releases. Given how quickly the sector is evolving and to ensure relevance, we restricted our research to the last decade, the period between 2015 – 2025. The project progressed in partnership with the Center for Conflict and Humanitarian Studies (CHS) in Doha, Qatar and included a team of Arabic-speaking research assistants based there.

The study began with a desk-based review of publicly available resources. Websites of key humanitarian organisations and donors, including foundations and networks, were scanned in both Arabic and English. Sources included annual reports, press releases, policy documents, and guidance notes. Where organisational websites lacked comprehensive information, supplementary searches were conducted using regional media outlets, Gulf-funded academic centres, and Arabic-language grey literature. Given the limited transparency of Gulf actors, missing annual reports, undisclosed budgetary data, the study also considered press releases and event announcements as indicators of organisational commitments.

The review focused primarily on Qatar, Saudi Arabia, Kuwait, and the UAE, due to their substantial contribution to the aid sector. Additional countries such as Türkiye, Pakistan, and Indonesia were included to provide a representative mix of Muslim-majority states in terms of levels of support and geographic scope. Bahrain and Oman were excluded due to their limited contribution to the aid sector. Three other major organisations were included because of their leading roles in the aid ecosystem, namely the Islamic Development Bank, the International Federation of Red Cross and Red Crescent, and Islamic Relief Worldwide. Organisations were first enlisted and then prioritised based on their influence and operational scale. Promising standalone initiatives supporting displaced women were highlighted regardless of organisational size.

Data extraction followed a structured template that recorded the organisation's name, type (state, non-state, umbrella/network), policy stance on gender, specific programmes addressing protection,

education, health, and economic empowerment, and references to Islamic social finance instruments. Where information was unavailable, gaps were explicitly noted. The analysis sought to identify patterns, such as emphasis on development versus humanitarian programming, infrastructure investment, and the presence or absence of gender-sensitive approaches.

Several limitations constrain the scope and depth of this study. First, the reliance on publicly available online sources introduces a risk of incomplete or outdated information, as many Gulf-based organisations do not regularly publish annual reports or gender-disaggregated data. Second, the review is non-systematic and purposive, prioritising influential actors rather than aiming for exhaustive coverage. Third, language barriers may have resulted in missed nuances in Arabic-language sources, despite efforts to include bilingual materials. Fourth, the dynamic nature of the humanitarian sector means that findings reflect a specific timeframe (2015–2025) and may not capture recent policy shifts. Fifth, while Islamic social finance is a central focus, limited disclosure by organisations makes it difficult to assess the scale and allocation of *zakat*, *sadaqa* and *waqf* funds to women in emergencies.

Mapping the aid ecosystem

The findings presented in this report are structured by the contributions of major Gulf countries to humanitarian financing, following the OCHA Financial Tracking Service (FTS). Muslim countries and foundations accounted for approximately 11% of total global humanitarian funding in 2024, amounting to USD 4.10 billion (see Appendix 1). Figure 1 illustrates the contribution among Muslim countries as recorded by FTS (UNOCHA, 2024).

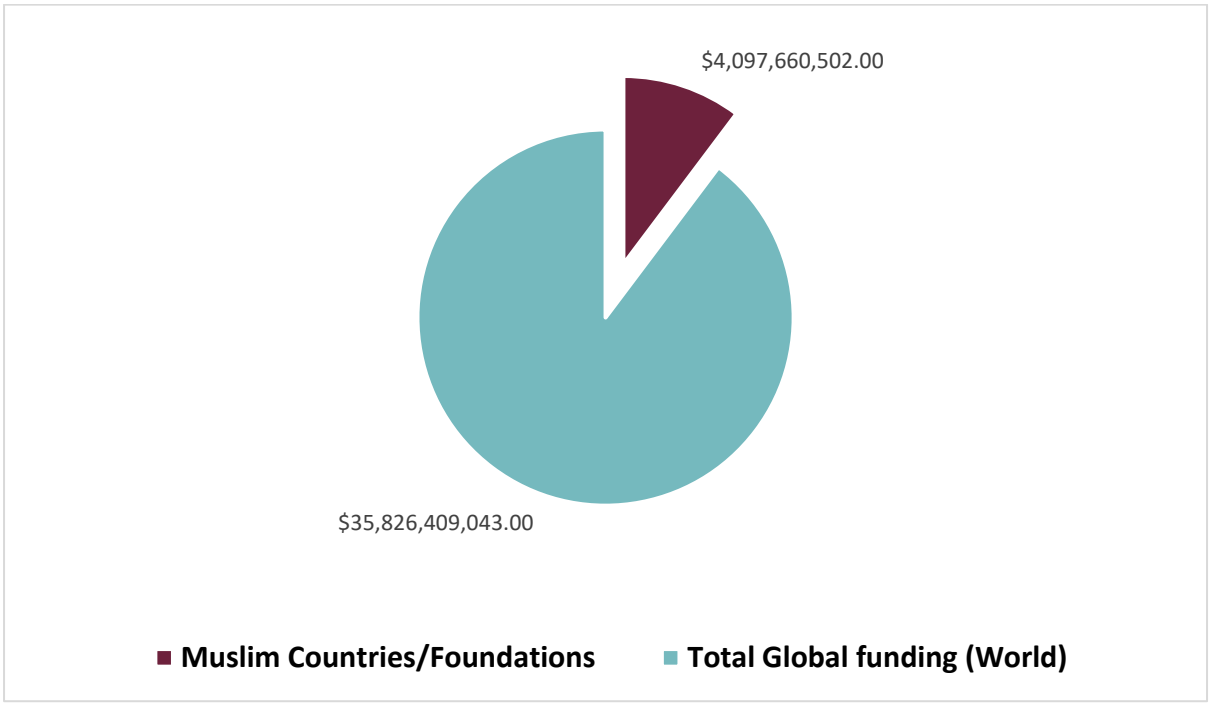


Figure 1 Share of Muslim countries' contribution to FTS 2024

Comparing OCHA FTS figures with Official Development Assistance (ODA) Humanitarian Aid, public official data, and Global Humanitarian Assistance (GHA) data, there are notable differences in reported numbers for the same donors and years between sources. Data discrepancies highlight the difficulties in developing a cohesive and open understanding of international humanitarian funding. Different reporting procedures, definitional scopes, and the voluntary nature of some data submissions are among the main causes of these disparities.

The review process indicates information about specific Gulf-funded projects was patchy, with only basic information about location, timing, and the number of beneficiaries, rather than full narrative evaluations (Appendix 2 outlines key actors). Transparency is inconsistent, with many organisations lacking up-to-date public reports, budgets, or disaggregated impact data. Gender-disaggregated data is very limited, target criteria are not always presented, and efforts to address intersectional vulnerabilities (e.g., adolescent girls, widows, or women with disabilities) are often undocumented. Whilst smaller projects like building wells or providing medical care services tended to be funded via Zakat online donations available on the websites, larger infrastructure programmes did not specify if they included Islamic financing, showing a wide array of activities dedicated to women from health, education and livelihoods, focused on protection and empowerment activities.

Saudi Arabia

Saudi Arabia follows Sunni Islam, which stresses hospitality and charity and requires Muslims to help and protect vulnerable people such as refugees (Alsubaih, 2021: 11). Shari'a Law (applied to varied extent in Muslim countries) emphasises the concept of *Aman*, which implies safety for all humans regardless of their faith background (Pertek et al., 2025). Islamic teachings prioritise the protection of women and children, especially orphans (Benthall and Bellion-Jourdan, 2009; ICRC, 2017).

Saudi Arabia reports on extensive use of Islamic social finance instruments to support women in displacement settings. The scope of activities varies with social finance instruments (and funding agency). *Zakat* funding is used for cash relief, as well as housing, food, healthcare, education and protection (e.g. safe shelters, legal aid) for displaced women/girls; *waqf* funds support healthcare, vocational training and entrepreneurship. *Qard hassan* (free-interest) loans are used for housing and entrepreneurship. *Sukuk* are employed for large-scale projects, e.g. refugee housing and healthcare facilities.

Saudi Arabia is among the largest Muslim and indeed, global donors for humanitarian aid (OECD, 2022; UN OCHA, 2021). While specific Saudi policies towards displaced women have not been identified in this review, the country shows a commitment to enhancing protection services for vulnerable and displaced women and to empowering them economically (KSrelief, 2020; Government of Saudi Arabia, 2016; UN Women, 2019). Over the decade 2014-2023, Saudi Arabia provided an average of 3.7% of the total global humanitarian aid, with Yemen, Egypt and Jordan being the top recipients in 2020 (Blin, 2023). Saudi Arabia dedicated USD 133 billion in humanitarian and relief assistance between 1996 and 2024, benefiting 170 countries (SPA, 2024b).

In terms of target populations, the largest share of Saudi humanitarian funds goes to Yemen, followed by Syria, Palestinian and Rohingya refugees (SPA, 2024b). Women and children make up the majority

of displaced persons in Yemen. Saudi assistance has focused on cash relief, housing/shelter, education/vocational training, healthcare, gender-based violence (GBV) protection, and legal aid (SPA, 2024b).

Despite its substantial support for refugees and displaced persons, Saudi Arabia is not a signatory to the 1951 Refugee Convention and its 1967 Protocol (UNHCR, 2013: 1). Nonetheless, recent claims by the Saudi government that 5.5% of its population are refugees, are based on overall assistance to certain population groups, rather than on numbers of individuals officially recognised as refugees (Lysa, 2023). The country's approach to refugees is influenced by Islamic precepts and by its own leading role in the Muslim world (Al-Yahya and Fustier, 2011; Petersen, 2014).

Saudi Arabia refers to its refugee populations as 'visitors', hosting primarily Yemeni, Syrian, and Rohingya communities. The assistance offered to those communities reached a cumulative value of USD 19.6 billion between 2011 and 2023, covering access to public education, free public healthcare, and social integration measures that allow refugees to live throughout Saudi Arabia and take up certain types of employment. Legal and documentation support has been facilitated by the General Directorate of Passports, which received about USD 7.4 billion for these services. Despite these significant allocations, no gender-disaggregated reporting was identified, nor is there mention of specific interventions aimed at preventing gender-based violence or promoting the protection of displaced women.

Beyond its domestic support, KSRelief has funded refugee responses outside the Kingdom, contributing approximately USD 1.2 billion in 12 countries, mainly targeting Syrian, Palestinian, Rohingya, and Yemeni communities. These efforts have focused on providing shelter, healthcare, and education, with the overall objective of preserving basic living standards among forcibly displaced people. Likewise, a separate programme for internally displaced persons (IDPs) and conflict-affected communities beyond Saudi borders has operated since the 1990s, scaling up in 2015 to include around USD 2 billion in assistance across 30 countries. This stream has offered food, non-food items, water and sanitation, education, and protection services, but does not show evidence of systematically addressing gender-based violence risks or consistently tracking women's participation and outcomes.

For instance, in Yemen, where women and children comprise about three-quarters of the displaced population, KSRelief and United Nations Population Fund (UNFPA) have provided healthcare and GBV services since 2015, including 12 safe spaces, two shelters, psychosocial support, legal aid, livelihood opportunities, and mobile protection teams, reaching over 20,000 women and children (UNFPA, 2024). In 2024, KSRelief and UNHCR delivered USD 7 million in shelter assistance to 3,400 displaced families and essential household items to 14,000 families across Yemen (ReliefWeb, 2025). In Jordan in 2024, the Saudi government allocated USD 259 thousand for rent and utilities for Syrian widows and orphans and USD 1.4 million for shelter in the Zaatari Camp (UN OCHA Financial Tracking Service [FTS] 2024).Similarly, Saudi Arabia has provided microfinance loans for widows and displaced women entrepreneurs among Palestinian refugees in Lebanon and *qard hassan* loans to Syrian refugee women in Türkiye for small businesses. (KSrelief, 2020; KSrelief, 2021; UNHCR and IFSB, 2020). Moreover, KSRelief contributed over USD 4.2 million for healthcare and nutrition for Rohingya refugees in Cox's Bazar, targeting women and children, under the Global Muslim Philanthropy Fund for Children (UNICEF, 2021; 2022).

The King Salman Humanitarian Aid and Relief Centre (KSRelief) based in Saudi Arabia is one of the largest governmental humanitarian actors in the Gulf region. It has deployed resources across more

than 107 countries since its establishment. Funded primarily through direct governmental allocations, KSRelief's portfolio amounts to roughly USD 7.99 billion, enabling it to implement a range of interventions covering food security, health, education, shelter, and demining action. While smaller-scale responses, such as prosthetic limb provision or child soldier rehabilitation, have included women and girls among their beneficiaries, there is no evidence of a systematically mainstreamed gender policy. For example, the Prosthetics Programme in Yemen and Syria provides artificial limbs to landmine survivors, including women and children, yet does not appear to apply dedicated gender indicators or tailored protection components for displaced women in particular. Similarly, the Child Soldiers Rehabilitation Program addresses psychosocial recovery and reintegration for boys and girls recruited in conflict, but again without a formal gender-sensitive strategy to address gendered socio-economic disparities.

There is also no published indication that *zakat*, *sadaqa* or *waqf* instruments are used as explicit funding streams within KSRelief's programming for displaced populations or specifically for women. The available documentation points to the Centre's reliance on government funds, with no reference to Islamic philanthropy tools, raising questions about the potential to harness such resources for gender-sensitive or women-targeted programming in the future. Altogether, while KSRelief demonstrates substantial geographic scope, technical partnerships, and sectoral diversity, it still lacks a clearly articulated gender policy, gender-disaggregated indicators, and dedicated frameworks to prioritise the protection, empowerment, and integration of displaced women and girls.

The Muslim World League (MWL) is another key organisation in Saudi Arabia. Its humanitarian interventions, such as seasonal Ramadan food baskets or urgent flood relief in African countries, are consistently showcased through event announcements and social media updates. However, the organisation does not provide systematic annual impact assessments or budgets. Its support for education, most notably through its *Girls' Education in Muslim Communities* initiative launched in 2025, signals an intention to advance women's empowerment within a faith-based framework, yet there is no evidence of a structured gender mainstreaming policy, especially concerning displaced women. More broadly, MWL's international partnerships, such as those with UNHCR to protect refugee children in Nigeria or to assist in the integration of asylum seekers in Greece, reflect a growing engagement with refugee issues but still lack a consolidated, long-term refugee response strategy. MWL's operations rely primarily on *zakat* and *waqf*, but its financial transparency remains limited, with no publicly available breakdowns of how *zakat* allocations are prioritised or monitored. Its presence in over 95 countries focuses on providing relief and religious moderation programming, but the scale and depth of its interventions remain difficult to verify due to the absence of annual public reporting. As a result, although MWL continues to position itself as a global actor supporting vulnerable Muslim communities, there is a notable gap in transparent, evidence-based documentation of its operational mechanisms, funding flows and measurable outcomes.

Also, **the Saudi Red Crescent Authority** stands as one of the most prominent humanitarian institutions in Saudi Arabia, with a highly centralised operational model and strong alignment with state structures and priorities, particularly within the framework of the Kingdom's Vision 2030 plan (Saudi Red Crescent Authority, 2022; Government of Saudi Arabia, 2016; IFRC, 2021). Its mandate covers both emergency medical responses and broader humanitarian functions, such as disaster preparedness, volunteer mobilisation, and international representation. However, despite its historical involvement in international humanitarian responses, as acknowledged by its role within the International Red Cross and Red Crescent Movement, recent annual reports lack clear documentation of cross-border

interventions. While the Authority appears to have robust internal mechanisms and an expanding volunteer infrastructure, the absence of regular public reporting on funding flows, project evaluations, and overseas impact limits external scrutiny and comparative assessments with other regional actors. Nonetheless, its institutional capacity and formal status grant it a strategic position within both national emergency response systems and international humanitarian diplomacy.

Kuwait

Similar to other Gulf countries, Kuwait is not a signatory to the 1951 Convention Relating to the Status of Refugees or its 1967 Protocol. People fleeing countries such as Iraq, Syria or Yemen (and, historically, also Palestinians) are subject to general immigration laws. Kuwait has officially endorsed the Global Compact on Refugees and the Global Compact for Safe, Orderly and Regular Migration, but it did not incorporate it into its domestic legal frameworks (UNHCR, n.d.). The country also has a significant stateless population, 'Bidoon', who were not granted Kuwaiti citizenship in 1961 when the country gained its independence. In contrast to the stark absence of legal recognition and protection of displaced people, Kuwait possesses one of the most institutionalised zakat systems in the region and plays an important role in international humanitarian response through its partnership with UNHCR and its management of the Refugee Zakat Fund.

Kuwait's zakat governance involves two state-led complementary structures: voluntary zakat is collected and managed by the Zakat House of Kuwait, while mandatory corporate zakat (currently 1% of net profits) is collected by the Ministry of Finance under national tax and financial regulations (International Policy Centre for Inclusive Development, 2022). The Zakat House was established in 1982 under the authority of the Ministry of Awqaf and Islamic Affairs, with the mandate to "collect zakat and distribute it in a manner consistent with Islamic principles and Kuwait's solidarity obligations" (Zakat House, n.d.). In 2000, the Zakat House signed a Memorandum of Understanding (MoU) with UNHCR, becoming an officially recognised partner in the provision of humanitarian assistance to refugees and internally displaced people worldwide (UNHCR, n.d.). Kuwait hosts a well-established philanthropic and aid ecosystem, strongly aligned with faith values and a regional legacy of supporting humanitarian causes. The country's leading organisations combine traditional charitable giving with institutional frameworks and government partnerships. While most actors engage in both emergency relief and long-term development, their strategic orientation varies, from infrastructure finance (e.g. Kuwait Fund for Arab Economic Development) to hands-on relief (e.g. Kuwait Red Crescent Society) and structured zakat and waqf management (Zakat House).

Arab Fund for Economic and Social Development (AFESD) is one of the oldest actors in the Gulf region, starting its financing operations in Kuwait in 1968. Over the last 50 years, the Fund's main recipient has been the education sector, with a total of 277 grants, worth about KD 30.9 million, equivalent to USD 102 million. Some of those funds were devoted to the provision of educational services for refugee and conflict-affected children. The Fund also donates money to Palestinian refugee camps. In relation to gender equality, the Fund aims to empower women by combating underdevelopment and poverty, especially in relation to education, economic opportunities, health

and provision of clean drinking water. Since its inception, the Fund has provided 34 grants, amounting to USD 7.3 million, to projects targeting women[1] and girls[2].

There are four other key humanitarian and development actors in Kuwait: **The International Islamic Charity Organization (IICO), the Kuwait Fund for Arab Economic Development (KFAED), the Kuwait Red Crescent Society (KRCS),** and **Zakat House. The International Islamic Charitable Organization (IICO)** is one of the leading humanitarian institutions in the Islamic world. It is an independent, multi-activity charitable body that provides humanitarian services to those in need across the globe, without discrimination or bias, and away from political or ethnic conflicts. The organisation was founded in 1984, following a call by a group of Muslim scholars to raise one billion dollars to be invested and spent from its returns to combat the triple threat of poverty, ignorance and disease, and to respond to the growing needs of poor communities, especially as rates of illness, poverty, illiteracy and unemployment rose across much of the Islamic world. **The Kuwait Fund for Arab Economic Development (**KFAED) donates funds to UNRWA (United Nations Relief and Works Agency for Palestine Refugees in the Near East), and, in cooperation with KRCS, provides shelters, food, and water projects for Rohingya refugees in Bangladesh. KFAED also funded the Sadar Hospital in Cox's Bazar and has supported Syrian refugees in Jordan and Lebanon. Interestingly, Zakat House of Kuwait explicitly mentions on their website, 'Concern for the Muslim refugees and the development of their communities with education, health and other essentials of a decent life.'[3]

Refugees and displaced populations are a consistent priority across IICO and KRCS, particularly in crisis contexts such as Gaza, Syria and Yemen. Programming includes shelter, food aid, health support and psychosocial care. Women's empowerment features prominently in IICO's and Zakat House's projects, with vocational training, micro-enterprise support, and small business financing targeting widows and women-headed households. Zakat House demonstrates a strong operational model in *zakat* and *waqf*, while KRCS and IICO rely on *sadaqa* and designated donations for programme delivery. Overall, Kuwait's aid landscape reflects a strong tradition of religiously rooted giving and a growing institutional capacity to address regional humanitarian needs. While programmatic volume is substantial, there are opportunities to enhance gender-sensitive policy, strengthen coordination and more clearly connect Islamic finance to long-term development outcomes.

United Arab Emirates

The refugees in the UAE who are recognised under UNHCR's mandate come mainly from Iraq, Syria and Palestine. UNHCR fulfils its mandate of protection in the UAE, but it has limited influence on the Ministry of Foreign Affairs and International Cooperation (Charles, 2021: 1429). Since the beginning of the war in Gaza in October 2023, UAE authorities have been reportedly refusing entry to holders of Palestinian travel documents as well as to those Palestinian refugees who had Syrian travel documents (Danish Immigration Service, 2025).

In general, people fleeing conflict are accommodated within the UAE's migration framework, creating what Thiollet (2011) called 'a quasi-asylum system' or 'asylum by proxy'. Palestinians and Syrians wishing to enter the United Arab Emirates (UAE) must obtain a work visa and secure a sponsor, with

[2] Arab Fund for Economic and Social Development https://www.arabfund.org/
[3] Zakat House of Kuwait https://www.zakathouse.org.kw/indexe.aspx

the application for residency submitted by the sponsor. The UAE is host to some people fleeing war, with the majority of its resources dedicated to supporting refugees outside the Emirates' federation.

Islamic social finance tools, particularly *zakat*, *sadaqa* and *awqaf* (endowments), are a widely utilised feature of UAE philanthropy, serving as a mechanism for development and humanitarian efforts. The collection and distribution of *zakat* and *sadaqa* are strictly regulated and monitored by various governmental entities to prevent misuse and unlawful financing. UAE organisations differentiate between these two forms of charity and manage their collection and disbursement through partnerships. *Awqaf* are also regulated by the government to generate sustainable returns for charitable purposes, serving as a long-term, self-sustaining funding source for social and economic development. Recent reforms, such as the establishment of a National Zakat Platform, improve transparency by monitoring entities, tracking beneficiaries and overseeing fund distribution. Furthermore, a new Zakat Law also restricts the international distribution of *zakat* funds, allowing exceptions only for natural disasters or major humanitarian crises that receive specific authorisation[4]. However, despite the extensive use of *zakat*, there remains a noticeable absence of information regarding its application with a specific gender or protection focus. The UAE's humanitarian and charitable efforts give precedence to long-term support for displaced populations such as Syrians, Palestinians, Afghans and Rohingya through education, healthcare and infrastructure development. Education is regularly positioned as a long-term solution for refugees and vulnerable youth.

The Big Heart Foundation (TBHF) set up in 2015 by Her Highness Sheikha Jawaher Bint Mohammed Al Qasimi, is an organisation focused on the protection and empowerment of vulnerable children and their families across the world. Since its establishment, TBHF has provided health, education and emergency aid services to almost 6 million people in need in more than 35 countries. In collaboration with UNHCR, TBHF also launched the Sharjah International Award for Refugee Advocacy and Support to recognise distinguished service in the field of refugee assistance.[5] In 2021, the award was given to *RefuSHE Empowerment Programme* for refugee girls and young women in Nairobi, which provides multiple services including shelter, legal support, psychosocial counselling, case management, specialised education, early childhood development, parenting and life-skills classes and vocational training for unaccompanied young girls.

Her Highness Sheikha Jawaher bint Mohammed Al Qassimi of the Big Heart Foundation is also the UNHCR Eminent Advocate for Refugee Children, which was set up in the UAE in 2015 and focuses on protecting and empowering vulnerable children. The organisation funds many programmes, from small-scale ones with between 20 and 100 beneficiaries, such as a physical and mental health project for girls affected by conflict in Lebanon and Türkiye in 2021[6], university grants for Syrian refugees in Lebanon (WAM, 2017), setting up libraries for refugee children in Lebanon[7], and school uniforms and desks for refugees in Nairobi[8], to bigger infrastructure projects like a hospital for Rohingya refugees in Cox's Bazar, which includes services for survivors of sexual abuse (The Big Heart Foundation, 2018).

[4] LexisNexis. (2025) *UAE: New Zakat Law Approved*. Available at: https://www.lexis.ae/2025/03/27/uae-new-zakat-law-approved/

[5] Sharjah International Award for Refugee Advocacy and Support https://tbhf.ae/sharjah-international-award/

[6] https://tbhf.ae/funds/physical-and-mental-health-care-program/

[7] https://tbhf.ae/funds/distribution-of-libraries-for-refugees-children-in-lebanon/

[8] https://tbhf.ae/funds/providing-refugees-students-in-kenya-with-school-desks-and-uniforms/

The Big Heart Foundation organises regular Ramadan Zakat campaigns, aiming to support displaced people in Gaza, Sudan, Syria and Lebanon. For example, in 2019, AED 1.8 million in *zakat* fund donations were used to refurbish schools in Syria, whilst AED 980,000 benefited 500 refugees in the Zaatari refugee camp in Jordan (The Big Heart Foundation, 2019). The funds have also reached Iraqi and Syrian refugees in Jordan, and Rohingya refugees in Bangladesh (The Big Heart Foundation, 2018). For instance, one of the foundation's Zakat campaigns from 2023, 'Enlighten their Future', was described as contributing to improving healthcare and education facilities in 'under-resourced communities', without specifying their origin (The Big Heart Foundation, 2023).

The UAE Red Crescent (ERC) routinely engages in inter-agency collaborations to strengthen its influence in relation to women in humanitarian situations.[9] For instance, it collaborated with UNHCR to implement projects aimed at providing comprehensive assistance to refugees globally. This alliance aimed at offering thorough support to refugees worldwide by pooling expertise and resources. The ERC annual Ramadan campaign, titled 'Ramadan Continuous Giving', directly incorporates support for iftar projects, *zakat al-fitr*, Eid clothing, and Ramadan food supplies. Within its operating framework, the ERC clearly distinguishes between Zakat and other types of charity.

Sheikha Fatima's Fund for Refugee Women and Children is another important UAE-based partner of the UNHCR. The Fund focuses on capacity-building of refugee women through education, healthcare, psychological support, and skill development programmes to promote self-reliance and improve their living conditions (WAM, 2024). Similarly, the topic of empowering young women is central to the Emirati-based **Al Ghurair Foundation**'s (AGF) mission[10]. The organisation also administers the Abdul Aziz Al Ghurair Refugee Education Fund (AAGREF), which addresses challenges faced by women and girls among refugee and vulnerable youth populations.[11] The organisation focuses on education and employment by partnering with local organisations that work directly with refugee children and youth, which compete for grants in a selection process. So far, the AAGREF has provided secondary, vocational, and tertiary education for 20,000 refugees in the UAE, Jordan and Lebanon. The Fund has supported over 101,745 (52% female) refugees and vulnerable youth by enabling access to quality education and skill development.[12] The AAGREF views education as a long-term solution for refugees, fostering self-reliance and integration, and challenging the perception of refugees as dependents. AGF actively leverages Islamic philanthropy, distinguishing between compulsory *zakat* and voluntary *sadaqa* and collecting and distributing *zakat* and *sadaqa* through partnerships. It also serves on the Governing Council of UNICEF's Global Muslim Philanthropy Fund for Children (GMPFC) and collaborates with UNHCR on its Refugee Zakat Fund.

Abu Dhabi Fund for Development's (ADFD) direct engagement with the specific needs of women in humanitarian and displacement contexts is primarily achieved through strategic partnerships, as standalone ADFD-led programmes in this area are not prominently detailed in available official sources. ADFD is a significant funder of the Lives and Livelihoods Fund (LLF), a major multi-donor development initiative launched in 2016. This partnership represents ADFD's primary identified avenue for addressing gender-sensitive humanitarian needs. The LLF, with a substantial total value of

[9] The UAE Red Crescent https://www.emiratesrc.ae/
[10] Nomu Al Ghurair Women Empowerment https://www.alghurairfoundation.org/program/women-empowerment/
[11] Abdul Aziz Al Ghurair Refugee Fund https://refugee-educationfund.org/en/about-us/
[12] Abdul Aziz Al Ghurair Refugee Fund https://refugee-educationfund.org/en/refugee-education-programs/

USD 2.5 billion, explicitly includes 'women and youth empowerment development' as a cross-cutting issue within its mandate. Its initiatives operate across 33 member countries of the IsDB within the Sustainable Development Goals (SDGs) framework.[13]

Similarly, **Dubai Cares'** interventions include activities that address women and girls' vulnerabilities and needs in crisis and displacement. A noteworthy instance is its work in Yemen, where it has partnered with organisations such as CARE International, Save the Children, UNRWA, Gaza Education Support and the World Food Programme (WFP). These programmes aim to improve the quality and relevance of education for roughly 36,000 primary school-aged children, with a special emphasis on ensuring girls' access to schooling and including the construction of approximately 100 primary schools. Additionally, Dubai Cares advanced girls' education in rural areas in partnership with UNICEF, ultimately benefiting approximately 2 million children and 400 female teachers in Yemen (Dubai Cares, no date). The organisation publicly engages with Islamic philanthropy, demonstrating a defined procedure for accepting and disbursing *Zakat* funds that are separate from regular charity contributions. In 2018, it started *zakat* and *sadaqa* initiatives in collaboration with UNRWA under the 'Dignity is Priceless Campaign'. In addition to *zakat*, Dubai Cares actively participates in broader fundraising and philanthropy, which include annual Ramadan campaigns, like 'Gaza in Our Hearts', and other fundraisers such as 'Dine Out for Somalia' from 2011 and 'Taste of Giving', which brings together the UAE's bustling food and beverage sectors, with a portion of the proceeds going towards Dubai Cares' projects.[14]

Dubai Humanitarian (International Humanitarian City - IHC) is a hub of around 80 members comprised of UN organisations, non-profits, non-governmental organisations, and commercial companies. IHC serves as a crucial logistical facilitator and an enabler of direct support.[15] Its explicit designation as the home to the UNHCR's global stockpile and its demonstrated capacity to facilitate large-scale airlifts highlight its primary function as a logistical nerve centre. Additionally, the broader UAE humanitarian network, which includes IHC members such as Dubai Cares, receives significant government funding and provides direct services, ranging from immediate relief, such as food and medical help, to long-term requirements like education and psychosocial support.

Humanitarian aid is also a core pillar of the **Mohammed bin Rashid Al Maktoum Global Initiatives (MBRGI)**.[16] For instance, in 2024, MBRGI spent over AED 944 million on humanitarian aid and relief, impacting more than 37 million people worldwide. Key initiatives include the *1 Billion Meals* campaign in 2022, which distributed 98.7 million meals across nine countries in partnership with the WFP (MBRGI Annual Report, 2022). This comprised of 5.4 million meals in the Cox's Bazar camps, which house Rohingya refugees, and 3.6 million meals in refugee camps in Jordan (ibid). Through cooperation with UNHCR, an additional 29.7 million meals were provided in six countries, including 17 million in India, 8.4 million in Nigeria, and 3 million in Namibia (ibid). Notably, MBRGI's Mother's Endowment Campaign established a one-billion-dirham fund for education, particularly honouring mothers (MBGRI Annual Report 2024), and its Al Jalila Foundation supports women's health initiatives, including breast cancer care (MBGRI Annual Report 2022).

[13] Abu Dhabi Fund for Development https://www.adfd.ae/en/who-we-are/partners/lives-and-livehoods-funds
[14] Dubai Cares https://www.dubaicares.ae/programs/
[15] Dubai Humanitarian https://dubaihumanitarian.ae/
[16] Mohammed bin Rashid Al Maktoum Global Initiatives https://www.almaktouminitiatives.org/en

Qatar

Qatar hosts a limited number of displaced persons; consequently, its engagement primarily consists of funding and implementing programmes in other countries. This role should be understood within the broader context of Qatar's expanding influence in regional and global affairs, particularly through humanitarian diplomacy. Humanitarian diplomacy, aimed at facilitating humanitarian action, has direct relevance for supporting displaced populations (IDPs and refugees). It encompasses activities such as negotiating access for humanitarian organisations in crisis settings and promoting adherence to international rights and norms (Barakat, 2024: 587). Qatar's recent involvement in the Gaza conflict exemplifies its strategic use of humanitarian diplomacy.

Qatar is not a signatory to the 1951 Refugee Convention, nor the 1967 Protocol. However, in 2018 it was the first Gulf state to adopt an asylum legal framework to welcome refugees and set up a governmental body to oversee asylum. In practice, this still needs to be implemented; displaced persons in the country are issued temporary residency permits, and the key solution available to them is resettlement. While there are services to issue civil and birth registration documents for Syrian refugees, and child refugees have access to basic education, there are no integration programmes for displaced people (Integral Human Development, 2020).

Qatar is a major humanitarian donor, having pledged USD 10 billion in assistance over the decade starting in 2016. Its contributions to UNHCR, channelled through the Qatar Fund for Development (QFFD), exceed USD 382 million and have supported refugees, internally displaced persons, and host communities across sectors such as education, shelter, health, livelihoods, and cash assistance. Islamic social finance, however, appears to play a limited role in state-led aid, though Qatari NGOs rely heavily on it. For example, public funds are the primary source of income for Qatar Charity and are mobilised through Islamic social finance instruments on mobile application platforms, such as 'Alms giving', 'Al-Agraboon' and 'Rofaga' (Al-Ali, 2023: 51). Between 2019-2021 the organisation collected a total of QAR 240 million from *zakat* sources, and QAR 180 million from *sadaqa* (Al-Ali, 2023: 51).

Key actors include QFFD, Qatari NGOs and UN agencies. Qatar's support has primarily targeted displaced populations in Syria and Yemen, as well as Palestinian and Rohingya refugees, focusing on education, health, and livelihoods. Three NGOs are particularly active internationally: Qatar Red Crescent Society (QRCS), Qatar Charity, and Education Above All Foundation (EAA). While EEA receives state funding via QFFD, Qatar Charity and QRCS depend largely on *zakat* and *sadaqa*. Interventions for displaced women include GBV shelters, healthcare services, and, in the case of QRCS, advocacy for humanitarian diplomacy.

Qatar Red Crescent Society (QRCS) was set up in 1978 as Qatar's first charitable and humanitarian organisation.[17] It works to help displaced populations in/from a number of countries: Gaza (Palestine), Syria, Yemen, Niger, Sudan, and Somalia. QRCS depends heavily on Islamic social finance, notably *zakat* and *sadaqa*. Again, specifically about displaced women, QRCS has funded women-only shelters for GBV survivors and displaced widows in conflict zones; in Yemen, it set up ten safe houses for women escaping domestic abuse and trafficking. Its health clinics provide maternal healthcare, family planning and prenatal services.

[17] Qatar Red Crescent Society https://www.qrcs.org.qa/en/Pages/default.aspx#

Another prominent organisation, **Qatar Charity,** was founded in 1992 in response to the war in Afghanistan. In 2023, Qatar Charity and UNHCR reached an agreement under which Qatar Charity provided USD 5 million to help address the urgent needs of 50,000 forcibly displaced families in Bangladesh, Afghanistan, and Yemen (UNHCR, 2023). The funds provided by Qatar Charity were Zakat funds (UNHCR, 2023). Specifically concerning supporting displaced women, Qatar Charity has provided GBV survivors support, legal aid, and psychological counselling in Syria, Yemen, and the Rohingya refugee camps.

Qatar Fund for Development (QFFD) was established in 2002 as a government entity responsible for Qatar's international development and foreign aid. Its main goal is to achieve inclusive and sustainable development, and its focus areas are education, health and economic empowerment.[18] In 2022, the organisation, along with other partners, launched the global Women in Conflict Zones (WICZ) programme to empower women and girls through access to social and economic services (Al-Jazeera, 2022). In collaboration with UNDP, the programme focuses on six areas: crisis response, education, healthcare, economic opportunity, technology and peacebuilding (Al-Jazeera, 2022). This initiative represents a rare and commendable example of a policy-led, gender-responsive humanitarian strategy. The programme promotes women's participation in local governance, reconciliation processes and community-building.

The Education Above All (EAA) Foundation was created in 2012 by the Qatari royal family member, Sheikha Moza bint Nasser, to transform lives through education and to help children and youth unlock their full potential (UNICEF, 2024). Education initiatives have been implemented in partnership with UNICEF, and over ten years, the EAA has operated in 18 countries, investing around USD 600 million across 19 education projects (UNICEF, 2024). As part of the EAA, one component is the 'Educate a Child' initiative, which has helped displaced girls, including Syrians and Palestinians, return to school. Other measures include the provision of scholarships and literacy training. In February 2024, the Foundation and UNICEF agreed to extend the partnership for a further five years (UNICEF, 2024).

As part of the 'Protect Education in Insecurity and Conflict' initiative, in 2019, EAA co-founded a study entitled 'It is Very Painful to Talk about' on the impact of conflict on education for girls and women, which was published by the Global Coalition to Protect Education from Attack (GCPEA, 2019). The GCPEA was established in 2010 by organisations working in the fields of education in emergencies and conflict-affected fragile states, higher education, protection, international human rights and international humanitarian law.[19]

Qatar positions itself not only as a donor, but as a mediator and convening power, often channelling its support through multilateral frameworks in coordination with UN agencies and international NGOs. Qatari stakeholders are increasingly committed to multi-sectoral programming that links emergency response with longer-term development, especially in education, health, and economic inclusion. Initiatives such as the **QRCS's** livelihood activities for refugee women in Bangladesh and Syria demonstrate this shift[20]. The localisation of aid is another emerging strength, as Qatari institutions expand field offices, support local partners and adapt services to community-specific needs.

[18] Qatar Fund for Development https://www.qatarfund.org.qa/
[19] Global Coalition to Protect Education from Attack, https://protectingeducation.org/
[20] Qatar Red Crescent Economic Empowerment projects
https://www.qrcs.org.qa/en/Pages/Projects.aspx?CategoryTitle=EconomicEmpowerment

Türkiye

Unlike Gulf states, Türkiye is a signatory to the 1951 Refugee Convention and 1967 Protocol, but applies this only to those fleeing from Europe, not to non-Europeans. However, the latter are provided temporary protection status under the Law on Foreigners and International Protection (LFIP) (2013) and the Temporary Protection Regulation (2014), which specifically applies to Syrian refugees. The legislation gives refugees/asylum seekers the right to social and financial assistance, including for accommodation, healthcare, and education. Syrians have the right to stay in Türkiye until a more permanent solution is found for them and are granted access to a range of rights and services, including access to psychological support and the labour market.[21] Displaced women are covered under these laws. Given the significant Turkish spending on hosting displaced people, Islamic social finance forms only a share of this.

The main organisations involved in distributing Islamic social finance to displaced persons are the **Turkish Red Crescent (Kizilay)**, the **Diyanet Foundation**, as well as the IsDB and UN agencies. In relation to displaced women, three especially relevant areas of Turkish support are: protection, healthcare, and economic empowerment. In the area of protection, Türkiye has operated women and girls' safe spaces and introduced a wide range of services for sexual and gender-based violence (SGBV) survivors. Between 2015 and 2019, more than 37 Women and Girls Safe Spaces were established through the UNFPA across 17 provinces, providing sexual and reproductive health services, GBV response, and empowerment programmes for refugee women and girls. Türkiye has also made special efforts to address the financial challenges facing displaced women, including helping them learn Turkish and setting up microfinance programmes.

In 2020, Türkiye provided 26% of the total global humanitarian aid (USD 8.04 billion), second only to the US (USD 8.9 billion), and ranked first relative to GDP, spending 0.98% (Daily Sabah, 2022). Precise data on Islamic social finance remains limited, and its link to support for displaced women is less evident than in Saudi Arabia. Available literature focuses more on government-led interventions.

Türkiye has demonstrated a strong commitment to addressing protection challenges faced by displaced women, prioritising targeted interventions. Since the 1990s, applications by female asylum-seekers have been assessed independently of their spouses, a practice not consistently applied in the UK or some EU states, recognising that women may be survivors of SGBV (Demir et al., 2024: 4). Survivors of SGBV are protected under Turkish law regardless of legal status (citizen, asylum-seeker, etc.). Measures include a domestic violence helpline and government-funded shelters, though concerns persist regarding their effectiveness in practice (Demir et al., 2024: 5). Despite these efforts, refugee women's participation in decision-making remains minimal, a gap that Demir et al. (2024) argue undermines the overall effectiveness of protection strategies. Notably, there is a discrepancy between Türkiye's FTS figures (USD 17.58 million in 2022) and its ODA Humanitarian Aid (USD 6.21 billion in 2022) or GHA Data (USD 7.2 billion in 2022). This disparity, which spans multiple orders of magnitude, clearly points to serious underreporting to FTS. This profound difference implies a strategic choice or an operational limitation in Türkiye's reporting priorities, as FTS is not a primary channel for their comprehensive aid figures. While the Turkish Cooperation and Coordination Agency (TIKA) reports to the Organisation for Economic Co-operation and Development, its voluntary

[21] https://help.unhcr.org/turkiye/information-for-syrians/temporary-protection-in-Türkiye/

reporting to the OCHA FTS appears minimal or non-existent for the full scope of its humanitarian aid. For the broader humanitarian community, this means that FTS, despite its global reach, has a significant blind spot regarding the full extent of Türkiye's humanitarian funding.

Pakistan

Pakistan is among the world's leading and longest-standing refugee-hosting countries, primarily accommodating Afghan nationals. As of June 2025, it hosted approximately 1.36 million registered Afghan refugees, alongside an estimated 600 thousand undocumented individuals (UNHCR, 2025a). These figures follow the voluntary repatriation of 4.45 million Afghan refugees between 2002 and the end of 2024, including 25,634 in 2024 (UNHCR, 2025a). Nearly 53% of registered refugees reside in Khyber Pakhtunkhwa, 24% in Balochistan and 14% in Punjab (UNHCR, 2025a). In addition, around 800,000 Afghans hold Afghan Citizenship Cards (ACC) registered with the International Organisation for Migration (IOM), which grants them even more limited rights than Proof of Registration (PoR) card holders (IFRC, 2025). PoR card holders are entitled to freedom of movement, basic services and the right to work. The PoR status also protects their cardholders from refoulement and deportation under the Foreigners Act, 1946, the only national legislation addressing refugees/asylum seekers in Pakistan, given that the country is not a signatory to the 1951 Refugee Convention (VIDC, n.d.: 4). However, as of September 2025, this is no longer the case; the government has begun targeting even PoR cardholders for repatriation, marking a significant policy shift. In recent years, Pakistan's overall approach towards refugees has prioritised voluntary return rather than integration. This is particularly poignant since October 2023, when the Pakistan government announced that it would be carrying out mass deportations of irregular migrants, mostly Afghans, from 1 November (O'Donnell, 2023). By December 2023, nearly half a million undocumented Afghans had left Pakistan for Afghanistan (CFR, 2024).

The review found no specific information about policies towards displaced women, but the country is signatory to the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW). *Zakat* is by far the most significant Islamic social finance modality in Pakistan, and it also exceeds other forms of social protection (e.g. state cash transfers). A study estimated that Sunni Muslims in Pakistan paid Zakat of over PKR 619 billion (GBP 1.7 billion) in 2024 (Gallien et al., 2025a: 1). These are conservative estimates, and the actual figures are likely to be higher, given that *zakat* donations by Shia Muslims are not included. Shias form around 10% of Pakistan's population, so assuming the same level of giving, total *zakat* donations in Pakistan would rise to PKR 687 billion (Gallien et al., 2025a: 1). The main modalities by which *zakat* is collected and distributed to beneficiaries are the state *zakat* and *ushr* system, Pakistan Bait-ul-Maal (PBM), (I)NGOs, and directly by givers to recipients. The last of these is the most common: over 75% of Zakat is paid directly by givers to recipients, with less than 2% going through the state system – reflecting widespread distrust of the state. Further research by Gallien et al. (2025b) consistently found that people significantly prefer giving *zakat* to women. This holds whether the giver is male or female; moreover, over half the survey respondents reported giving exclusively to female recipients (Gallien et al., 2025b). The most common profile of recipients was widows, indicating that givers recognise the links between gender and vulnerability, as well as the shortcomings of the state social protection system. While the review did not identify evidence of Islamic social finance being used by Pakistan to support displaced women

in other countries, anecdotal observations suggest a strong public sentiment toward assisting displaced women and children from Syria and, more recently, Palestine.

The **Zakat and Ushr Ordinance**, introduced in 1980, established a compulsory system for the collection and distribution of *zakat* and *ushr* in Pakistan. Under this framework, 2.5% is deducted annually from personal bank accounts on the first day of Ramadan. Non-Muslims are exempt, and Muslims may opt out by declaring that they pay *zakat* directly to recipients or through an (I)NGO, typically a religious charity. Funds collected are intended for poverty alleviation. The Ministry of Religious Affairs administers allocations from the Central Zakat Fund to federal, provincial, and district-level Zakat Councils (Gallien et al., 2025a: 2). These councils disburse assistance to those in need, including living allowances, educational stipends, healthcare support, religious schooling, and marriage expenses. Priority is given to widows and orphans, which implicitly includes displaced women (Candland, 2024).

Pakistan Bait-ul-Maal (PBM) is an autonomous government charitable agency set up in 1992, whose mission is to help the poorest and most vulnerable in society, notably widows, orphans, persons with disabilities and other people in need (Candland, 2024). One of the most prominent schemes of the PBM is 'Sweet Homes', under which orphans are provided with accommodation and education. PBM is funded through the Central Zakat Fund as well as government allocations. In recent years, its annual expenditure has been USD 13.5 million, benefitting 150,000 people annually (Candland, 2024: 227). It also helps female-headed IDP families; in 2009-10, for example, it provided PKR 635 million to support people displaced during military operations in Swat and Malakand (Candland, 2024: 227).

Diverse NGOs in Pakistan, some faith-based, use *zakat* funds, including to support displaced women. **The Akhuwat Foundation** has an emergency relief fund which supports women during crises with cash, healthcare, and food.[22] It also offers *qard hassan* (interest-free) loans, disbursing PKR 128 billion to a total of 3 million families; 42% of the recipients were women (Gomes, 2020). Another NGO, **Alkhidmat Foundation**, has a Women Wing, and uses Zakat and donor funding to help women displaced by disasters, e.g. providing vocational training, microloans, mobile clinics, and psycho-social support.[23]

Pakistan is one of the countries benefiting from the UNHCR Refugee Zakat Fund established in 2019. The Fund prioritises women: it gives cash grants to female-headed households and vulnerable women, supports shelter, healthcare, education and protection services tailored to women's needs, and funds micro-business starter kits and vocational training (UNHCR, 2024). The main forms of support for displaced women in Pakistan relate to cash assistance to meet living expenses, shelter, access to healthcare, access to education and opportunities for income generation. There are also some initiatives to address GBV and ensure the protection of displaced women, e.g. provincial governments (notably in Punjab province) have set up Dar-ul-Amans and Violence against Women Centres. The former provides shelter and other support to women, while the latter assists GBV survivors. Both are for all women, including displaced women. While some of these initiatives are funded through Zakat (and other forms of Islamic social finance), they also rely heavily on government allocations and/or

[22] Akhuwat https://akhuwat.org.pk/programs/disaster

[23] Alhidmat Foundation https://alkhidmatkhawateen.org/disaster-management/

donor funding. This is particularly the case for social protection schemes involving regular and large-scale cash transfers.

Indonesia

Indonesia is the world's largest Muslim state. It is not a significant refugee-hosting country, but it has a large number of IDPs, mostly people displaced by natural disasters. As of the end of 2024, there were 57,000 IDPs in the country (Internal Displacement Monitoring Centre, 2024). These are mostly people displaced by floods, tsunamis, earthquakes and volcanic eruptions, as well as some who were forced to move by previous conflict, notably in the Aceh province. Of those displaced by natural disasters (the majority), many are able to return home within months, but some experience prolonged displacement. IDPs receive emergency assistance from the National Disaster Management Agency (BNPB), local governments, and NGOs.

As of September 2024, there were 11,735 refugees and asylum seekers in Indonesia, mainly from Afghanistan, Rohingyas fleeing Myanmar and people from Somalia (UNHCR, 2024: 2). Indonesia is not a signatory to the 1951 Refugee Convention, and refugees are not allowed to work, or to access education in state schools; they typically remain under UNHCR protection, awaiting settlement in third countries (UNHCR, 2024). Services for refugees are largely provided by UNHCR, in collaboration with local NGOs.

Islamic social finance is highly institutionalised in Indonesia. The Indonesian government, supported by donor organisations and (I)NGOs, has sought to integrate *zakat* into the national development agenda. Over time, Islamic philanthropy programmes have evolved from traditional charity models to development-oriented initiatives, particularly in education. Indonesia has also been a pioneer in digitalising *zakat* collection and monitoring, introducing platforms to facilitate contributions and track programme outcomes. Fauzia (2017: 223) argues that Islamic philanthropy was incorporated into government agendas following large-scale natural disasters such as the 2004 Aceh tsunami and the 2007 earthquakes. She argues that, as well as the government, Western private foundations (e.g. the Ford Foundation) and international development organisations (e.g. AusAID) have also promoted the use of philanthropy to support poverty alleviation, development, and social justice. This is reflected in the evolution of Islamic philanthropy programmes in Indonesia away from traditional charity and towards educational, health, disaster relief, economic, and socio-religious programmes, with the goal of promoting development and social justice (Fauzia, 2017: 228).

Zakat in Indonesia has been collected by the official state agency, **Badan Amil Zakat Nasional (BAZNAS, the National Board of Zakat)**, since 2002, alongside licensed private collection bodies. BAZNAS operates through a nationwide network of provincial and district branches and collects contributions from individuals, civil servants—mandatory in some regions—as well as corporations (Fauzia, 2017: 227). Between 2015 and 2020, *zakat* revenues increased from USD 250 million to USD 812 million, though this represents only 3.7% of the estimated potential (Borchgrevnik et al., 2022). In addition to BAZNAS, *zakat* collection in Indonesia is also carried out by private bodies licensed by the Ministry of Religious Affairs, including Lembaga Amil Zakat (LAZ), Dompet Dhuafa, Rumah Zakat, LazisNU, and LazisMU (Fauzia, 2017: 225–228). For *waqf*, oversight is provided by the official authority Badan Wakaf Indonesia (BWI), which regulates *waqf* institutions, manages land certification, and supervises financial products linked to *waqf*. A notable example is the Cash Waqf Linked Sukuk (CWLS),

issued by the Ministry of Finance in collaboration with Bank Indonesia. All *waqf* institutions are required to comply with the provisions of the Waqf Law 2004 (Fauzia, 2017: 227).

Alongside efforts to promote Islamic philanthropy for poverty alleviation and economic growth, Indonesia has emerged as a pioneer in developing digital platforms for *zakat* collection. BAZNAS has advanced these initiatives through partnerships with banks, commercial applications, and e-commerce platforms such as Gojek and Tokopedia, all regulated by the Indonesian Financial Services Authority (OJK) (BAZNAS, 2025). Monitoring tools such as the **Zakat Index** and **Zakat Community Development (ZCD)** are employed to track programme outcomes. According to BAZNAS (2025), digital *zakat* collection has grown by an average of 202.5% over the past decade. Despite this progress, actual collection remains far below potential: *zakat* revenues totalled IDR 3.7 trillion in 2015 and USD 812 million in 2020, only 3.7% of the estimated annual potential of USD 22 billion (Fauzia, 2017: 224; Borchgrevnik et al., 2022). In 2021, collections reached just 3% of the projected USD 26.1 billion (Widiastuti et al., 2022: 1). This shortfall reflects a persistent preference among many donors to give through informal channels, including direct transfers to recipients, as observed in Pakistan.

Zakat, *waqf* and *sadaqa* are deployed to assist diverse vulnerable groups within Indonesia. Emergency relief remains a priority due to the country's high exposure to natural disasters and the resulting displacement, alongside broader objectives such as poverty alleviation, education, and healthcare—all of which are relevant to displaced women. Some *zakat* funds are also channelled internationally to support displaced populations, including women. Indonesia has established partnerships with UN agencies such as UNRWA and UNHCR, enabling global *zakat* donations to flow through humanitarian pathways. Evidence of direct support for displaced women abroad is limited; however, notable examples include a multi-year arrangement between BAZNAS and UNRWA in 2018, which provided approximately USD 150 thousand to assist Palestinian refugees[24]. Indonesia also contributes to UNHCR's Islamic Philanthropy Programme and its Global Refugee Zakat Fund, which, as of 2024, had mobilised over USD 263 million since its inception in 2017, benefiting more than 8.9 million individuals (UNHCR Zakat Refugee Fund 2024). Disaggregated data on country-specific contributions, however, remains unavailable.

United Kingdom

The United Kingdom represents a distinct Muslim humanitarian ecosystem characterised by independent, charity-led mobilisation of Islamic philanthropy and social finance, rather than state-led or centrally institutionalised models. UK-based Muslim charities draw heavily on *zakat* and *sadaqa* from diaspora communities, forming a significant but under-recognised component of global humanitarian financing.

The UK hosts thousands of Muslim charities, including mosques and community organisations registered with the Charity Commission, collectively mobilising an estimated £1.48–£2.2 billion annually. Of them, at least 1,026 charities work in humanitarian aid and assistance[25] indicating substantial faith-aligned humanitarian resources operating largely outside formal aid systems. Nabil

[24] https://www.unrwa.org/baznas

[25] Mohammed, J. and Bianchi, B. (2023) *Aiding the Ummah: Analysing the Muslim Humanitarian Charity Sector in the UK*. London: Ayaan Institute. pp 10, 31

and Pertek's (2026) mapping of 20 UK-based Muslim charities highlights a group of major actors active across key displacement contexts, including Afghanistan, Syria, Yemen, Somalia, the Occupied Palestinian Territories, Bangladesh, Lebanon and Jordan.

Among these, several organisations operate at significant scale (see Annex 3), as indicated by their annual income (2024), including Islamic Relief Worldwide (£275.6 million), Human Appeal (£90.2 million), Ummah Welfare Trust (£78.4 million), Muslim Hands (£35.1 million) and Muslim Aid (23.7 million), demonstrating a substantial and sustained humanitarian financial footprint (ibid). However, international reporting systems such as OCHA's Financial Tracking Service capture only a small proportion of these flows, resulting in the sector's underrepresentation in global humanitarian financing data.

Across the ecosystem, UK Muslim charities deliver multi-sector assistance to women and girls, with all organisations engaging in protection and education, almost all in health, and all in forms of economic empowerment. Programming is typically needs-driven and integrated, combining services such as safe spaces, psychosocial support, education provision, livelihoods support and maternal health care.

Gender responsiveness is largely implicit rather than formalised. While only a small number of charities publish explicit gender policies, most demonstrate gender sensitivity through programming targeted at widows, female-headed households, adolescent girls and displaced mothers. Evidence from leading organisations such as Islamic Relief Worldwide shows that gender engagement can be driven by both pragmatic humanitarian needs and faith-based imperatives, grounded in principles of justice, dignity and equality.

Although rooted in Islamic philanthropic traditions, the articulation of faith sensitivity varies, with some organisations explicitly linking gender justice to Islamic ethics and others adopting more secular humanitarian language. There is no evidence that religious values negatively affect support for women and girls; rather, faith alignment can enhance trust, access and acceptability, particularly in conservative or hard-to-reach contexts.

Despite their scale and reach, UK Muslim charities face common structural gaps, including limited gender-disaggregated data, impact reporting, and formal policy frameworks, alongside weak integration into formal humanitarian coordination systems. This contributes to a broader policy gap, whereby significant faith-based financing and programming are not fully leveraged within UK humanitarian strategy.

Overall, the UK Muslim charity sector constitutes a major, decentralised pillar of humanitarian assistance for displaced women and girls, characterised by high levels of giving, global reach and integrated programming. Compared with Türkiye's state-led approach and Indonesia's institutionalised *zakat* system, the UK model is defined by civil society-led, diaspora-driven humanitarian action, with strong potential for greater recognition and strategic engagement within global humanitarian systems.

Select other key stakeholders

Islamic Development Bank (IsDB)

The Islamic Development Bank (IsDB) is the principal multilateral donor in the Muslim humanitarian sector. Established in 1975 as a specialised institution of the Organisation of Islamic Cooperation (OIC), its mandate is to expand access to Islamic finance and mobilise resources for development and crisis response across OIC member states. The OIC, the second-largest intergovernmental organisation after the United Nations, comprises 57 member states representing approximately 1.8 billion Muslims worldwide.

Building on its growing engagement in humanitarian action, the OIC created the Islamic Cooperation Humanitarian Affairs Department (ICHAD) in 2008 to coordinate relief efforts and enhance operational access (Pericoli, 2021: 4). This institutional shift marked a significant step toward consolidating 'Islamic humanitarian response'. For example, during the 2011 famine in Somalia, ICHAD coordinated more than 40 Islamic aid agencies and civil society organisations to deliver emergency assistance (Pericoli, 2021: 4).

The IsDB makes special use of a*wqaf* funds; its Waqf Fund, formed in 1979, had reached USD 1.4 billion by 2007 (OECD, 2020: 26). In 2005 the IsDB established the Islamic Solidarity Fund for Development (ISFD) to serve as its poverty alleviation arm. As of 2023 it stood at USD 2.3 billion against a target of USD 10 billion (ISFD, n.d. a). This was followed in 2022 with the Global Islamic Fund for Refugees (GIFR), created by the IsDB, along with the UNHCR and the Islamic Solidarity Fund for Development (ISFD), to support refugees, IDPs and host communities in OIC member countries (Pericoli, 2025: 54). The GIFR serves as a Shariah-compliant financing mechanism to mobilise funds to support displaced persons in OIC countries. It allocates money for programmes proposed by the IsDB, ISFD and UNHCR. The Fund focuses on education and job creation programmes, health, water, protection, sanitation and hygiene, shelter, climate action, including green energy and emergency response (ISFD, n.d.b). Pericoli (2025: 54) notes that the GIFR represents an important step towards diversifying funding sources and thereby ensuring sustainable funding for humanitarian programmes in displacement contexts across various sectors. The Fund has a goal of generating USD 500 million to meet humanitarian needs and foster economic empowerment (Dempster et al., 2024:14). As of May 2024, the GIFR had provided funding for programmes in the following countries: Algeria, Bangladesh, Egypt, India, Indonesia, Jordan, Lebanon, Malaysia, Mauritania, Pakistan and Tunisia (Dempster et al., 2024: 35).

The IsDB's approach to fragile and conflict-affected states focuses on building resilience: key areas in which it provides support are relief assistance, water and sanitation, education and health. It has donated over USD 2.6 billion since its inception to tackle fragility and conflict in 40 member countries, as well as for Muslim communities in 19 non-member countries (IsDB, n.d.). It has been especially active in supporting Syrian refugees in Jordan and Lebanon. This review did not find specific information relating to the IsDB's policies (and activities) to support displaced women.

In its support to date for refugees, the IsDB has focused on education/training and economic empowerment, both for forced migrants and host populations, with the wider goal of promoting social cohesion. It has been especially active in support of Syrian refugees in Jordan and Lebanon. The most successful projects include the Business Resilience Value Added Enterprise (BRAVE); the Deprived

Families Economic Empowerment Program (DEEP) for Palestine; skills development and smart education for over 700,000 refugees/IDPs and hosting communities in Iraq, Jordan, Lebanon, and Türkiye (IsDB, n.d.). In 2022, the ISFD launched the 'STEP Programme' (Skills Training Education Programme) to enhance educational projects among Syrian refugees.

Notably, the IsDB makes use of 'mixed finance', i.e. Islamic social finance as well as traditional humanitarian/development aid. For example, in 2019, in collaboration with the International Federation of Red Cross and Red Crescent Societies, it set up a fund to combat cholera in OIC countries: the fund mixed Sukuk and traditional donor financing (Pericoli, 2021: 6).

Islamic Solidarity Fund for Development (ISFD)

In 2005, the IsDB set up the Islamic Solidarity Fund for Development (ISFD) with a cap of USD 10 billion from member countries. The ISFD focuses on poverty alleviation and well-being programmes, targeting vulnerable groups, notably youth, women and marginalised populations, and draws on *zakat* and *awqaf* resources (OECD, 2020: 26). Their areas of priority include refugee programmes. As of 2023, the fund stood at USD 2.6 billion (26% of the total target), of which IsDB had contributed USD 1 billion and member countries USD 1.6 billion (ISFD, n.d.a).

International Federation of Red Cross and Red Crescent Societies (IFRC)

The International Federation of Red Cross and Red Crescent Societies (IFRC) describes itself as the world's largest humanitarian organisation, comprising 191 Red Cross and Red Crescent societies across the globe, and reaching 160 million each year through long-term services, development programmes and disaster response. The IFRC works with and for asylum seekers, refugees, IDPs, migrant workers, stateless persons and others. It makes extensive use of Islamic social finance, notably *zakat* and *sadaqa*, to support its activities. Its assistance to displaced persons focuses on the provision of essential services, advocacy for their rights, support for rebuilding their lives and livelihoods, and working with local and national authorities and host communities to promote social cohesion.

The IFRC's commitment to delivering effective, non-discriminatory and equitable humanitarian assistance is articulated in its Protection, Gender, and Inclusion (PGI) policy. This framework acknowledges that individuals affected by disasters experience crises differently based on factors such as gender, age and ethnicity, with certain groups facing heightened vulnerability. These inequalities are often exacerbated during emergencies, for example, through increased incidences of SGBV. To address these risks, IFRC prioritises measures that ensure facilities, goods and services are accessible to all and actively confront discrimination.

The organisation interprets its PGI principles through three core dimensions – protection, gender and inclusion. Protection focuses on preventing violence and safeguarding individuals from harm. Gender and diversity principle seeks to eliminate discrimination and recognise diverse needs, risks and capacities. Inclusion entails tackling exclusion by meaningfully engaging marginalised groups in humanitarian action. In operational terms, IFRC translates these principles into concrete actions, for example by ensuring women and girls have access to safe menstrual hygiene resources during emergencies, guaranteeing universal accessibility of facilities and services and implementing targeted measures to overcome physical, economic and informational barriers while addressing discriminatory practices. These interventions underscore IFRC's commitment to embedding equity and inclusion within humanitarian response.

The IFRC acts before, during and after disasters and health emergencies to meet the needs and improve the lives of vulnerable people. It identifies its strengths as being a wide volunteer network (over 16 million volunteers in total), community-based expertise and its independence and neutrality. The IFRC has an integrated programme to provide support to migrants throughout their journeys within its Humanitarian Service Points (HSPs) – neutral spaces along migratory routes. The organisation also runs programmes such as child protection, SGBV prevention and response, anti-trafficking initiatives, and social inclusion initiatives for marginalised groups.[26] In particular, it supports displaced persons through the provision of essential services along major migratory routes, advocacy for migrants' needs, rights, safety/access to essential services and through engaging local and national authorities to promote social inclusion.[27]

The IFRC makes use of Islamic social finance, notably *zakat* and *sadaqa*, to support its activities. An OECD report (2020: 21) cites the example of the IFRC deploying *zakat* funding from Malaysia to support drought relief interventions in Kenya. In addition, Kenya Red Cross's Islamic Philanthropy Humanitarian Fund is a notable example of organisational commitments to integrating the PGI and migration lens.

UNHCR (United Nations High Commission for Refugees)

UNHCR Refugee Zakat Fund is the first UN initiative to utilise Islamic social funding to support forcibly displaced people. The preparatory work to establish the Fund started in 2013, leading to its official launch in 2019 by drawing on the already established infrastructure of UNHCR's cash assistance, particularly piloting programmes between 2016 and 2018 in Jordan and Lebanon. A significant percentage of *zakat* had been used for winterisation programmes in the Middle East and North Africa (MENA) region. Between November 2018 and February 2019, USD 1.27 million was raised from public funding in the MENA region, with *zakat* funds accounting for 27.6% of this sum, which translated into support for 1003 families.

Nonetheless, thus far, *zakat* funds have not been used explicitly for protection programmes. Since a vast percentage of donations went towards funding cash assistance, more detailed and qualitative information is needed to understand its impact on women and female-headed households. Thus far, recipients of cash assistance are determined through vulnerability assessment criteria to identify the most vulnerable families living below the poverty line. Such criteria vary from one country to another, but in general are in line with international humanitarian principles and the UNHCR's protection principles and protocols, including, among others, the following (Annual Report 2021): persons with specific needs (physical, psychological, serious medical conditions, etc.), households with severe economic and financial constraints, female-led households, unaccompanied and separated children, and survivors of torture and abuse.

In 2019, *zakat* funds covered approximately 12% of the UNHCR's cash and in-kind assistance costs identified as zakat-compliant in the eight targeted countries[28] (UNHCR, 2020b). In August 2019, the

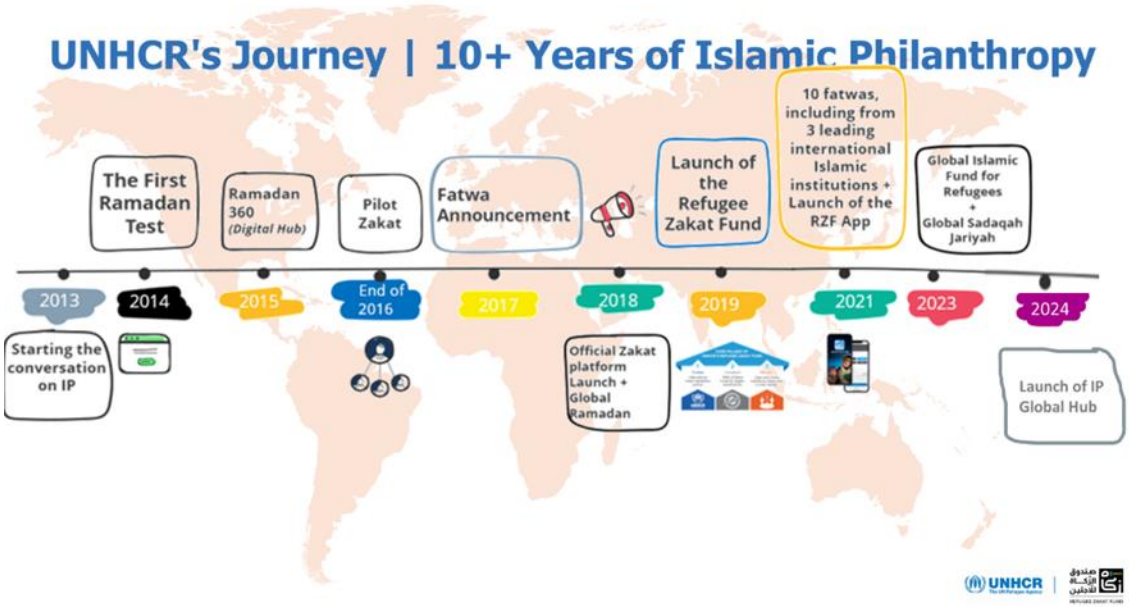
[26] International Federation of Red Cross and Red Crescent Societies https://www.ifrc.org/our-work/inclusion-protection-and-engagement/protection-gender-and-inclusion

[27] IFRC programmes https://www.ifrc.org/our-work/disasters-climate-and-crises/migration-and-displacement

[28] Namely Jordan, Lebanon, Egypt, Bangladesh, Malaysia, Mauritania, Yemen and Iraq.

UNHCR Refugee Zakat Fund encompassed *sadaqa* donations aimed at water, sanitation and hygiene (WASH) projects in Bangladesh and Mauritania, health activities in Bangladesh and education programmes in Somalia (Annual impact brief 2020). Between January and June 2020, the UNHCR received USD 9.2 million in *sadaqa* funds, almost entirely from the GCC region (UNHCR, 2020c).

In 2022, the UNHCR Refugee Zakat Fund received USD 16.7 million in *sadaqa* contributions (UNHCR, 2023). *Sadaqa* funds helped more than 839 thousand people in Afghanistan, Bangladesh, Greece, India, Iran, Jordan, Kenya, Lebanon, Malaysia, Namibia, Nigeria, Pakistan and Tunisia. Additionally, they have supported IDPs in Afghanistan, Nigeria, Ukraine and Yemen. In 2023, Ramadan Sadaqah Donation contributed to the construction of a healthcare clinic serving 5,000 refugees and members of the host communities per month in Chad, with a particular focus on women. *Sadaqa* funding also went towards the Girls and Women Empowerment Programme in Afghanistan, supporting 1,740 beneficiaries (UNHCR, 2024b). However, the review did not locate specific information about this project. Most recently, in 2024, UNHCR's Sadaqah Jariyah campaign funded boreholes in Chad, providing nearly 10,000 people with improved WASH.



Islamic Relief Worldwide

Islamic Relief Worldwide (hereafter Islamic Relief) is a faith-based humanitarian relief and development organisation in over 40 countries and working with vulnerable communities. Its approach to displaced persons is inspired by Islamic teachings on providing asylum to those fleeing persecution (Kidwai, 2014). Islamic Relief relies heavily on community and grant-based donations, notably *zakat* and *sadaqa*, but also has Islamic social finance such as *waqf* investments[29]. It states that it spends *zakat* funds only for the poor and people in need. It has provided a wide range of support to refugees in diverse countries, e.g. healthcare and food to displaced Syrians; access to services for women, in particular, in South Sudan; and life-saving relief in Yemen. However, there are gaps in reporting: for example, Islamic Relief Worldwide's income in 2016 was £110.6 million (in 2024 it reached £275.6 million), but the contribution of *zakat* is not disaggregated in the Annual Report (Ismail, 2018: 8).

Islamic Relief was the only Muslim humanitarian donor identified by this review as having a specific stance on the needs of displaced women. Islamic Relief calls for a 'gendered' humanitarian response, whereby aid programmes are delivered in an equitable form, with priority given to those who are most vulnerable (women and girls). In the short-term, it seeks to address their immediate basic needs, but in the long-term, it is committed to promoting gender equality (Pertek, 2015). For instance, Islamic Relief Iraq provides multiple sexual and reproductive health, GBV, and mental health and psychosocial support services to displaced women. The international office has also participated in shaping the Global Compact on Refugees and the Global Compact for Safe, Orderly and Regular Migration by advocating for gender-sensitive policies in migration management and action in the Mediterranean refugee crisis.

Pertek (2024) looked at how Islamic Relief was moving to integrate gender into its work, acknowledging the organisation's commitment to gender integration stemming from recognition of the disproportionate impact of disasters/crises on women, pragmatic considerations (to help with resource mobilisation), and meeting the religious requirements of Islam, including for social justice. She describes the evolution of Islamic Relief's gender policy, highlighting the fact that it drew heavily on faith values (notably dignity, equality, justice, and rights and responsibilities), and involved extensive consultations. However, Pertek (2024: 44) notes that while Islamic Relief was able to introduce some policies, e.g. advocacy for 18 years as a minimum age for marriage, and protection from sexual exploitation and abuse, it was still (as of 2024) awaiting approval on its domestic violence policy. There also other concerns, notably about self-reporting and lack of clear gender disaggregated expenditure data, as well as the tendency for Islamic Relief gender justice/equality projects to be short-term, and therefore less effective (Pertek, 2024: 46).

[29] https://islamic-relief.org/waqf-endowment

Conclusion: Towards understanding Islamic philanthropic ecosystem for displaced women

This mapping has shown that the ecosystem of Muslim donors and charities responding to conflict and displacement is substantial, diverse and increasingly relevant to global humanitarian financing, yet still insufficiently understood in relation to displaced women. This baseline study on Muslim humanitarian donors' approaches to the protection and inclusion of women in displacement settings reveals significant gaps in the available literature. In particular, there is limited information on the form and scale of Islamic social finance instruments mobilised by Muslim institutional donors, as well as on how these instruments are applied in practice with gendered implications.

This review aimed to identify the key actors that deploy Islamic social finance and their approach to women in emergencies. While we identified a breadth of actors and actions, we were unable to find more detailed information about the policies and programmes (and spending) of Muslim donors, specifically regarding the protection and inclusion of displaced women. The available literature provides general descriptions of activities, often in the context of wider support for displaced persons. However, few institutions apply *zakat* through a gender or protection lens, for example, by explicitly prioritising female-headed households or safeguarding against gender-based exclusion. *Sadaqa* is deployed with more flexibility, often supporting broader humanitarian programming, while *waqf* remains largely underdeveloped, despite its potential as a long-term financing mechanism for gender-sensitive infrastructure such as shelters, maternal clinics, and women-led enterprises. Furthermore, the use of Islamic financing for larger infrastructure programmes (e.g. building hospitals and medical centres) often lacks explicit specification, unlike smaller projects, which are typically funded via online *zakat* donations and are more transparently detailed. These dimensions represent critical knowledge and policy gaps for any future engagement seeking to align Muslim state donors and civil society's operations with best practice in gender-responsive humanitarian action.

The OIC notes in its 2021 report on 'Women and Development' that a comprehensive list of measures has been identified on how to improve the situation of women in crises, disasters, and armed conflicts. However, it adds (OIC, 2021: 36) that systematic data collection and monitoring are essential to drafting and implementing gender-sensitive measures. This aspect is largely missing in the sources identified for this review. There is a notable gap in research regarding the extent to which religious values influence the support provided by Muslim humanitarian organisations to displaced women (Pertek, 2025), even though extensive data suggests that displaced women find comfort in religious practice (e.g. Shaw et al., 2019; Yeager, 2021; Pertek et al., 2023; Pertek, 2024).

Conversely, several Muslim donors express a commitment to addressing the needs of women and girls, who are often identified as particularly vulnerable. A study by Fiddian-Qasmiyeh (2016) offers relevant insights by comparing faith-based organisations (FBOs) and secular actors in relation to gender roles and relations. The findings challenge simplistic assumptions, concluding that "neither […] are automatically 'conservative' or 'progressive' […] Both secular organisations and religious organizations can carry gender-limiting beliefs and practices" (ibid, 2016: 8). Moreover, the study notes that FBOs and faith leaders can, in some contexts, be more effective in addressing sensitive issues and providing trauma counselling (ibid, 2016: 8).

In conclusion, philanthropic initiatives illustrate their dedication to supporting women through various approaches. However, women are not always at the centre of intervention designs. Many institutions

integrate women's empowerment into their service delivery through maternal health projects, vocational training or psychosocial support. However, broader conclusions remain difficult to establish, as most organisations administering *zakat*-driven Islamic philanthropy or social finance rarely disclose gender-disaggregated data. Future research can examine the ways in which Muslim donors and charities contribute to humanitarian financing and resourcing displaced women's resilience. Continued investment in developing robust evidence-based and strategic partnerships will be key to scaling impact for women and displaced populations.

References

Al-Ali, A. Y. (2023) *The Islamic social finance and its contribution to sustainable goals 2030: The case of Qatar.* MA thesis, Hamad Bin Khalifa University, Qatar. Available at: Item - The Islamic Social Finance and Its Contribution to Sustainable Development Goals 2030 : The Case of Qatar - Figshare (Accessed 10 January 2026).

Al-Dajani, H. (2019) *Project Report: Poverty alleviation and women refugees in the Middle East: empowerment through grassroots micro-entrepreneurship? Available at:* https://www.aub.edu.lb/ifi/Documents/publications/research_reports/2018-2019/20190430_resilient_women_refugees.pdf (Accessed 1 March 2025).

Al-Jazeera (2022) 'Qatar fund launches initiative to support conflict-affected women'. *Al-Jazeera*, 23 September 2022. Available at: https://www.aljazeera.com/news/2022/9/23/qatar-fund-launched-women-in-conflict-zones-initiative (Accessed 20 February 2025).

Alkahlout, O. (2025) 'Zakat applications in peacebuilding activities: desired and controversial applications on agreeable and contested projects. Case study: Qatar', *Journal of Peacebuilding and Development*, Vol. 20(2), pp 236–252.

Almugahed, N. (2024) 'International Women's Day 2024: Women are still struggling for their basic needs'. Islamic Relief, 7 March 2024. Available at: https://islamic-relief.org/news/international-womens-day-2024-women-are-still-struggling-for-their-basic-needs/ (Accessed 3 March 2025).

Alsubaih, M. (2021) 'Practical study on refugees in Saudi Arabia and Australia'. PhD Thesis, Victoria University, Australia. Available at: https://vuir.vu.edu.au/44413/1/ALSUBAIH_Mohammed-Thesis_nosignature.pdf (Accessed 5 March 2025).

Al-Yahya, K. and Fustier, B. (2011) *Saudi Arabia as a humanitarian donor: High potential, little visibility*. Global Public Policy Institute. Available at: https://www.gppi.net/media/GPPi_Saudi_Arabia_as_a_Humanitarian_Donor_2011.pdf (Accessed 29 April 2025).

Barakat, S. (2024) 'Niche small states in humanitarian diplomacy: Qatar's positionality in the protection ecosystem'. *International Review of the Red Cross*, Vol. 106. Available at: https://www.cambridge.org/core/services/aop-cambridge-core/content/view/62FD68E4CD103A54E2A65525D77466C4/S1816383124000602a.pdf/niche-small-states-in-humanitarian-diplomacy-qatars-positionality-in-the-protection-ecosystem.pdf (Accessed 21 July 2025).

Barzegar, A., & El Karhili, N. (2017) *The Muslim Humanitarian Sector*. British Council. Available at: https://www.britishcouncil.us/sites/default/files/final_report_-_the_muslim_humanitarian_sector.pdf (Accessed 10 April 2025).

Bayram, S. (2023) 'The role of Islamic social finance in humanitarian crises'. *The Platform*, 26 Temmuz 2023. Available at: https://platform.ilke.org.tr/analyze/the-role-of-islamic-social-finance-in-humanitarian-crises (Accessed 15 March 2025).

BAZNAS (2025) 'The National Board of Zakat Republic of Indonesia (BAZNAS RI) reaffirms commitment to managing ZIS for poverty alleviation and national development'. 12 March 2025. Available at: https://www.puskasbaznas.com/home/activities/2021-the-national-board-of-zakat-republic-of-indonesia-baznas-ri-reaffirms-commitment-to-managing-zis-for-poverty-alleviation-and-national-development (Accessed 17 April 2025).

Big Heart Foundation (2018a) *Hospital in Cox's Bazar offers round the clock medical aid to 140,000 Rohingya refugees.* Available at: https://tbhf.ae/press_release/hospital-in-coxs-bazar-offers-round-the-clock-medical-aid-to-140000-rohingya-refugees/ (Accessed 3 August 2025).

Big Heart Foundation (2018b) *The Big Heart Foundation Zakat Campaign Raises $281,307 for Displaced Iraqi and Syrian Families.* Available at: https://tbhf.ae/press_release/the-big-heart-foundation-zakat-campaign-raises-281307-for-displaced-iraqi-and-syrian-families/ (Accessed 16 July 2025).

Big Heart Foundation (2018c) *The Big Heart Foundation Calls for Zakat Donations to Alleviate Sufferings of the Unfortunate.* Available at: https://tbhf.ae/press_release/the-big-heart-foundation-calls-for-zakat-donations-to-alleviate-sufferings-of-the-unfortunate/ (Accessed 19 July 2025)

Big Heart Foundation (2019) *The Big Heart Foundation donates AED 2.6 m to support two new projects for Syrian refugees.* Available at: https://tbhf.ae/press_release/the-big-heart-foundation-donat-es-aed-2-6m-to-support-two-new-projects-for-syrian-refugees/ (Accessed 20 August 2025).

Big Heart Foundation (2021) *Sharjah International Award for Refugee Advocacy and Support 2021: RefuSHE Empowerment Programme*. Available at: https://tbhf.ae/past-winners/#winnersId (Accessed 9 July 2025).

Big Heart Foundation (2023) *TBHF calls on supporting refugees and vulnerable people in Ramadan through 'Enlighten their Future'*. Available at: https://tbhf.ae/press_release/tbhf-calls-on-supporting-refugees-and-vulnerable-people-in-ramadan-through-enlighten-their-future-2/ (Accessed 7 August 2025).

Blin, L. (2023) 'Recent trends in Saudi Arabia's foreign aid policy'. *Middle East Directions*, Blog 29 June 2023. Available at: https://blogs.eui.eu/medirections/recent-trends-in-saudi-arabias-foreign-aid-policy/ (Accessed 4 August 2025).

Borchgrevnik, K., Pericoli, A. & Strand, A. (2022) 'Islamic philanthropy and Islamic social finance in humanitarian action'. Norwegian Centre for Humanitarian Studies, Blog, 19 August 2022. Available at: https://www.humanitarianstudies.no/islamic-philanthropy-and-islamic-social-finance-in-humanitarian-action/ (Accessed 12 May 2025).

Candland, C. (2024) *The Islamic Welfare State. Muslim charity, human security and government legitimacy in Pakistan*. Cambridge University Press.

CFR (2024) 'Instability in Pakistan'. Centre for Preventive Action, updated 9 February 2024. Available at: https://www.cfr.org/global-conflict-tracker/conflict/islamist-militancy-pakistan (Accessed 2 March 2025).

Charles, L. (2021) 'Refugees but not Refugees: The UAE's Response to the Syrian Refugee Crisis Viewed through the Lived Experience of Syrians in Abu Dhabi'. *Journal of Refugee Studies*, Volume 34, Issue 2, pp 1423–1440.

Daily Sabah (2019) 'Lifelong learning classes give Syrian refugees chance to socialise'. *Daily Sabah*, 3 January 2019. Available at: https://www.dailysabah.com/education/2019/01/03/lifelong-learning-classes-give-syrian-refugees-chance-to-socialize (Accessed 1 March 2025).

Daily Sabah (2022) 'Turkish charity spreads Zakat goodness to the world'. *Daily Sabah,* 8 December 2022. Available at: https://www.dailysabah.com/Türkiye/turkish-charity-spreads-zakat-goodness-to-the-world/news (Accessed 1 March 2025).

Danish Immigration Service (2025) *United Arab Emirates: Access to the UAE for Syrians and Palestinian Refugees*, Thematic DOI Report. Available at: https://us.dk/media/54qlfx4p/thematic-report_access-to-the-uae-for-syrians-and-palestinians.pdf (Accessed 9 June 2026).

Demir, E., Sahin, B. & Sengul, I. (2024) 'Balancing the Protection and Participation of Refugee Women through the Women, Peace, and Security Agenda: Notes from Türkiye'. *Journal of International Women's Studies*, Vol. 26 (1).

Dempster, H., Ble, M. & Villamil, S. (2024) *Why and how multilateral development banks support improved outcomes for economic migrants and refugees*. Centre for Global Development (CGD), Policy Paper328. Available at: https://www.cgdev.org/sites/default/files/why-and-how-multilateral-development-banks-support-improved-outcomes-economic-migrants.pdf (Accessed 3 March 2025).

Dubai Cares (no date) *Dubai Cares brings hope to young girls in Yemen*. Available at: https://www.dubaicares.ae/their-stories/dubai-cares-brings-hope-young-girls-yemen/ (Accessed 13 July 2025).

Erman, T. & Zadhy-Cepoglu (2024) 'Spaces of in/formality in the Turkish humanitarian field: Spatial and discursive practices impacting refugee women'. *Environment and Planning C: Politics and Space*, Vol. 42(7).

Erdilmen, M. (2024) 'Empowering Syrian Refugee Women: The Impact of Gulf Donors' Humanitarian Funding'. Forced Migration Review 74. Available at: https://www.fmreview.org/financing-displacement-response/erdilmen/ (Accessed 8 October 2025).

Fauzia, A. (2017) 'Islamic Philanthropy in Indonesia: Modernization, Islamization, and Social Justice'. *Austrian Journal of South-East Asian Studies*, 10(2).

Fiddian-Qasmiyeh, E. (ed.) (2016) *Gender, religion and humanitarian responses to refugees*. University College London. Available at: https://islamic-relief.org/wp-content/uploads/2022/05/Gender-Religion-and-Refugees.MRU-PB.pdf (Accessed 20 April 2025).

Gallien, M, Javed, U. and van den Boogaard, V. (2025a) 'Zakat Payments in Pakistan Exceed State Social Protection'. ICTD Factsheet, Brighton: Institute of Development Studies. Available at:

https://www.ids.ac.uk/publications/zakat-payments-in-pakistan-exceed-state-social-protection/ (Accessed 4 March 2025).

Gallien, M, Javed, U. and van den Boogaard, V. (2025b) 'Pakistanis are paying over 1.7 million GBP in Zakat every year – mostly to women'. Opinion, 26 March 2025: Institute of Development Studies. Available at: https://www.ids.ac.uk/opinions/pakistanis-1-7-billion-gbp-zakat-every-year-women/ (Accessed on 4 March 2025).

Global Coalition to Protect Education from Attack (2019) 'It is very painful to talk about': the Impact of Attacks on Education on Women and Girls, Available at: https://protectingeducation.org/publication/it-is-very-painful-to-talk-about-the-impact-of-attacks-on-education-on-women-and-girls/ (Accessed 3 June 2025).

Gomes, R. (2020) 'Akhuwat – the world's largest interest-free micro-finance organization'. *Vatican News*, 22 May 2020. Available at: https://www.vaticannews.va/en/world/news/2020-05/pakistan-akhuwat-micro-finance-interest-free-lender-saqib0.html (Accessed 4 March 2025).

Haji-Othman, Y., Abdullah, N. and Cheumar, M. (2022) 'Islamic social finance instruments', *Industrial and Management Practices: Learning, Quality and Environmental Improvement*. Available at: Islamic social finance instruments (Accessed 10 April 2025).

Integral Human Development (2020) 'Migration Profile : Qatar'. Available at: https://migrants-refugees.va/it/wp-content/uploads/sites/3/2021/05/2020-CP-Qatar.pdf (Accessed 5 July 2025).

Internal Displacement Monitoring Centre (2020a) *Women and Girls in Internal Displacement*. Available at: https://api.internal-displacement.org/sites/default/files/publications/documents/202003-twice-invisible-internally-displaced-women.pdf (Accessed 3 March 2025).

Internal Displacement Monitoring Centre (2020b) *A decade of displacement in the Middle East and North Africa*. Available at: https://api.internal-displacement.org/sites/default/files/publications/documents/IDMC_MenaReport_final.pdf (Accessed 3 March 2025).

Internal Displacement Monitoring Centre (2024) *Country Profile: Indonesia*. Available at: https://www.internal-displacement.org/countries/indonesia/#:~:text=six%20years%20ago.-,Conflict%2C%20violence%2C%20and%20weather%2Drelated%20events%2C%20many%20intensified,12%20May%202025 (Accessed 2 August 2025).

International Federation of Red Cross and Red Crescent Societies (2021a) *Saudi Red Crescent Authority*. Geneva: IFRC. Available at: https://www.ifrc.org/national-societies-directory/saudi-red-crescent-authority (Accessed 17 August 2025).

International Federation of Red Cross and Red Crescent Societies (2021b) *Humanitarian assistance and protection for people on the move: A route-based approach spanning Africa, Middle East and Europe*. IFRC. Available at: https://www.ifrc.org/sites/default/files/2021-08/IFRC-humanitarian-assistance-and-protection-for-people-on-the-move.pdf (Accessed 16 August 2025).

International Federation of Red Cross and Red Crescent Societies (2025) *Pakistan: Population Movement – Forced Repatriation of Afghan Nationals from Pakistan (April 2025)*. ReliefWeb. Available at: https://reliefweb.int/report/afghanistan/afghan-nationals-return-pakistan-april-2025-dref-operation-mdrpk027 (Accessed 2 March 2025).

International Policy Centre for Inclusive Development (2022) *Overview of Zakat Practices Around the World. Available at:* https://ipcid.org/sites/default/files/pub/en/RR69_Overview_of_Zakat_practices_around_the_world.pdf (Accessed 1 June 2026).

IRC (2019) *Protection, participation and potential. Women and girls in Yemen's war*. International Rescue Committee (IRC). Available at: https://www.rescue.org/sites/default/files/document/3550/yemenwomenandgirlspolicybrieffinalreadyfordissemination.pdf (Accessed 4 August 2025).

Islamic Development Bank (n.d.) 'Fragility and Resilience'. Available at: https://www.isdb.org/resilience#:~:text=The%20IsDB%20has%20been%20supporting,impact%20of%20the%20COVID%2D19 (Accessed 13 July 2025).

Islamic Development Bank (2019) *Women's Empowerment Policy*. Available at: https://www.isdb.org/sites/default/files/media/documents/2022-02/Women%26%23039%3Bs%20Empowerment%20Policy.pdf (Accessed 13 July 2025).

Islamic Relief (n.d.) 'Refugees and Displaced People'. Available at: https://islamic-relief.org/campaigns/refugees-and-displaced-people/ (Accessed 5 March 2025).

Islamic Solidarity Fund for Development (n.d.a). 'Islamic Solidarity Fund for Development (ISDF) at a glance'. Available at: https://isfd.isdb.org/who-we-are/isfd-glance (Accessed 5 March 2025).

Islamic Solidarity Fund for Development (n.d.b) 'The Global Islamic Fund for Refugees (GIFR)'. Available at: https://isfd.isdb.org/what-we-do/programs/global-islamic-fund-refugees-gifr (Accessed 5 March 2025).

Ismail, Z. (2018) *Using Zakat for International Development*. K4D Helpdesk Report. University of Birmingham. Available at: https://assets.publishing.service.gov.uk/media/5af9683140f0b622dae8de0f/Using_Zakat_for_International_Development.pdf (Accessed 15 April 2025).

Janmyr, M. and Lysa, C. (2023) 'Saudi Arabia and the International Refugee Regime'. *International Journal of Refugee Law*, 35.

Kidwai, S. (2018) *The rights of forced migrants in Islam*. Islamic Relief. Available at: https://islamic-relief.org/wp-content/uploads/2022/05/The-Rights-of-Forced-Migrants-in-Islam-1.pdf (Accessed 20 April 2025).

Kingdom of Saudi Arabia (n.d.) 'Kingdom of Humanity'. Available at: https://www.my.gov.sa/wps/portal/snp/careaboutyou/HumanitarianKingdom/?lang=en (Accessed 10 August 2025).

Kingdom of Saudi Arabia (2016) *Vision 2030*. Riyadh. Available at: https://www.vision2030.gov.sa (Accessed 21 January 2026).

Kingdom of Saudi Arabia (2017) 'Saudi Arabia and the Yemen Conflict. Humanitarian aid to the people of Yemen. April 2017'. Available at: https://www.saudiembassy.net/sites/default/files/FactSheet_Humanitarian%20Aid%20Yemen%20Fact_April2017.pdf (Accessed 10 August 2025).

Klugman, J., Ortiz, R. & Rubin, A. (2022) *Key challenges for refugees policies and programs: A gender perspective*. Gender Dimensions of Forced Displacement. Available at: https://documents1.worldbank.org/curated/en/447911643215960323/pdf/Key-Challenges-for-Refugee-Policies-and-Programs-A-Gender-Perspective.pdf (Accessed 4 March 2025).

Klugman, J. & Ortiz, E. (2022) *Key Development Challenges Around Internal Displacement: A Gender Perspective*. World Bank. Available at: https://api.internal-displacement.org/sites/default/files/publications/documents/202003-twice-invisible-internally-displaced-women.pdf (Accessed 4 March 2025).

KSrelief (2020) *Annual Report*. Riyadh: King Salman Humanitarian Aid and Relief Centre. Available at: https://www.ksrelief.org/Pages/Reports (Accessed 12 August 2025).

Lysa, C. (2023) 'The 2022 Saudi census: What it tells us about Saudi Arabia and refugees'. *Refugee Law Initiative*, Blog 16 June 2023. Available at: https://rli.blogs.sas.ac.uk/2023/06/16/the-2022-saudi-census-what-it-tells-us-about-refugees-and-saudi-arabia/ (Accessed 12 August 2025).

Mohammed Bin Rashed Al Maktoum Global Initiatives (2022) *MBRGI Annual Report 2022*. Available at: https://www.almaktouminitiatives.org/docs/default-source/years-in-review/7306_mbrgi-annual-report-2022_book_en.pdf?sfvrsn=1206fb3c_6 (Accessed 14 January 2026).

Mohammed Bin Rashed Al Maktoum Global Initiatives (2024) *MBRGI Annual Report 2024*. Available at: https://www.almaktouminitiatives.org/docs/default-source/years-in-review/mbrgi-annual-report-2024_en.pdf?sfvrsn=32154435_14 (Accessed 14 January 2026).

O'Donnell, L. (2023) 'Why Pakistan is pushing out refugees'. *Foreign Policy*, 13 November 2023.

OECD (2020) *How Islamic Finance can help achieve the Sustainable Development Goals*. OECD Development Cooperation Policy Papers No. 30. Available at: https://www.oecd.org/content/dam/oecd/en/publications/reports/2020/06/how-islamic-finance-contributes-to-achieving-the-sustainable-development-goals_ba8b0e21/ac1480ca-en.pdf (Accessed 2 March 2025).

OECD (2022) *Development aid at a glance: Saudi Arabia*. OECD Publishing. Available at: https://www.oecd.org/dac/financing-sustainable-development/development-finance-data/aid-at-a-glance.htm (Accessed 12 August 2025).

Organisation of Islamic Cooperation (2021) *OIC Women and Development Report 2021*. Organization of Islamic Cooperation. Available at: https://sesricdiag.blob.core.windows.net/sesric-site-blob/files/article/769.pdf (Accessed 12 July 2025).

Pericoli, A. (2021) *Organization of Islamic Cooperation and Islamic Development Bank: The regional dimension of humanitarian diplomacy*. Norwegian Centre for Humanitarian Studies (NCHS). Available at: https://www.humanitarianstudies.no/wp-content/uploads/NCHS-paper-02-Organization-of-Islamic-Cooperation-and-the-Islamic-Development-Bank-The-regional-dimension-of-humanitarian-diplomacy.pdf (Accessed 21 April 2025).

Pericoli, A. (2025) 'Islamic instruments for refugee financing: The IsDB and UNHCR collaborative approach'. *Global Policy*, 16, pp 46-55.

Pertek, S. (n.d.) 'Prioritising protection and inclusion of conflict-affected displaced women and girls in Muslim-majority contexts'. University of Birmingham. Available at: https://www.birmingham.ac.uk/documents/college-social-sciences/social-policy/a-duty-not-an-option-brief.pdf (Accessed 2 March 2025).

Pertek, I.S. (2015) Gender Justice Policy, Islamic Relief Worldwide, Birmingham. Available at: http://www.islamic-relief.org/wp-content/uploads/2016/05/Gender-policy.pdf (Accessed 10 September 2024).

Pertek, S. et al (2023) 'Gender-based violence, religion and forced displacement: Protective and risk factors'. *Frontiers in Human Dynamics. 5: 1058822*.

Pertek, S. (2024) 'Integrating gender sensitivity into faith-based humanitarianism'. *Muslim Humanitarianism Review*, Vol. 1(1), pp 31-56.

ReliefWeb (2025) KSRelief and UNHCR provide shelter and relief thousands displaced families. Available at: https://reliefweb.int/report/yemen/ksrelief-and-unhcr-provide-shelter-and-relief-thousands-displaced-families-yemen-enar (Accessed 27 February 2026)

Rutledge, K, Pertek, S, Abo-Hilal, M & Fitzgibbon, A. (2021) 'Faith and MHPSS among displaced Muslim women'. *Forced Migration Review*, Vol. 66, pp 24-26.

Saudi Press Agency (2024a) 'KSRelief launches 1,026 diverse projects to support women worldwide since foundation'. 29 May 2024. Available at: https://www.spa.gov.sa/en/N2217093 (Accessed 18 August 2025).

Saudi Press Agency (2024b) 'KSRelief Supervisor General: Humanitarian efforts strained by increasing crises, funding shortages, access challenges'. 14 November 2024. Available at: https://www.spa.gov.sa/en/N2207628 (Accessed 18 August 2025).

Saudi Red Crescent Authority (2022) *Annual Report*. Riyadh: Saudi Red Crescent Authority. Available at: https://www.srca.org.sa/en/MediaCenter/Reports (Accessed 18 August 2025).

Saudi Red Crescent Authority (2023) *About the Authority*. Riyadh: Saudi Red Crescent Authority. Available at: https://www.srca.org.sa/en/About (Accessed 18 August 2025).

Shaw, S. et al (2019) 'Religious coping and challenges among displaced Muslim female refugees'. *Affilia*, Vol. 35(4), pp 518-534.

Skribeland, O. (2025) 'The Turkish Council of State's engagement with international refugee law in cases involving 'non-European' refugees'. *International Journal of Refugee Law*, Volume 36, Issue 4, pp 419–437.

Stirk, C. (2015) An Act of Faith: Humanitarian Financing of Zakat. Available at: http://devinit.org/wp-content/uploads/2015/03/ONLINE-Zakat_report_V9a-1.pdf (Accessed 22 May 2025).

Tahiri-Jouti, A. (2022) *Financial Instruments and Cash Waqf*: *Bridging Islamic Finance with Sustainable Development Goals*. London: Palgrave Macmillan.

Thiollet, H. (2011) 'Migration as Diplomacy: Labor Migrants, Refugees, and Arab Regional Politics in the Oil-Rich Countries'. *International Labor and Working-Class History,* 79 (1), pp 103–121.

Tumen, S. (2023) 'The case of Syrian refugees in Turkiye: Successes, challenges and lessons learned'. Background paper to *The World Development Report 2023: Migrants, Refugees and Societies*. Available at: https://thedocs.worldbank.org/en/doc/a007833298df4b9c3735602711dd9289-0050062023/original/WDR2023-Türkiye-case-study-FORMATTED.pdf (Accessed 29 July 2025).

UNESCWA (2023) *Regional Report: Implementing the Women, Peace and Security Agenda in the Arab region*. United Nations Economic and Social Commission for West Asia. Available at: https://www.unescwa.org/sites/default/files/pubs/pdf/women-peace-security-agenda-arab-region-english.pdf (Accessed 9 July 2025).

UNFPA (2024) 'KSRelief helps to improve protection services for women and girls in South Yemen'. UNFPA, 22 August 2024. Available at: https://reliefweb.int/report/yemen/ksrelief-helps-improve-protection-services-women-and-girls-south-yemen-enar (Accessed 27 August 2025).

UNHCR (n.d.) 'The Arab strategy for the prevention and response to combat all forms of violence in asylum context especially sexual violence against women and girls'. Available at: https://www.unhcr.org/eg/wp-content/uploads/sites/36/2022/05/Arab-Strategy-English-merged.pdf (Accessed 30 July 2025).

UNHCR (n.d) *Zakat House.* Available at: https://www.unhcr.org/kw/en/zakat-house (Accessed 20 July 2025)

UNHCR (n.d.) Kuwait. Rights Mapping and Analysis Platform. Available at: https://rimap.unhcr.org/countries/kuwait (Accessed 9 June 2026).

UNHCR (2013) 'Submission by UNHCR for Office of High Commissioner for Human Rights' Compilation Report – Universal Periodic Review: Saudi Arabia'. Available at: https://upr-info.org/sites/default/files/documents/2014-03/unhcr_upr17_sau_e_main.pdf (Accessed 30 July 2025).

UNHCR (2020a) 'Refugee Policy Country Framework as of 30 June 2020'. United Nations High Commission for Refugees. Available at: https://foreignpolicy.com/2023/11/13/pakistan-afghanistan-taliban-refugees-deportation/ (Accessed 21 January 2026).

UNHCR (2020b) 'Islamic Philanthropy – 2020 Annual Impact Brief'. United Nations High Commissioner for Refugees. Available at: https://zakat.unhcr.org/wp-content/uploads/2020/04/IP-English-Impact-Brief-Final.pdf (Accessed 20 July 2025).

UNHCR (2020c) 'Islamic Philanthropy Mid-Year Report'. United Nations High Commissioner for Refugees. Available at: UNHCR-2020-Mid-Year-Islamic-Philanthropy-Report-English-Compressed.pdf (Accessed 12 June 2026).

UNHCR (2023) 'Qatar Charity contributes over US$ 5m to UNHCR for Rohingya refugees and displaced in Afghanistan, Yemen'. UNHCR, 3 March 2023. Available at: https://www.unhcr.org/news/qatar-charity-contributes-over-us-5m-unhcr-rohingya-refugees-and-displaced-afghanistan-yemen (Accessed 16 July 2025).

UNHCR (2024a) *UNHCR Indonesia Protection Brief, November 2024*. United Nations High Commission for Refugees. Available at: https://reliefweb.int/report/indonesia/unhcr-indonesia-protection-brief-november-2024 (Accessed 5 November 2025).

UNHCR (2024b) *Zakat Refugee Fund Annual Report 2024*. Available at: https://zakat.unhcr.org/annualreport/annual-2024/#Funding (Accessed 27 June 2025).

UNHCR (2024c) 'Islamic Philanthropy Annual Report 2024: Executive Summary'. United Nations High Commission for Refugees (UNHCR). Available at: https://zakat.unhcr.org/annualreport/annual-2024/executive-summary/ (Accessed 30 June 2025).

UNHCR (2025a) 'Operational Data Portal: Pakistan'. United Nations High Commission for Refugees (UNHCR). Available at: https://data.unhcr.org/en/country/pak (Accessed 4 March 2025).

UNHCR (2025b) *Pakistan Multi-Year Strategy 2025-27*. United Nations High Commission for Refugees (UNHCR). Available at: https://www.unhcr.org/sites/default/files/2025-01/Pakistan%20-%20Strategy%202025%20%E2%80%93%202027_0.pdf (Accessed 4 March 2025).

UNICEF (2021) 'The Global Muslim Philanthropy Fund for Children'. Available at: https://www.unicef.org/partnerships/global-muslim-philanthropy-fund-for-children (Accessed 2 Marc 2025).

UNICEF (2022) 'KSRelief team visits UNICEF projects for Rohingya refugees in Bangladesh'. UNICEF, 20 February 2022. Available at: https://www.unicef.org/gulf/stories/ksrelief-team-visits-unicef-projects-rohingya-refugees-bangladesh (Accessed 13 August 2025).

UNICEF (2024) 'Education Above All Foundation and UNICEF renew partnership to increase access to quality education'. UNICEF, 1 February 2024. Available at: https://www.unicef.org/partnerships/education-above-all-foundation-and-unicef-renew-partnership-increase-access-quality (Accessed 25 July 2025).

UNOCHA (2021) *Saudi Arabia: Humanitarian contributions*. Financial Tracking Service (FTS). Available at: https://fts.unocha.org/donors/saudi-arabia (Accessed 30 July 2025).

UNOCHA (n.d.) *What is the Financial Tracking Service (FTS) and how to use it*. Available at: https://fts.unocha.org/content/what-financial-tracking-service-fts-and-how-use-it (Accessed 1 August 2025).

UNOCHA (2024) Total reported funding 2024. Available at: https://fts.unocha.org/global-funding/overview/2024 (Accessed 10 June 2026).

UN Women (2013) *Gender-based violence and child protection among Syrian refugees in Jordan, with a focus on early marriage*. Available at: https://www.unwomen.org/en/digital-library/publications/2013/7/syrian-refugees (Accessed 6 June 2025).

UN Women (2019) *Women's economic empowerment in the Gulf region*. Available at: https://arabstates.unwomen.org/en/digital-library/publications/2019/12/womens-economic-empowerment-in-the-gulf-region (Accessed 20 August 2025).

VIDC (n.d.) 'Dard Kush II: A comprehensive desk review of refugee policies in Pakistan'. Vienna Institute for International Dialogue and Cooperation (VIDC). Available at: https://www.vidc.org/fileadmin/michael/dard_kush_ii/dard_kush_ii__a_comprehensive_desk_review_of_refugee_policies_in_pakistan.pdf (Accessed 5 March 2025).

WAM Emirates News Agency (2017) *Sharjah's Big Heart Foundation donates $1million scholarships for 21 Syrian students in Lebanon.* Available at: https://www.zawya.com/en/business/sharjahs-big-heart-foundation-donates-1million-scholarships-for-21-syrian-students-in-lebanon-aagtli50 (Accessed 3 June 2025).

WAM Emirates News Agency (2024) *Sheikha Fatima Fund for Women Refugee renews partnership with UNHCR*. Available at: https://www.wam.ae/en/article/b40bt0a-sheikha-fatima-fund-for-women-refugee-renews (Accessed 21 July 2025).

Watanabe, C. (2019) 'Challenges for Female Refugees and Asylum Seekers'. University of Manchester. Available at: https://sites.manchester.ac.uk/anthropology-of-aid/the-issues/refugees-and-asylum-seekers/2019-2020-challenges-for-female-refugees-and-asylum-seekers/ (Accessed 2 March 2025).

Widiastuti, T., Ningsih, S., Prasetyo, A., Mawardi, I., Herianingrum, S., Robani, A., Al Mustofa, M.U., Hady, A.F., 2022. Developing an integrated model of Islamic social finance: toward an effective governance framework. Heliyon 8, e10383. https://doi.org/10.1016/j.heliyon.2022.e10383

Women for Women International (2024) ‘5 facts about what refugee women face’. Blog, 13 June 2024. Available at: https://www.womenforwomen.org/blogs/5-facts-about-what-refugee-women-face (Accessed 2 March 2025).

World Humanitarian Summit (WHS) (2016) ‘Islamic Social Finance: Special Session Summary’. World Humanitarian Summit (WHS), 23-24 May 2016. Available at: https://agendaforhumanity.org/sites/default/files/resources/2017/Jul/SS03IslamicFinance.pdf (Accessed 4 May 2025).

Yeager, I. (2021) ‘Religion in crisis: Exploring Muslim refugee coping strategies’. *Pepperdine Journal of Communication Research*, Vol 9, Article 10.

Zain, N. and Ali, E. (2017) ‘An analysis on Islamic social finance for protection and preservation of Maqasid Al-Shariah. *Journal of Islamic Finance (Special Issue),* pp. 133- 141.Zakat House (n.d) *About Zakat House*. Available at: https://www.zakathouse.org.kw (Accessed 4 July 2025).

Appendix 1 Muslim Countries/Foundations present FTS Data (2024)

Donor	Year	Funding (USD)
Saudi Arabia	2024	$ 1,233,624,998
United Arab Emirates	2024	$ 782,306,657
Qatar Total	2024	$ 511,010,688
Türkiye	2024	$ 429,485,118
Qatar Fund for Development	2024	$ 321,556,216
Pakistan	2024	$ 228,441,703
Qatar Charity	2024	$ 135,335,055
Chad	2024	$ 79,952,696
Somalia	2024	$ 78,751,027
Kuwait	2024	$ 55,315,037
Qatar	2024	$ 39,587,447
Iraq	2024	$ 25,490,785
Namaa Charity - Social Reform Society	2024	$ 22,466,900
Rahma International Society	2024	$ 22,350,886
Zakat Fund	2024	$ 19,786,651
Islamic Relief Worldwide	2024	$ 14,885,615
Al-Salam Association for humanitarian and charitable works	2024	$ 12,547,827
Bangladesh	2024	$ 11,035,000
Palestinian territory, occupied	2024	$ 10,000,000
Aid Fund for Northern Syria	2024	$ 8,740,417
Islamic Development Bank	2024	$ 6,277,060
Burkina Faso	2024	$ 5,491,329
Algeria	2024	$ 5,020,001
Qatar Red Crescent Society	2024	$ 4,764,908
Sudan	2024	$ 4,700,000
Rahmatan Lil Alamin Foundation	2024	$ 4,566,379
Qatar Airways	2024	$ 4,552,325
Qatar International Search & Rescue Group - Lekhwiya (Internal Security Force)	2024	$ 4,214,737
Muslim Hands International	2024	$ 3,045,157
Indonesia	2024	$ 2,220,000
Maldives	2024	$ 1,248,827
Oman	2024	$ 1,216,421
Palestine Red Crescent Society	2024	$ 1,063,998
Rahma Worldwide	2024	$ 1,060,173
Nigeria	2024	$ 1,034,356
Qatar, Education Above All Foundation	2024	$ 1,000,000

Suliman S. Olayan Foundation	2024	$	823,357
Swasia Charity Foundation	2024	$	566,941
Egypt	2024	$	383,791
The World Federation of Khoja Shia Ithna-Asheri Muslim Communities	2024	$	366,687
Malaysia	2024	$	243,188
Kuwait Red Crescent Society	2024	$	241,522
United Palestinian Appeal	2024	$	160,000
Guyana	2024	$	150,000
Al Najat Charitable Society	2024	$	117,946
Ummah Welfare Trust	2024	$	91,641
Silatech Organization	2024	$	88,288
Brunei Darussalam	2024	$	76,971
Azerbaijan	2024	$	50,000
Morocco	2024	$	50,000
Turkmenistan	2024	$	50,000
Pure Hands	2024	$	40,000
Islamic Help	2024	$	13,276
Kyrgyzstan	2024	$	500

Donor	Funding Total (US$)
Muslim Countries/Foundations	4,097,660,502.00
Total Global funding (World)	35,826,409,043.00

Muslim Countries/Foundations share of total global funding	11%

Appendix 2 Overview of key humanitarian actors in the Gulf

Entity's name	Country	Select information on activities supporting women
Kuwait Fund for Arab Economic Development (KFAED)	Kuwait	Improving living conditions for IDPs, refugees, and asylum-seekers, which would implicitly benefit women. No explicit policy on women.
Kuwait Red Crescent Society (KRCS)	Kuwait	Food assistance and healthcare for Palestinians in Gaza, winter aid for Syrian refugees distributed based on non-discrimination.
International Islamic Charitable Organization (IICO)	Kuwait	Empowerment of Syrian refugee women through vocational training, professional tools for small businesses, support for vulnerable communities.
Zakat House	Kuwait	Humanitarian aid to widows and needy families, support for 70,000 families globally through UNHCR's Islamic philanthropy initiatives.
Arab Fund for Economic and Social Development (AFESD)	Kuwait	Provision of educational services for refugee and conflict-affected children. Empowerment of women in relation to education, economic opportunities, health and provision of clean drinking water.
Qatar Fund for Development (QFFD)	Qatar	Education for displaced populations, implicitly benefiting women and girls.
Qatar Charity (QC)	Qatar	Cash assistance to vulnerable Syrian refugees in Lebanon and Jordan through *zakat* programme, "Ramadan Supply" assistance to low-income families, widows, and divorced women, sponsorship of orphans, educational programmes for refugee children.
Education Above All Foundation (EAA)	Qatar	Inclusive and equitable quality education for all children, particularly those affected by conflict or poverty; actively works to protect education from attack and ensures access to learning during conflict, including for marginalized Afghan women and girls who are denied access to formal education.
Qatar Red Crescent Society (QRCS)	Qatar	First philanthropic organization in Qatar to establish a women's branch in 1982; "Livelihood Support for Widows and Displaced Families" project in Syria, providing cash grants and vocational training to empower women to establish small businesses; psychological support for refugees.
King Salman Humanitarian Aid & Relief Centre (KSRelief)	KSA	Projects to protect and empower women affected by gender-based violence in Yemen and Ukraine, provides psychosocial support, legal and economic aid, safe spaces, dignity kits; maternal and child health.

Saudi Red Crescent Authority (SRCA)	KSA	Family link programme aimed at reducing separation/disappearance of family members and restoring family contact; implicitly benefits women and children.
Muslim World League (MWL)	KSA	Supporting youth and children, renewed commitment to improve the lives of refugees and host communities, endorses UNHCR's Refugee Zakat Fund.
Emirates Red Crescent Authority (ERC)	UAE	Life-saving assistance reaches the most vulnerable, especially the sick, children, women, and the elderly; responds to Syrian refugee crisis (food, medical, shelter); provides winter aid globally.
Mohammed bin Rashid Al Maktoum Global Initiatives (MBRGI)	UAE	Explicitly aims to support vulnerable segments of societies, particularly women, children, and people of determination; pledges for sustainable livelihoods programs benefiting forcibly displaced communities; operates Refugee Zakat Fund.
Abu Dhabi Fund for Development (ADFD)	UAE	Focuses on specific segments of society with particular attention to women and children during natural disasters and in conflict areas.
Dubai Cares	UAE	A high priority on girls' education and empowerment, actively working to bridge the education gender gap; "WASH UP! Girl Talk" program empowers adolescent girls on menstrual health and hygiene to keep girls in school.
Al Ghurair Foundation	UAE	Dedicated to empowering Emirati and Arab youth; aligns with UN SDG 5 (gender equality); supports continued education in displacement centers.
The Big Heart Foundation (TBHF)	UAE	Protection and empowerment of vulnerable children and families worldwide; supporting programmes in healthcare, education, emergency relief, and livelihoods.
Dubai Humanitarian - The International Humanitarian City (IHC) UAE	UAE	IHC offers a robust physical and operational base for approximately 80 humanitarian organisations. It also promotes the use of technology-enabled solutions and data-driven methods to humanitarian assistance in order to improve efficiency and effectiveness.
Sheikha Fatima's Fund for Refugee Women and Children	UAE	The Fund focuses on capacity building of refugee women through education, healthcare, psychological support and skill development programmes to promote self-reliance and improve their living conditions.

Appendix 3: Overview of the UK-based Muslim charities

Charity	Income (£), 2024	Focus on displaced women	Operating countries	Notes
Islamic Relief Worldwide	£275.58m	Emergency aid for displaced people; healthcare, education, livelihoods for women/girls; refugee support in UK including asylum seeker empowerment	Afghanistan, Bangladesh, Iraq, Jordan, Lebanon, Pakistan, Occupied Palestinian Territories, Somalia, Syria, Yemen	Certified against Core Humanitarian Standard; strong gender focus in programs like child protection training
Human Appeal UK	£90.25m	Shelter/hygiene for displaced women/girls; economic empowerment; refugee support in crises like Sudan	Afghanistan, Iraq, Jordan, Lebanon, Pakistan, Occupied Palestinian Territories, Syria, Yemen	Multiplies donations for vulnerable families; focus on gender-based needs in emergencies
Ummah Welfare Trust (Amanat Charity Trust)	£78.43m	Shelter, education, health for displaced; sustainable development in refugee-heavy areas	Afghanistan, Bangladesh, Iraq, Pakistan, Occupied Palestinian Territories, Somalia, Syria, Yemen	Relates to displacement through shelter provision; Islamic philanthropy emphasis
Al-Khair Foundation	£60.98m	Disaster relief including refugee aid; health/food/shelter; Ukraine appeal implies migration focus	Afghanistan, Bangladesh, Pakistan, Occupied Palestinian Territories, Somalia, Syria, Yemen	Supports impoverished areas with forced migration; women in education programmes
Muslim Hands UK	£33.40m	Refugee camp aid (food, shelter, latrines); support for orphaned girls; emergency relief in conflict zones	Afghanistan, Bangladesh, Pakistan, Occupied Palestinian Territories, Somalia, Syria, Yemen	Delivered £3M+ to Rohingya refugees; waqf-funded sustainable projects
Hand in Hand for Aid and Development	£27.12m	Emergency response for displaced; livelihoods for women	Lebanon, Syria, Turkey (for refugees)	Focus on Syrian refugees
One Nation UK	£26.31m	Refugee aid including nourishment and empowerment for women in camps	Iraq, Jordan, Lebanon, Occupied Palestinian Territories, Syria	Programmes in Idleb, Syria for women; 100% donation policy;

				Rohingya, Gaza displaced; indirect women support via family essentials
MATW Project	£24.77m	Relief for war/disaster victims; refugee settlements; orphan care for girls/boys	Bangladesh, Yemen, Palestine, Lebanon, Jordan, Syria, Togo	100% donation; Palestinian refugees in Egypt, Syrian orphans; women rights emphasised in some campaigns
Muslim Aid UK	£23.73m	Refugee integration in UK (language classes, advice); domestic violence support for women; economic empowerment for displaced	Afghanistan, Bangladesh, Iraq, Pakistan, Occupied Palestinian Territories, Somalia, Syria, Yemen	Benefited 335+ vulnerable women in 2012; zakat distribution to 54,000+
Penny Appeal UK	£13.14m	Women's welfare (violence prevention, shelters); clean water access reducing burdens on women/girls; refugee aid in conflict areas	Afghanistan, Bangladesh, Pakistan, Occupied Palestinian Territories, Syria, Yemen	Runs Muslim-led domestic violence shelters; gender-based violence support
Afghanaid	£15.90m	Supports returning refugees and IDPs; livelihoods/rights for rural women; emergency aid post-displacement	Afghanistan	Reached 25,000 women in 2024; three-year project for refugees/IDPs. Women policy: Economic empowerment/ health; not explicitly Muslim but relevant
Islamic Help UK	£10.95m	Refugee programmes including aid for female refugees; livelihoods and health support	Afghanistan, Bangladesh, Iraq, Pakistan, Occupied Palestinian Territories, Syria, Yemen	Focus on rebuilding lives post-displacement; transparent zakat use
Abdullah Aid	£8.32m	Humanitarian aid in displacement zones;	Afghanistan, Bangladesh, Pakistan, Occupied	Empowerment, through education in

		food/shelter with women focus	Palestinian Territories, Yemen	Palestine; urgent humanitarian aid for displaced Rohingya
Human Relief Foundation	£8.82m	Food, shelter, medical care for refugees; vocational training for families; emphasis on women/children in camps	Iraq, Jordan, Lebanon, Occupied Palestinian Territories, Syria, Yemen	Supports Rohingya, Syrian, and Palestinian refugees; addresses malnutrition affecting mothers
Muntada Aid	£3.12m	Medical and relief for refugees; women's health initiatives	Iraq, Jordan, Lebanon, Syria, Yemen	Heart surgeries and aid in camps
The Cosaraf Charitable Foundation	£2.24m	Empowers women/girls through education and community building; supports young people in poverty/displacement contexts	Bangladesh, Pakistan	Muslim family-founded; funds Islamic schools in Bangladesh; women policy present via empowerment projects in Zimbabwe and Ghana Education/ economic focus
Ethar Relief	£1.21m	Disaster relief for refugees; focus on Rohingya and other displaced groups	Bangladesh (Rohingya), Occupied Palestinian Territories, Yemen	Ethar Relief notes focus on refugees, camp-based aid; gender-sensitive in health/ education
Revive Darul Arqam	£1.36m	Humanitarian aid for refugees, including food/shelter in conflict zones; orphan sponsorship for displaced children; no explicit women focus but supports families	Syria, Yemen, Occupied Palestinian Territories	Ties to Islamic philanthropy via zakat-fitr and qurbani; bread factory in Syria aids 1.5M annually. Policy: General protection in displacement; potential for women

				interviews on camp needs
Amina: The Muslim Women's Resource Centre	£592.13k	Support for Muslim/migrant women; helpline, employability, anti-violence	UK but Scottish charity and very relevant (Scotland-focused, including refugees)	Advocacy for refugee women; VAWG programmes
Muslim Relief	£338.62k	Emergency aid for refugees; support for women/children in displacement from war	Bangladesh, Egypt, Ghana, India, Lebanon, Morocco, Nigeria, Occupied Palestinian Territories, Pakistan, Saudi Arabia, Scotland, Turkey, Uganda, United States, Yemen	Syrian/Yemeni appeals; Economic/health programmes