



UNIVERSITY OF
BIRMINGHAM



UK Research
and Innovation

Building Trust: Inclusive Humanitarian Financing for Women and Girls in Conflict and Displacement

Research Insights

Dr Sandra Pertek and Jessica Skinner
s.m.pertek.1@bham.ac.uk



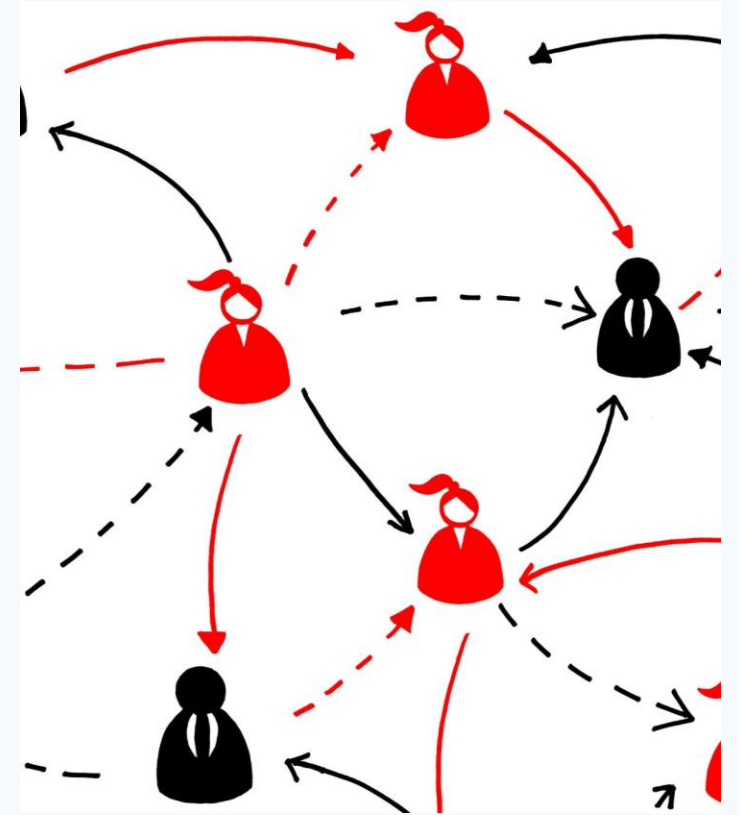
www.makingaidwork.org

MAKING
AID WORK
FOR DISPLACED
WOMEN



Inclusive Humanitarian Financing: Why it matters?

- A multipolar, diverse aid ecosystems
- Complementarity of diverse financing models and instruments (e.g. Islamic Social Finance)
- Breaking down silos, binaries and competition
- Socially inclusive and equitable:
 - Governed, distributed and received by diverse people
 - Reaching out to different groups and recognising specific needs.



MAKING
AID WORK

FOR DISPLACED
WOMEN



GLOBAL CHALLENGES

1% of aid spending goes to protection from gender-based violence (UN Women, 2023)

Less than 1% of aid funding reaches WLOs (UN Women, 2026)

Diverse but disconnected financing instruments in aid ecosystem: *E.g. Zakat* ('wealth tax') and *Waqf* ('endowment') are estimated at trillion dollars each annually

→ So, how do and how could diverse funding models better connect around women's priorities in crises?



Inspiring an inclusive humanitarian and migration policy



Islamic social finance: More than finance

A diverse ecosystem of financial instruments.

Philanthropic giving

- Zakat (mandatory charity)
- Sadaqah (voluntary charity)
- Waqf (endowments).

Social financing

- Sukuk (bonds)
- Takaful (insurance)
- Qard Hassan (interest free loans)
- Other Islamic (shariah-compliant) financial instruments, e.g. Islamic microfinance.



How does Islamic social finance work for women?

1. Women have been at the heart of Islamic Social Finance for centuries, but their experiences are often silenced.
2. Rooted in Islamic ethics, law, history and spiritual practice.
3. Operationalising these principles remains challenging.
4. Complementarity – not silos: Global and Islamic ethics of care: compassion and rights.
5. Discourse on rights to migration, protection and relief (*hijra*, *aman*, *ighatha* and *hurma*).



MAKING
AID WORK

FOR DISPLACED
WOMEN



What do women's experiences tell us? (c. 100)

1. Women already create their own informal financial mechanisms.
2. Islamic social finance has significant potential, but women struggle to access it (it varies by context).
3. A range of concerns around inclusion and access; a gap between giving and women's needs.
4. Women are telling us: *"don't finance for us, finance with us"*.
5. Finance a pathway from survival to independence...*"from recipient to becoming a donor/giver"* (from *mustahik* to *muzakki*).



MAKING
AID WORK

FOR DISPLACED
WOMEN



Islamic Social Finance and the International Humanitarian Financing Ecosystem

Connects

- More in common – ethics, values and goals.
- Increasing recognition of multi-scalar forms of engagement (non-/institutionalized).
- Localisation agenda
- Community-based models and rights-based approaches
- The value of relational and proximate humanitarianism.



*Outcomes
for
women*

Disconnects

- Trust deficits and risk aversion.
- Securitization, debanking
- Colonial legacies, myths and misperceptions.
- Lack of common language and expertise
- At times, conflicting interpretations of religious texts.

MAKING
AID WORK

FOR DISPLACED
WOMEN



So, what now?

How to build trust with diverse funding models to better connect around women's priorities in crises?

MAKING
AID WORK

FOR DISPLACED
WOMEN



See more:

- Working Paper 1: (Dis)connects between Islamic philanthropy and the international humanitarian system: Implications for women
- Working Paper 2: Financing displaced women's resilience: A conceptual framework from Islamic philanthropy
- International mapping: Ecosystem of Islamic social finance for women in conflict and displacement: Global mapping of Muslim donors and charities
- UK mapping: How international Muslim charities in the UK support women in conflict and displacement

Thank you

www.makingaidwork.org

