

ISLAMIC PHILANTHROPY ANNUAL REPORT (IMPACT 2024)



TABLE OF

CONTENTS

Foreword 2

Executive Summary 4

Impact of the Refugee Zakat Fund in 2024 9

Stories from the Field 13

Islamic Philanthropy in the Service of UN’s Sustainable Development Goals 17

Key Highlights 21

 Campaigns 21

 Events and Missions 24

 Engagement Activities 27

 UNHCR’s Zakat Advisory Board 29

Islamic Philanthropy Partners Across the Globe 30

Partnership in Focus 31

 Mohammed Bin Rashed Al Maktoum Global Initiatives (MBRGI) 31

 Muslim World League 33

 Qatar Charity 34

 Rahima Foundation 35

Endorsements and Fatwas 36

The Refugee Zakat Fund 37

FOREWORD



"It is our shared responsibility to work together to ensure that displaced families are empowered and receive the support they need to not only survive but thrive too."

Dear Reader,

Peace and blessings of Allah be upon you all.

I am pleased to introduce you to UNHCR's 2024 Islamic Philanthropy Annual Report. During 2024, and in my capacity as a High-Profile Supporter for the organization, I joined UNHCR on an important mission to visit Sudanese refugees in Egypt, raise awareness about the Sudan humanitarian emergency and advocate for more humanitarian support through the Refugee Zakat Fund.

What I witnessed firsthand was a profound testament to the resilience of refugees, who despite facing unimaginable hardships, continue to show remarkable strength. Through my visit, I also saw the transformative impact of community solidarity and how the generosity of individuals, channeled through Zakat and Sadaqah, has provided hope and relief to those facing the harsh reality of displacement. It reaffirmed my belief in the power of community, and how, when we unite for a common cause, we can make an extraordinary difference.

The report you are about to read showcases the power and great potential of Islamic philanthropy in addressing and revolutionizing humanitarian work. Through the collective contributions of donors, the Refugee Zakat Fund is playing an important role in providing immediate relief and helping rebuild stronger, and more resilient communities in the long-term.

It is our shared responsibility to work together to ensure that displaced families are empowered and receive the support they need to not only survive but thrive too. I'm grateful to be part of this journey and witness how kindness can truly bring about change. As the legend Muhammad Ali reminds us all: "Service to others is the rent you pay for your room here on earth."

Maher Zain

UNHCR high profile supporter

FOREWORD



"By tapping into the full potential of Islamic giving, we can ensure that more people receive the aid they desperately need, helping to transform lives and providing hope to those who have lost everything."

Dr. Khaled Khalifa

Senior Advisor to the High Commissioner
Representative to the GCC Countries

UNHCR is delighted to announce the launch of its 7th Islamic Philanthropy Annual Report, highlighting the impact of your generous Zakat and Sadaqah contributions through the Refugee Zakat Fund in 2024.

Islamic philanthropy has proven to be an instrumental tool in the response to humanitarian crises. We speak from experience and confidence, having witnessed first-hand for almost 10 years the tremendous results achieved by our Refugee Zakat Fund. Since its pilot in 2017, the Fund supported more than 8.9 eligible beneficiaries in 31 countries.

We are deeply humbled and honored by the growing trust and confidence in the Shariah compliance of our Refugee Zakat Fund. Compliance is not just a slogan for us; it's an integral part of our mission. Our journey in Islamic philanthropy is built on years of experience, expertise, and the endorsement of scholars and Islamic institutions worldwide. We take this responsibility very seriously and deeply value the trust you place in us. Ensuring that your Zakat is spent in the proper way is our highest priority. From visiting every single beneficiary family to confirm eligibility, to carefully planning Shariah-compliant activities and conducting post-distribution visits, our commitment to compliance translates into a strong governance and infrastructure. Besides our internal Islamic philanthropy unit, external partners conduct annual reviews to verify our compliance with Sharia standards. The International Islamic Fiqh Academy also now serves as our Zakat Board.

In 2024, the refugee crisis worsened, with the number of displaced people rising to 122.6 million and projected to reach 139.3 million displaced and stateless people globally by 2025. UNHCR's Islamic philanthropy continues to provide critical aid, yet the need for greater support remains urgent. Islamic philanthropy holds immense potential. If used efficiently, including through strategic partnerships, this generosity can be a game changer for millions of people around the world, including forcibly displaced people. This is what we are achieving with the Global Islamic Fund for Refugees, launched by UNHCR and the Islamic Solidarity Fund for Development, which will start funding programmes to support refugees and IDPs in 2025.

As the refugee crisis deepens, the need for life-saving assistance has never been more urgent. By tapping into the full potential of Islamic giving, we can ensure that more people receive the aid they desperately need, helping to transform lives and providing hope to those who have lost everything. Together, we can meet their urgent needs and transform lives, easing suffering and building a brighter future for displaced families. May your generosity bring peace and blessings to those in need.

Thank you.

EXECUTIVE SUMMARY



The year 2024 has seen a surge in global turmoil, with new conflicts, deepening crises, and escalating climate-related disasters. Over 122 million people were displaced due to conflict and persecution, with numbers likely rising amid ongoing violence with millions in prolonged exile, unable to return home or rebuild their lives. In response, UNHCR has been providing critical support globally, offering shelter, food, water, medicine, and essential services, while seeking sustainable solutions to help refugees contribute to their new communities and regain their dignity.

Since 2017, UNHCR's Islamic philanthropy programme has become a key element in the response to this displacement crises. With the support of 42,005 donors, UNHCR's Refugee Zakat Fund has been supporting more than 8.9 million beneficiaries among the most in need forcibly displaced populations in 31 countries through Zakat and Sadaqah.

This 7th UNHCR's Islamic Philanthropy Annual Report shines a powerful light on the impact of the Refugee Zakat Fund in 2024.



Overall Impact of Zakat and Sadaqah Donations

In 2024, partners and donors have generously contributed to the Refugee Zakat Fund, enabling UNHCR to support more than **872,000 refugees, internally displaced persons (IDPs) and host communities in 25 countries**. Significant donations from partners such as Mohammed Bin Rashid Al Maktoum Global Initiative, Muslim World League, Qatar Charity, Eid Charity, Sheikh Abdullah Al Nouri Charity Society, Islamic Relief USA, Rahima Foundation, Hasane International, the International Islamic Charity Organization and Rahmatan Lil Alamin Foundation among others, as well as donations via the

Refugee Zakat Fund mobile app and through UNHCR's Global Ramadan campaign, Dhul Hijjah and Adha campaign, Sadaqah Jariyah Campaign and Winter Campaign which have all been instrumental to this success.

Since the piloting of the Refugee Zakat Fund in 2017, Zakat and Sadaqah supported more than 8.9 million people in 31 countries.

Impact of Zakat



During 2024, the Refugee Zakat Fund received more than USD 14 million in Zakat contributions, assisting over 474,000 eligible refugees and IDPs across 22 countries, including Afghanistan, Bangladesh, Egypt, India, Somalia, Jordan, Libya, Lebanon, Mauritania, Syria, Türkiye and Yemen.

Since the piloting of the Refugee Zakat Fund in 2017, Zakat contributions have assisted more than 5.7 million refugees and IDPs in 26 countries.

Impact of Sadaqah



Sadaqah contributions, similarly, exceeded USD 7.8 million during 2024, which aided more than 397 thousand beneficiaries in 16 countries, including Afghanistan, Bangladesh, Egypt, Jordan, Libya and Pakistan. New countries, namely Mexico and Eswatini, received Sadaqah funding for the first time ever.

Since the piloting of the Refugee Zakat Fund in 2017, Sadaqah contributions have assisted more than 3.1 million refugees and IDPs in 25 countries.

Campaigns

In 2024, UNHCR launched four Islamic philanthropy campaigns to support the most in need among refugees and IDPs around the world.

UNHCR's global Ramadan campaign raised essential funds to support 208,332 refugee and internally displaced persons from Syria, Afghanistan, Yemen, and Myanmar, while UNHCR's Dhul Hijjah & Adha campaign provided essential aid to 2,713 displaced families in Sudan and Yemen, two of the most critical humanitarian crises.

UNHCR's Sadaqah Jariyah campaign funded the construction and maintenance of boreholes in Chad, contributing to the support of nearly 10,000 people with improved Water, Sanitation and Hygiene (WASH) infrastructure and fostering sustainable community development.

At the end of the year, UNHCR launched its Winter Campaign to support displaced families across more than 15 countries, with Zakat donations playing a vital role in its success.

Events and Missions

In March 2024, UNHCR launched its 6th Islamic Philanthropy Annual Report in partnership with the Zakat House of Kuwait, highlighting the impact of the Refugee Zakat Fund and emphasizing Islamic philanthropy's role in addressing displacement crises. This was followed after a month by a mission of UNHCR partners and donors from the MENA region to Chad, to review the impact of their contributions and raise awareness of the urgent needs in refugee camps and settlements.

In September 2024, UNHCR hosted a successful high-level roundtable at the United Nations General Assembly in New York, highlighting the growing role of Islamic philanthropy in humanitarian efforts. A highlight of the event was a signing ceremony for strategic agreements, including a significant pledge from IRUSA to donate \$25 million to support UNHCR's humanitarian efforts and sustainable impact.

In 2024, UNHCR's Islamic philanthropy efforts were bolstered by high-profile supporters like Maher Zain and Mostafa Atef, who advocated for refugee support and raised awareness through field visits in Jordan and Egypt, raising funds to support over 3,100 refugee families.



UNHCR's Zakat Advisory Board

The International Islamic Fiqh Academy, an entity of the Organization of Islamic Cooperation, will now serve as UNHCR's Zakat Board, overseeing the external compliance review of the Refugee Zakat Fund, reinforcing UNHCR's unwavering commitment to transparency and Sharia compliance.

Engagement Activities

In 2024, UNHCR strengthened its partnership with influential supporters in the arts and nasheed industry, such as Maher Zain and Mostafa Atef, to raise awareness and fundraise for displaced families. Mostafa Atef visited Syrian refugee families in Jordan and helped support over 1,600 families through his advocacy, while Maher Zain visited Egypt to highlight the Sudan crisis, contributing to the support of more than 1,500 refugee families. Additionally, Atef continued his advocacy in Lebanon, raising funds and awareness for the urgent needs of displaced families affected by the war.

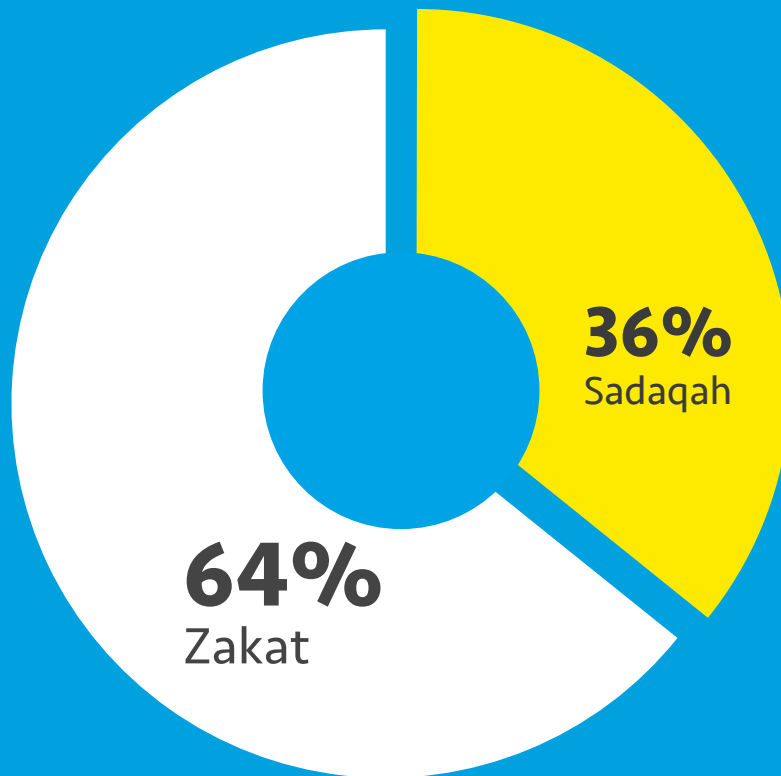


Sustainable Development Goals (SDGs)

In 2024, UNHCR's Islamic philanthropy initiatives have made significant progress in achieving several Sustainable Development Goals (SDGs) across 25 countries. Through generous contributions to the Refugee Zakat Fund, nearly one million refugees and internally displaced persons (IDPs) received crucial assistance, contributing to most SDGs, particularly No Poverty (SDG 1), Zero Hunger (SDG 2), Good Health and Well-being (SDG 3), Quality Education (SDG 4) and – through the Sadaqah Jariyah initiative – Clean Water and Sanitation (SDG 6).



IMPACT OF THE REFUGEE ZAKAT FUND IN 2024



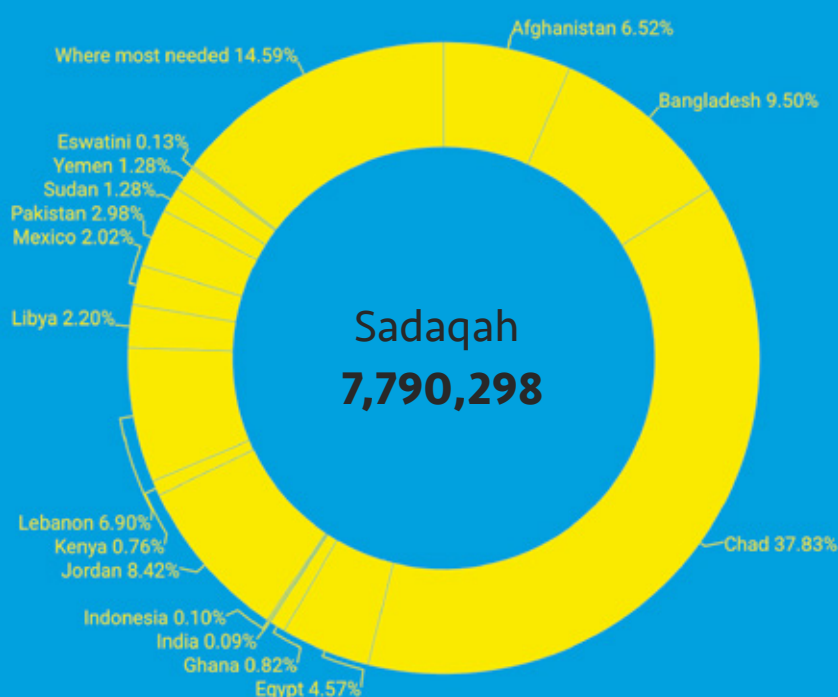
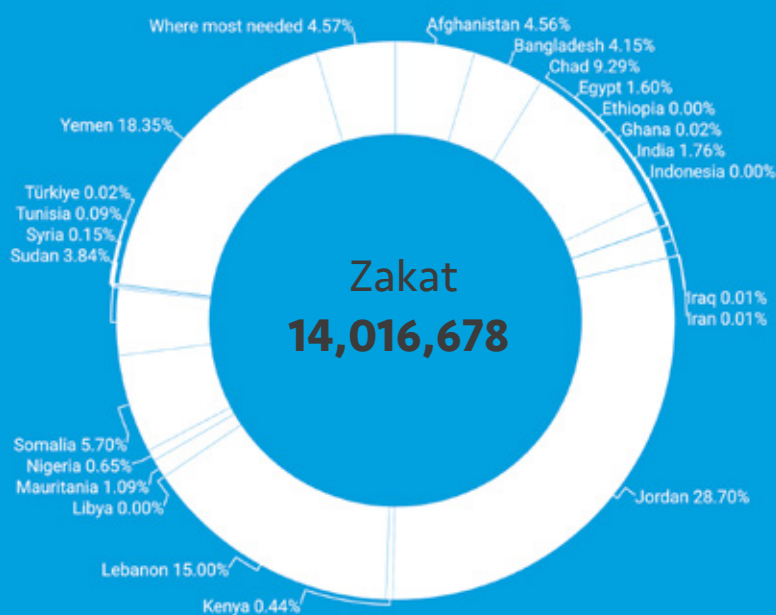
	Income	Families	Individuals	Countries
Zakat	14,016,948	97,636	474,421	22
Sadaqah	7,887,860	85,425	397,984	16
Total	21,904,809	183,062	872,405	25

Income received

Total Zakat and Sadaqah

21,904,809

Country	Total Zakat
Afghanistan	639,758
Bangladesh	582,280
Chad	1,302,737
Egypt	223,761
Ethiopia	176
Ghana	3,479
India	246,492
Indonesia	138
Iraq	866
Iran	856
Jordan	4,022,179
Kenya	61,209
Lebanon	2,102,740
Libya	31
Mauritania	152,471
Nigeria	91,239
Somalia	799,072
Sudan	538,423
Syria	20,577
Tunisia	12,349
Türkiye	2,723
Yemen	2,572,572
Where most needed	640,548

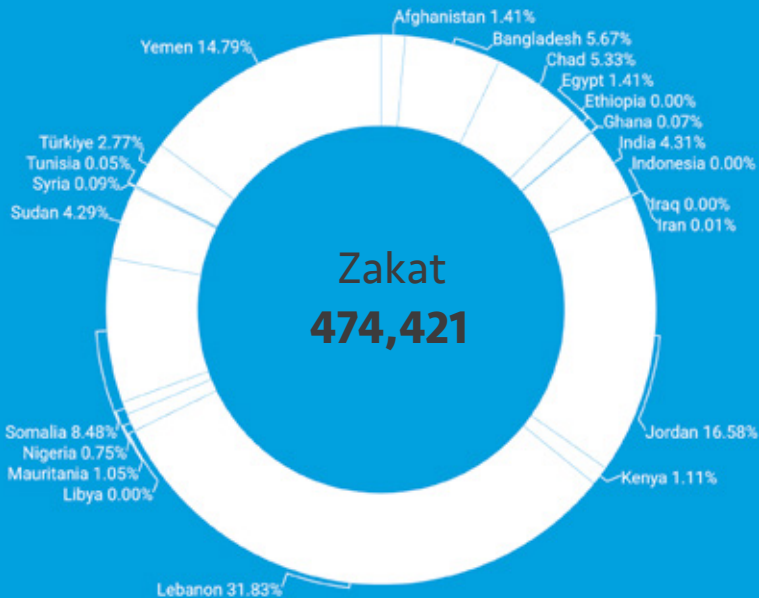


Country	Total Sadaqah
Afghanistan	507,777
Bangladesh	740,284
Chad	2,946,814
Egypt	356,383
Ghana	63,893
India	6,644
Indonesia	8,036
Jordan	655,561
Kenya	59,578
Lebanon	537,626
Libya	171,426
Mexico	157,500
Pakistan	232,364
Sudan	100,000
Yemen	100,058
Eswatini	10,000
Where most needed	1,136,354

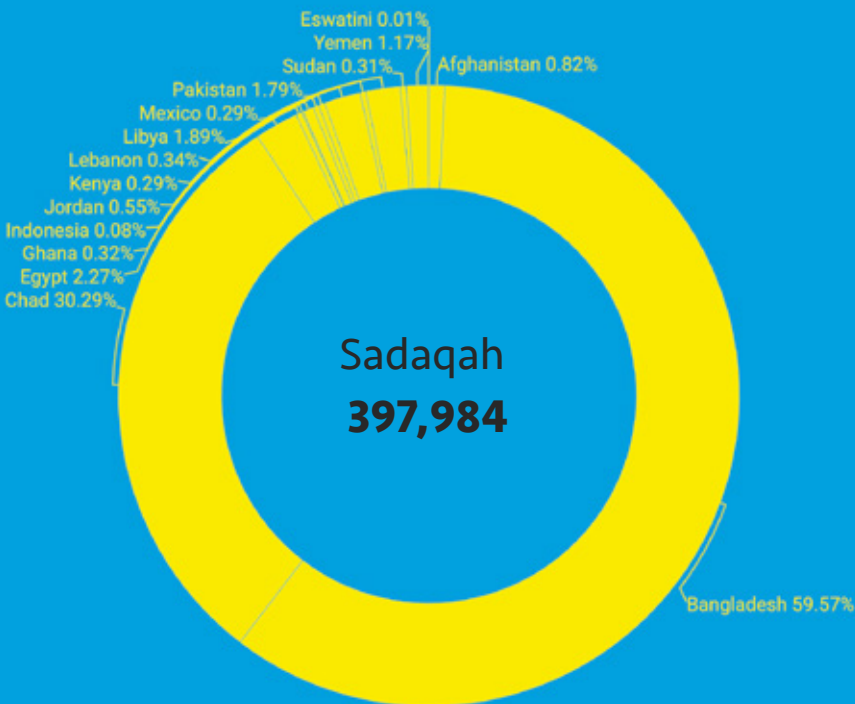
Individuals helped

Total Zakat and Sadaqah
872,405

Country	Total Zakat
Afghanistan	6,670
Bangladesh	26,887
Chad	25,300
Egypt	6,683
Ethiopia	6
Ghana	313
India	20,468
Indonesia	5
Iraq	19
Iran	24
Jordan	78,642
Kenya	5,277
Lebanon	150,990
Libya	5
Mauritania	4,988
Nigeria	3,564
Somalia	40,233
Sudan	20,329
Syria	447
Tunisia	249
Türkiye	13,160
Yemen	70,161



Country	Total Sadaqah
Afghanistan	9,950
Bangladesh	263,985
Chad	145,865
Egypt	15,707
Ethiopia	6
Ghana	1,591
India	20,468
Indonesia	338
Iraq	19
Iran	24
Jordan	80,848
Kenya	6,447
Lebanon	152,339
Libya	7,524
Mauritania	4,988
Mexico	1,147
Nigeria	3,564
Pakistan	7,128
Somalia	40,233
Sudan	21,549
Syria	447
Tunisia	249
Türkiye	13,160
Yemen	74,808
Eswatini	20

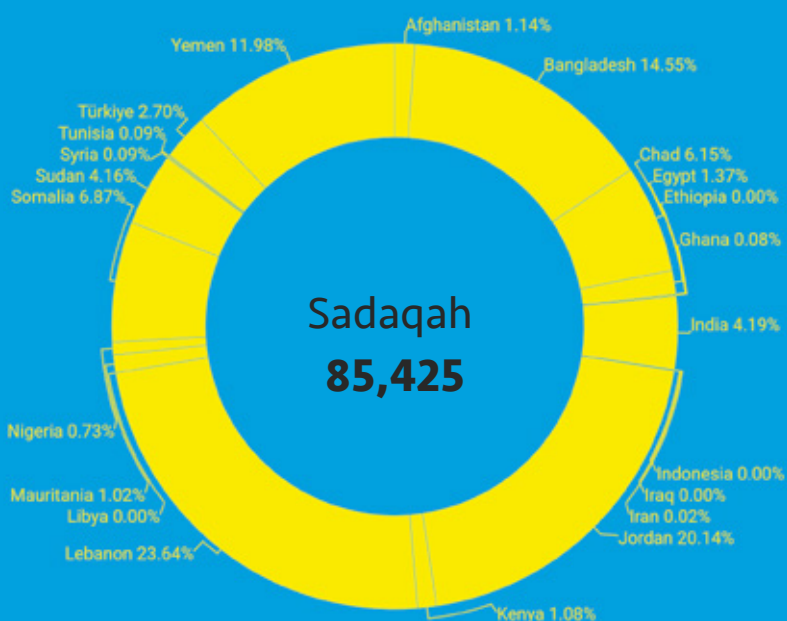
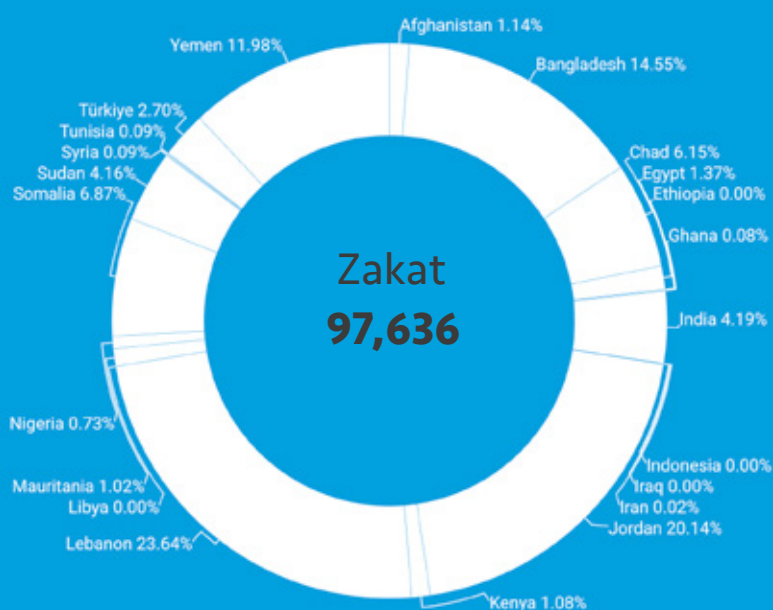


Families helped

Total Zakat and Sadaqah

183,062

Country	Total Zakat
Afghanistan	1,112
Bangladesh	14,202
Chad	6,000
Egypt	1,337
Ethiopia	1
Ghana	78
India	4,094
Indonesia	1
Iraq	4
Iran	24
Jordan	19,660
Kenya	1,055
Lebanon	23,081
Libya	1
Mauritania	998
Nigeria	713
Somalia	6,712
Sudan	4,066
Syria	89
Tunisia	83
Türkiye	2,632
Yemen	11,694



Country	Total Sadaqah
Afghanistan	510
Bangladesh	47,590
Chad	22,800
Egypt	9,024
Ghana	320
Indonesia	67
Jordan	552
Kenya	234
Lebanon	316
Libya	518
Mexico	1,147
Pakistan	1,188
Sudan	204
Yemen	936
Eswatini	20

STORIES FROM THE FIELD:

HASSAN AND MARIAM

Elderly Syrian refugee grandparents in Jordan

A photograph of an elderly Syrian refugee family in Jordan. An elderly man, Hassan, wearing a grey button-down shirt and a red and white checkered keffiyeh, sits on a patterned rug on the left. Next to him, an elderly woman, Mariam, wearing a black headscarf and a black and red patterned dress, sits on the same rug. To her right, a young boy in a blue t-shirt and jeans sits on the rug, looking towards the camera. The background shows a simple, somewhat cluttered room with a white refrigerator and various household items.

Hassan and Mariam are elderly Syrian refugee grandparents in Jordan who are outside the comfort of their homes and are facing unimaginable hardship.

"We are approaching winter...I don't know how we'll be able to survive it" Hassan says. With their family struggling to get by, they rely on a small monthly allowance from UNHCR. Their household receives just 10 Jordanian Dinars per month to cover the cost of cooking, fuel, and heating. It's barely enough to meet their most basic needs, let alone the added challenges of the coming winter.

Mariam with worry says, "My husband borrowed money to feed our grandchild a sandwich". The weight of their situation is overwhelming. Hassan admits he has crushing debt he's taken on just to take care of his family. "In winter, we stay warm with our blankets, and we use the gas tanks for heat," Hassan shares, a glimpse of the harsh reality they endure. Their home, already fragile, is also prone to flooding. "Our place gets flooded...we use buckets, so the dripping water won't ruin our blankets," Mariam says.

But there is hope. Thanks to the generosity of donors, including Zakat contributions, families like Hassan and Mariam's received vital support to survive the winter.

Syria's war has displaced 6.6 million people internally and more than 5.6 million across the region, making the Middle East the largest producer and host of forcibly displaced populations. In Jordan, 654,000 Syrian refugees are registered with UNHCR, along other nationalities, creating significant pressure on the country. Poverty rates among refugees in Jordan have risen, with Syrian refugees facing high poverty rates at 69%. Most of their income goes toward rent and food, leaving little for other essentials.

UNHCR during winter, through Zakat contributions, has and continues to support the most vulnerable by providing cash assistance to secure winter essentials helping refugee families survive the cold months.

Hassan and Mariam's story is just one example of how your contributions make a difference. In winter, displaced families immensely struggle with limited resources, making the impact of UNHCR's Zakat critical and every donation has helped families like Hassan and Mariam stay warm, fed, and protected during the coldest months of the year.

Thanks to Zakat and Sadaqah funds, UNHCR was able to support 20,212 refugee families - some 80,848 people - in Jordan in 2024.

STORIES FROM THE FIELD:

SADDAM

A Rohingya refugee father in Bangladesh

Saddam's life as a Rohingya refugee in Bangladesh has been defined by hardship and resilience. It was his seventh Ramadan away from his home in Myanmar, and each year, the challenges grow more difficult. "I find life very challenging in the camp during Ramadan," Saddam says, his voice heavy with the weight of his struggle. He is a father of two, but his disability has made every aspect of life harder. Moving around is particularly difficult for him, as he has only one leg. "Leaning on one hand continuously gets painful," he explains. The simplest tasks become extremely difficult, and securing a job to provide for his family is an impossible dream.

"I wait for Iftar, but I can't walk properly, so there's little I can do," he says. As a result, his family often struggles with food insecurity and malnutrition. "We only eat lentil soup with rice, which we never did back home," he shares. In Myanmar, he used to buy meat and fish once a week. Now, the reality of life in the refugee camp means his family is unable to afford such essentials.

Despite the overwhelming difficulties, Saddam's hope lies in the concept of community. "Our Ramadan table is about extending a seat to those who need it most," he says, reflecting on the generosity of those who help others in need, especially during Ramadan. "We are now refugees, so all of us are equal".

Over 1 million Rohingya refugees, a stateless minority from Myanmar, have fled ongoing conflict and persecution in multiple waves, with the largest exodus occurring in August 2017, when over 742,000 people sought refuge in Bangladesh. The region now hosts 1.1 million Rohingya refugees, 52% children, and 51% of the adults are females, all facing limited opportunities for self-reliance and protection. As humanitarian aid dwindles, many refugees risk dangerous journeys in search of safety and lasting solutions. The Rohingya refugees in Bangladesh depend entirely on humanitarian aid for survival, living in overcrowded camps in Cox's Bazar and Bhasan Char. Given Bangladesh's vulnerability



to natural disasters, including cyclones, flooding, and landslides, these refugees face significant exposure to weather-related risks.

Through Zakat contributions, thousands of Rohingya families received essential aid during Ramadan. For Saddam and his children, this support was a lifeline, allowing them to face the harsh realities of refugee life with hope.

Thanks to Zakat and Sadaqah funds, UNHCR was able to support 61,792 displaced families - some 263,985 people - in Bangladesh in 2024.

STORIES FROM THE FIELD:

THURAYA

A Sudanese refugee mother of four in Chad.



Thuraya is a Sudanese refugee mother living in Chad. "I have 4 kids, all of them are girls," she shares, a mother determined to provide for her daughters despite the difficult circumstances they face. Her oldest daughter is just 6 years old. Thuraya is divorced and lives in the Kouchaguine-Moura refugee camp, which has become her home as she seeks refuge from the turmoil in Sudan.

In the past, the camp had access to water, a lifeline for survival. "We had access to water in this camp before..." she recalls, but that has changed. Now, the water that once flowed freely is no longer available, and Thuraya is forced to walk to the valley with her children to collect it.

The situation has worsened with the added burden of having to pay for the water they desperately need. "We have to pay for it, and we don't have enough money," Thuraya says, revealing the financial strain that compounds their daily struggle. To make ends meet, the family has to alternate between working to earn money and fetching water. "On one day we go to work so we could buy what we need... On another day we walk to the water well to bring water."

Thuraya's story reflects a broader issue faced by many refugees in Chad, where resources are limited, and basic needs like water are often out of reach. Access to safe and clean drinking water and sanitation is recognized as a human right by the UN Human Rights Council, but for Thuraya and many others in the refugee camp, this right is not being fulfilled. Thuraya's story is a reminder of the ongoing challenges faced by refugees in Chad, where access to clean water is not guaranteed, and families like hers are left to endure the consequences of this deprivation.

Chad hosts 1.3 million displaced people, including 600,000 refugees fleeing violence in Sudan, 89% of whom are women and children. These refugees endure harsh conditions, with limited access to water, receiving only 7 liters per person daily instead of the standard 20 liters. UNHCR's Sadaqah Jariyah programme is working to bridge this gap by providing sustainable water solutions, and healthcare.

Thanks to Zakat and Sadaqah funds, UNHCR was able to support 28,800 displaced families - some 139,00 people - in Chad in 2024.



STORIES FROM THE FIELD:

SAEEDAH

A displaced Yemeni mother

Saeedah, a displaced Yemeni mother, shares the painful reality of her life after being forced to flee her home leaving everything behind.

The circumstances were traumatic, Saeedah says, "It was a very distressing time. We couldn't take anything with us when we left, not even blankets or flour. We even left the doors open in our haste to leave." In the chaos of fleeing, Saeedah and her family were forced to abandon nearly everything they had, with no time to gather essential supplies.

Now, in a new place, Saeedah's family has little to call their own. The displacement has left them struggling to rebuild their lives, without the comforts or security they once knew. As the sole provider for her family, Saeedah carries a heavy burden but despite the challenges, she remains resilient, doing her best to care for her loved ones. The family's situation remains dire as they try to adjust to life in a new place, where resources are scarce.

The family's daily reality is shaped by a lack of financial stability. "We eat only what we can afford, but it is a challenge because we do not have enough money." Like many others affected by the conflict in Yemen, they live with constant uncertainty about how they will meet their basic needs.

With Ramadan bringing additional hardship, Saeedah explains, "With barely enough food, the family struggles during Ramadan." The holy month, a time meant for reflection and community, has become another reminder of the family's dire situation. "What more can I say...it is a hard time," Saeedah adds.

The lack of resources has meant that basic necessities, like meat, are a distant memory. "The last time we had meat was at Eid Al-Adha. That was a year ago." Saeedah's story highlights the ongoing challenges faced by millions in Yemen, where conflict, displacement, and economic hardship continue to ravage families like hers.

As Yemen entered its eleventh year of conflict in 2024, it continues to be one of the world's largest humanitarian crises, with 23.4 million people (73% of the population) relying on aid, including 4.3 million internally displaced persons (IDPs), the fourth-largest IDP population globally. Conflict, insecurity, and a collapsed economy has pushed 80% of Yemen's population below the poverty line, leaving civilians to endure the severe consequences of the ongoing crisis.

Through the generous support of Zakat and Sadaqah donors, families like Saeedah's are able to access essential necessities, including a hot meal for iftar during Ramadan. These contributions have made a critical difference, providing vulnerable families with the support they need to survive and maintain their dignity during this blessed month.

Thanks to Zakat and Sadaqah funds, UNHCR was able to support 12,630 displaced families – some 74,808 people – in Yemen in 2024.

ISLAMIC PHILANTHROPY IN THE SERVICE OF UN'S SUSTAINABLE DEVELOPMENT GOALS

1. No Poverty



Zakat and Sadaqah Impact: In 2024, nearly USD 22 million in Zakat and Sadaqah funding supported more than 872,000 individuals in 25 countries. This vital support plays a key role in realizing SDG Goal 1: No Poverty, by providing refugees in countries such as Lebanon, Jordan, Iraq, Yemen, Mauritania, and Egypt with the means to avoid falling into extreme poverty. The Fund provides essential support to displaced communities, helping them avoid harmful coping strategies and meet their basic needs with dignity. Through these efforts, the Refugee Zakat Fund directly contributes to reducing poverty and fostering long-term economic resilience for some of the world's most vulnerable populations.



2. Zero Hunger



UNHCR's Commitment to the Goal:

Universal Access to Food: Provides refugees and IDPs with multi-purpose cash assistance through Zakat funds to address food insecurity and meet basic needs.

Global Ramadan Campaign: Mobilizes donations to support food and water needs for refugees and displaced individuals in over 20 countries during Ramadan. In 2024, the campaign supported over 208,332 individuals in crisis zones such as Syria, Yemen, Afghanistan, and Lebanon, directly addressing hunger and improving food security.



3. Good Health and Well-Being



Universal Health Coverage: Facilitates refugees' and host communities' access to national healthcare systems and essential services.

Zakat and Sadaqah Impact: Multi-purpose cash assistance supports refugees in covering essential medical treatments, doctor's fees, and medication.

Chad Emergency Response: Building and upgrading health centers, recruiting health workers, and supplying essential drugs to meet healthcare needs for refugees and host communities.

Ramadan Sadaqah Donation: Construction of a healthcare clinic to serve 5,000 forcibly displaced people and host communities, focusing on women, per month in a population of 25,000 people, both refugees and host communities in Chad.



4. Quality Education



Access to Education: Cash assistance helps refugee parents cover school fees, uniforms, transportation, and other educational costs.

Material Kits Distribution: Zakat funds helped distribute 13,057 kits to Sudanese refugee children in Ethiopia, ensuring access to education.

Sadaqah funding supported access to quality education for refugee children in Egypt and Bangladesh.

Sadaqah funding provided vocational training in Pakistan, enhancing employability and educational opportunities for Afghan refugees and host communities, fostering economic empowerment.



5. Gender Equality



Cash Assistance to Vulnerable Families: Zakat and Sadaqah funds in Lebanon, Jordan, Egypt, Yemen, Iraq, Mauritania, and Afghanistan support extremely vulnerable households, many are female-led ones. Sadaqah funding funded Girls and Women empowerment programme in Afghanistan, supporting 1,740 beneficiaries.



6. Clean Water and Sanitation

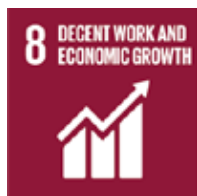


Improving Water, Sanitation, and Hygiene (WASH): UNHCR's Sadaqah Jariyah campaign contributed to the construction and maintenance of boreholes, providing clean water and sanitation to nearly 10,000 people in Chad's eastern regions.

Access to Clean Water for Refugees: In response to the influx of refugees, UNHCR optimizes water networks, ensuring access to 20 liters of clean water per person per day for 400,000 Rohingya refugees.



8. Decent Work and Economic Growth



Supporting Sustainable Livelihoods: UNHCR uses Zakat funds to support income-generating activities, including distribution of business kits to help beneficiaries start their own businesses.

Empowering Refugees in Pakistan: For Afghan refugees in Pakistan for example, Sadaqah funding helps overcome barriers to decent work by providing skills training and enabling access to sustainable livelihoods.



10. Reduced Inequality



Promoting Social and Economic Inclusion: UNHCR's Zakat funds enable vulnerable displaced families in Lebanon, Iraq, Jordan, Egypt, Pakistan, Bangladesh, and India to access essential services like shelter, healthcare, and education, addressing inequalities caused by legal barriers.

Reducing Inequality in Jordan: Through Sadaqah Jariyah and livelihood support programs, UNHCR empowers Syrian refugees and host communities in Jordan by providing skills development, vocational training, and employment opportunities, promoting social and economic inclusion.



13. Climate Action



Strengthening Resilience to Climate Change: UNHCR, through Islamic philanthropy initiatives, supports refugee households by repairing shelters, providing weather-resistant materials, and enhancing their ability to withstand harsh weather and fire risks.

Shelter Rehabilitation: Through Zakat and Sadaqah, more than 23,600 forcibly displaced people received shelter support in Chad, Lebanon and Bangladesh. This includes the provisions of materials that are resilient to extreme weather, directly addressing climate vulnerabilities.



16. Peace, Justice, and Strong Institutions



Ending Abuse and Exploitation of Children: Zakat funds help reduce vulnerable refugee families' reliance on negative coping mechanisms such as child labor, trafficking, and child marriage, directly contributing to SDG 16's target of ending violence and exploitation against children.

Sadaqah funding for Unaccompanied and Separated Children in Egypt: Cash assistance provided by UNHCR enabled unaccompanied and separated refugee children to survive and access necessary care, protection, and social services.



17. Partnerships for the Goals



Promoting Effective Partnerships To Provide Resources:

UNHCR partners with 50 global entities, including charities, foundations, corporations, and public entities, to support Islamic philanthropy activities through the Refugee Zakat Fund, ensuring the effective delivery of aid to the most in need among refugees and IDPs.

Partnering To Ensure Efficient Aid Delivery:

Partnerships are crucial in delivering Zakat and Sadaqah funds, such as in Egypt where refugees can collect cash transfers from 4,000 branches of the Egypt Post Office, and in Jordan where iris scan-enabled ATMs, in partnership with Cairo-Amman Bank, provide direct, cost-effective support to vulnerable families. These innovative partnerships and technologies improve the efficiency and transparency of financial aid distribution, empowering refugees and ensuring the funds reach those in need without fraud.



KEY HIGHLIGHTS

1. Campaigns

Global Ramadan Campaign

In 2024, UNHCR's global Ramadan campaign raised essential funds to support 208,332 refugee and internally displaced persons from Syria, Afghanistan, Yemen, and Myanmar, thanks to the generosity of individuals, corporations, and foundations. Furthermore, 'Matching Gifts' initiative doubled contributions, raising \$107,036 during the Global Ramadan Campaign in March 2024 and \$96,905 in Zakat contributions in April 2024, showcasing the power of collective action.

Dhul Hijjah & Adha Campaign

Through UNHCR's annual Dhul Hijjah & Adha Campaign, the Zakat and Sadaqah donations received were able to help 2,713 displaced families in Sudan and Yemen, two of the most critical humanitarian crises today. Families who lost everything were able to receive essential aid and enjoy a warm and nourishing Eid meal. After being forced to flee their homes, their children got to experience the joy of Eid once more.





Sadaqah Jariyah Campaign

The influx of Sudanese refugees (more than 1 million) and Chadian returnees from Sudan has had a major impact on water, hygiene and sanitation facilities in host and relocation areas. Added to this is a structural context of extremely poor access to water and sanitation in the eastern regions of Chad. Major challenges include insufficient funding, logistical constraints in refugee-hosting areas, political constraints and social pressures linked to migratory flows. Through UNHCR's Sadaqah Jariyah campaign, donors contributed to the construction and maintenance of boreholes, helping UNHCR to enhance Sanitation and Hygiene (WASH) infrastructure to support nearly 10,000 beneficiaries, ensuring access to water, hygiene, and sanitation, and promoting sustainable community empowerment.

Winter Campaign

Each year, the colder months bring added challenges for those forced to flee their homes. With temperatures plunging and extreme weather conditions, displaced families are forced to stretch their already limited resources to meet basic needs such as heating their shelters, purchasing warm clothing, and preparing hot meals. UNHCR's Winter Campaign has and continues to support displaced families in 15+ countries, providing shelter, food, water, medicine, and warmth through Zakat and Sadaqah contributions. In Syria, 16.7 million people need urgent aid, while 3.18 million refugees in Turkey receive shelter and cash assistance. Winter support is also critical in Lebanon, Egypt (10.4 million displaced), Jordan, and Afghanistan to address severe conditions and food insecurity.

2. Event and Missions



Launch of the 6th Islamic Philanthropy Annual Report

In March 2024, UNHCR launched its 6th Islamic Philanthropy Annual Report, showcasing the impact of UNHCR's Refugee Zakat Fund since 2017. The report was launched in Kuwait in collaboration with the Zakat House of Kuwait, highlighting UNHCR's Islamic Philanthropy Impact in 2023. The event emphasized the role of Islamic charity in responding to displacement crises and fostered collaboration among local private and civil society groups. Key priorities discussed included setting measurable goals, ensuring financial transparency, and conducting field visits to enhance aid effectiveness and trust. Recommendations focused on sustainable partnerships with global organizations, support for vulnerable communities like Rohingya refugees, and improvements in healthcare and awareness initiatives. The event concluded with a recommendation from Dr. Khaled Khalifa, UNHCR's Senior Advisor & Representative to the GCC Countries, to explore further dialogue on Zakat regulations in humanitarian contexts.



Chad Mission: ‘Everything is a priority’

This piece was written by UNHCR’s Senior Islamic Philanthropy Officer, Mehdi Zidani.

This April, I had the privilege to embark on a field visit to Chad. Our goal was to witness firsthand the urgent needs and garner more support for a situation that has been regrettably overlooked. We visited temporary settlements and several refugee camps in the eastern part of the country.

Due to its central location near countries plagued by displacement crises, Chad has become a sanctuary for people fleeing persecution and war. More than 1.3 million refugees from Nigeria, Cameroon, Central Africa, and Sudan have found a haven in Chad. This is particularly evident in the continuous and daily influx of Sudanese refugees into the eastern region. I was stunned to see that the border between Sudan and Chad remains completely open; people can cross freely, a testament to Chad’s incredible generosity despite facing significant internal challenges of its own. Ranked 189 out of 192 countries in the Human Development Index, Chad’s situation is dire, yet its people and government remain committed to protecting those they consider their brothers and sisters.

When we inquired about the primary needs of the Sudanese refugees, the overwhelming response from refugees, government officials, and local and international NGOs was that everything is needed: food, shelter, water and hygiene, education, and the urgent necessity to relocate refugees from temporary settlements to proper camps before the rainy season begins, which would make transportation nearly impossible.

NGOs and the Chadian government also noted that while Sudanese refugees initially fled due to persecution, they are now escaping starvation. Despite these hardships, many Sudanese refugees, including those highly educated, are doing their best to support each other within the camps. They are helping their youth pursue education with the hope that one day, they can return home and contribute to their country.

As we prepared for our departure from Chad, I was plagued by the question of how I, as an individual, could make an impact in a crisis of this magnitude. When glancing at statistics, it’s not easy to imagine the faces behind these numbers. The truth is, I was reminded that each one is a unique story of struggle, resilience, and courage in the face of displacement.

We may feel that our donations result in very little impact in light of these rising numbers, but the fact is that through collective generosity and compassion, we have the power to make a tangible difference in the lives of Sudanese refugees in Chad, by offering them hope and security in times of uncertainty. With over 80% of Sudanese refugees in Chad being women and children in dire need of every basic essential, your Zakat can provide crucial support.



United Nations General Assembly Side Event in New York

In September 2024, on the sides of the United Nations General Assembly in New York, UNHCR hosted a high-level event led by Dr. Khaled Khalifa, UNHCR's Senior Advisor to the High Commissioner and Representative to GCC Countries. The event focused on the growing role of Islamic philanthropy in the humanitarian sector, bringing together key representatives from governments, regional organizations, NGOs, and the private sector to explore the innovative impact of UNHCR's Islamic philanthropy program in providing aid to refugees and displaced communities globally. A highlight of the event was a signing ceremony for strategic agreements, including a significant pledge from Islamic Relief USA to donate \$25 million to support UNHCR's humanitarian efforts with an emphasis on combating climate change and improving livelihoods. The collaboration will also support Zakat-eligible projects to assist the most vulnerable displaced people worldwide.

3rd AlBaraka Summit London

At the 3rd AlBaraka Summit in London in October 2024, UNHCR had the privilege of leading and moderating a session titled "A Visionary Outlook on Islamic Economics: Unfolding Opportunities and Managing Challenges." The session, led by Nader El Nakib, the previous UNHCR's Chief of the Private Sector Partnerships and Philanthropy in Middle East and North Africa Region, examined how Islamic finance can empower communities and reduce the instability of conventional economic models. Esteemed panelists from Oxford University, HSBC, and Durham University discussed the vital role of Islamic finance in promoting economic resilience in uncertain times.

Launch of the Islamic Mid-Year Report 2024 in Dubai

In November 2024, UNHCR proudly launched its 7th Islamic Philanthropy Mid-Year Report in Dubai. The event showcased the impact of UNHCR's Refugee Zakat Fund since 2017, focusing on UNHCR's Islamic philanthropy impact globally in the first half of 2024. The event also included a dynamic and engaging session, which brought together valuable key stakeholders, mainly UNHCR individual donors. The first half of 2024 saw remarkable generosity from partners and donors, with contributions to the Refugee Zakat Fund and other Islamic Philanthropy campaigns and products enabling UNHCR to support over 500,000 refugees, internally displaced persons (IDPs), and host communities across 22 countries from January until June 2024. UNHCR extends its heartfelt thanks to all partners for their ongoing support and generosity, helping to bring lasting change to communities in need.

UNHCR underscored that 70% of refugees and asylum seekers have fled highly climate-vulnerable countries and discussed the increasing role of AI for good in enhancing their work. The panel also highlighted that 50% of the world's refugees and displaced persons originate from OIC member states, stressing the urgent need for innovative funding solutions.



Engagement Activities

As UNHCR continues to respond to displacement crises unfolding globally, our work is not complete without the support of our committed partners that help us amplify the stories of refugees. By using their strong voice and influence, our prominent supporters regularly advocate for refugee rights, raise awareness about the key role Islamic philanthropy plays in supporting displaced families, and fundraise for the Refugee Zakat Fund.

This year, we partnered with some of the strongest names in the arts and nasheed industry to support refugee and internally displaced families and highlight UNHCR's fundraising campaigns. Among our key supporters are international renowned singers Maher Zain and Mostafa Atef.

In March 2024, our prominent supporter Mostafa Atef embarked on a field visit to Jordan to highlight the protracted plight of Syrian refugees and fundraise for UNHCR's global Ramadan campaign and Refugee Zakat Fund. During his mission, Mostafa Atef visited Syrian refugee families living in urban settings. He listened to their stories, worries, and dreams. He also visited UNHCR's offices, met with UNHCR's officials and was thoroughly briefed on UNHCR's cash assistance program.

Following his visit, Mostafa Atef used his influence and public platforms to advocate and fundraise for refugee families. His call for action contributed to supporting over 1,600 refugee families.

In April 2024, UNHCR's High Profile supporter Maher Zain visited our operation in Egypt to highlight the one-year mark of the Sudan crisis. During his visit he visited UNHCR's registration center, where he was briefed on the registration and protection process and met with newly arrived Sudanese refugee families.

He also visited a community center, where he met with a group of Sudanese refugees, and heard first-hand the harrowing stories of their displacement and journey to refuge in Egypt.

Maher Zain also met with UNHCR's representative in Egypt Dr. Hanan Hamdan and discussed his support and commitment to the refugee cause.

Prior to his visit to Egypt, and earlier during the year, Maher Zain also supported UNHCR's global Ramadan campaign and called on his community to support and give their Zakat to refugees, helping support over 1,500 refugee families.

In September 2024, renowned influencer Mostafa Atef took a powerful stand for displaced families that had suffered from the devastating war in Lebanon. Using his extensive reach across public platforms, Atef passionately advocated for urgent humanitarian aid, raising both awareness and funds for those desperately in need. His trust in UNHCR's mission to provide life-saving assistance to vulnerable families in Lebanon led him to rally his community to support the emergency relief efforts.

As UNHCR continues to respond to displacement crises unfolding globally, our work is not complete without the support of our committed partners that help us amplify the stories of refugees. By using their strong voice and influence, our prominent supporters regularly advocate for refugee rights, raise awareness about the key role Islamic philanthropy plays in supporting displaced families, and fundraise for the Refugee Zakat Fund.

This year, we partnered with some of the strongest names in the arts and nasheed industry to support refugee and internally displaced families and highlight UNHCR's fundraising campaigns. Among our key supporters are international renowned singers Maher Zain and Mostafa Atef.



In March 2024, our prominent supporter Mostafa Atef embarked on a field visit to Jordan to highlight the protracted plight of Syrian refugees and fundraise for UNHCR's global Ramadan campaign and Refugee Zakat Fund. During his mission, Mostafa Atef visited Syrian refugee families living in urban settings. He listened to their stories, worries, and dreams. He also visited UNHCR's offices, met with UNHCR's officials and was thoroughly briefed on UNHCR's cash assistance program.

Following his visit, Mostafa Atef used his influence and public platforms to advocate and fundraise for refugee families. His call for action contributed to supporting over 1,600 refugee families.

In April 2024, UNHCR's High Profile supporter Maher Zain visited our operation in Egypt to highlight the one-year mark of the Sudan crisis. During his visit he visited UNHCR's registration center, where he was briefed on the registration and protection process and met with newly arrived Sudanese refugee families.

He also visited a community center, where he met with a group of Sudanese refugees, and heard first-hand the harrowing stories of their displacement and journey to refuge in Egypt.

Maher Zain also met with UNHCR's representative in Egypt Dr. Hanan Hamdan and discussed his support and commitment to the refugee cause.

Prior to his visit to Egypt, and earlier during the year, Maher Zain also supported UNHCR's global Ramadan campaign and called on his community to support and give their Zakat to refugees, helping support over 1,500 refugee families.

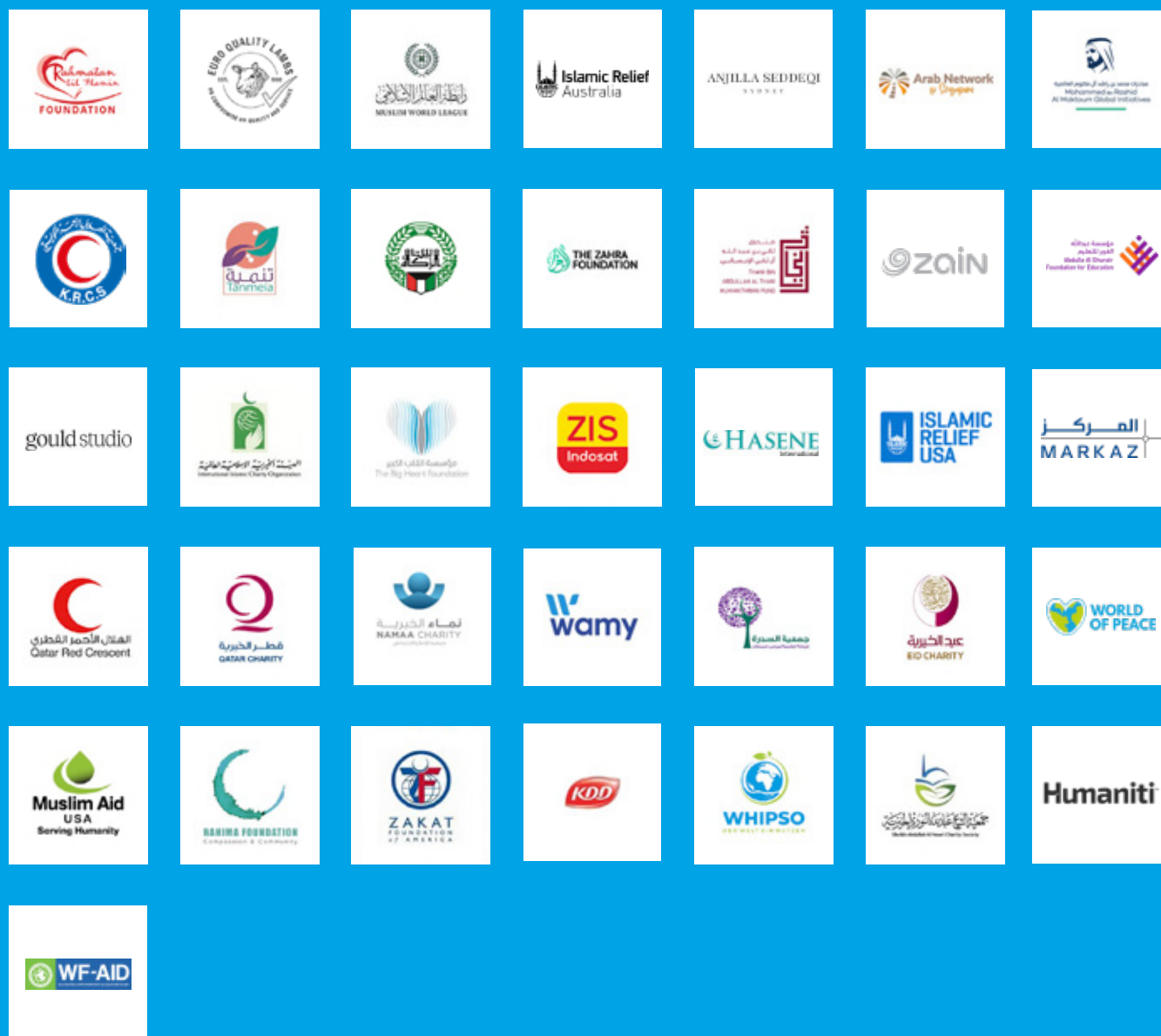
In September 2024, renowned influencer Mostafa Atef took a powerful stand for displaced families that had suffered from the devastating war in Lebanon. Using his extensive reach across public platforms, Atef passionately advocated for urgent humanitarian aid, raising both awareness and funds for those desperately in need. His trust in UNHCR's mission to provide life-saving assistance to vulnerable families in Lebanon led him to rally his community to support the emergency relief efforts.

UNHCR's Zakat Advisory Board



In 2024, the International Islamic Fiqh Academy, an entity of the Organization of Islamic Cooperation, agreed to serve as the Zakat Board for UNHCR's Refugee Zakat Fund, ensuring its continued adherence to Sharia law. Comprising esteemed Islamic scholars, the Academy will provide expert guidance on the Fund's Zakat policies, governance, and compliance framework. This partnership builds on a five-year collaboration, enhancing Islamic philanthropy efforts for refugees. IIFA previously issued a fatwa in 2020, authorizing UNHCR's collection and distribution of Zakat. Since 2017, compliance reviews have been conducted by the Tabah Foundation. With IIFA's addition, UNHCR further strengthens governance, offering an added layers of trust for donors globally.

ISLAMIC PHILANTHROPY PARTNERS ACROSS THE GLOBE



PARTNERSHIPS IN FOCUS

Mohammed Bin Rashed Al Maktoum Global Initiatives (MBRGI)



Mohammed Bin Rashid Al Maktoum Global Initiatives (MBRGI) is a UAE-based foundation that was established in 2015 and supported and launched by His Highness Sheikh Mohammed Bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai. MBRGI embodies a vision to create hope, empower communities, and build advanced societies through sustainable humanitarian, developmental, and social initiatives. Its goals include fostering a culture of hope, supporting vulnerable groups, and promoting tolerance, coexistence, and innovation to drive progress and prosperity worldwide.

As part of MBRGI's public engagement efforts, the entity's fundraising campaigns include the region's largest food drive. In 2020, MBRGI launched the "10 Million Meals" campaign, which provided vital support to communities impacted by COVID-19 across the UAE during Ramadan.

Following the immense success of the first food drive Ramadan campaign, MBRGI launched the "100 Million Meals" campaign in 2021, and through which UNHCR was one of the key organizations which were granted funding to implement food assistance projects in countries across Asia and Africa.

In 2022, MBRGI continued its support to UNHCR through the "1 Billion Meals" Ramadan campaign, through which UNHCR continued supporting forcibly displaced families in various countries such as India, Nigeria, Namibia, and Tunisia.

Beyond food assistance, MBRGI's contributions of USD 28 million have reached more than 700,000 refugees, internally displaced persons, asylum seekers, and host



communities with assistance ranging from food security, sustainable livelihoods, emergency response, healthcare, and WASH. Over the years, UNHCR was able to implement various projects in India, Nigeria, Lebanon, Jordan, Iraq, Malaysia, Namibia, Tunisia, Bangladesh, Pakistan, Syria, and Chad.

In January 2025, UNHCR and MBRGI have signed a Memorandum of Understanding (MoU) at the margins of the World Economic Forum 2025. The pledge of USD 10 million will be allocated to support UNHCR's sustainable livelihoods programmes benefitting forcibly displaced communities. The MoU was signed by Saeed Al Eter, Assistant Secretary General at MBRGI and Filippo Grandi, United Nations High Commissioner for Refugees, in the presence of Mohammad Al Gergawi, UAE Minister of Cabinet Affairs and the Secretary-General of MBRGI.



Muslim World League



Muslim World League (MWL) is an international, Islamic, non-governmental organization established on May 18, 1962, following a resolution adopted during a meeting of the World Muslim Congress. The League is headquartered in the Holy City of Mecca, serving as a renowned charitable foundation in KSA. MWL aims to highlight the tolerant principles of Islam, provide humanitarian aid, extend bridges of dialogue and cooperation with cultures and civilizations, and follow the path of centrism and moderation to realize the core message of Islam and ward off movements calling for extremism, violence and exclusion towards a world characterized by peace, justice, and coexistence.

MWL agreed to join efforts with UNHCR having signed a multiyear General Corporation Agreement with Muslim World League 2020-2021 where the first contribution of \$500,000 in 2020 to support Youth and Children as part of the Live, Learn, and Participate Project in Kassala, Sudan and Ethiopia. And a second contribution of \$500,000 in 2021 to support activities that are part of the Child Protection Interventions Project in Northeastern Nigeria.



In early 2021, MWL's Islamic Fiqh Council responded to UNHCR's request to provide a fatwa endorsing the Refugee Zakat Fund as a legitimate mechanism for Zakat collection and distribution by UNHCR, which strengthened the list (now extensive) of endorsements received. On Q4 of the same year, MWL hosted at their pavilion in EXPO 2020 Dubai, the launch of UNHCR's 2021 mid-year Islamic Philanthropy report. His Excellency Sheikh Dr. Mohammad AL-Issa, Secretary General of MWL also co-wrote the foreword of the report. The launch event was covered in traditional and social media.

Believing in UNHCR's mission, MWL renewed its commitment for five years with a USD 5M commitment and pledged funds during the GRF. This commitment aims to improve the lives of refugees and host communities by ensuring food security, promoting economic and social inclusion, creating livelihood opportunities, fostering public-private partnerships, and involving refugees in community programs.



Qatar Charity



A Legacy of Humanitarian Commitment

In 1984, a group of Qatari philanthropists came together to form a community initiative under the name “The Committee of Qatar for Orphan Sponsorship” to aid children orphaned by conflicts and disasters in neighboring countries. Eight years later, the community-led initiative expanded its scope of interventions and geographical outreach and established itself as an international humanitarian and development NGO under the name “Qatar Charity”.

Almost four decades later, Qatar Charity (QC) has grown to become one of the largest humanitarian and development organizations in the world, providing life-saving assistance to those hit by conflicts, persecution and natural disasters and creating durable solutions for poverty through sustainable development programs in social welfare, water and sanitation, education, nutrition and economic empowerment.

Strategic Objectives and Global Impact

Qatar Charity operates with a mission to mobilize resources, implement impactful programs, and foster partnerships to provide a dignified life for all. Its key objectives include:

- Ensuring a dignified life for children and their families through social welfare and protection programs.
- Alleviating the suffering of crisis-affected communities by providing emergency relief and long-term solutions.
- Promoting inclusive and sustainable development to support long-term self-reliance.
- Strengthening peace and social cohesion through community-driven initiatives.

With field offices in 33 countries and implementing partners in 60 others, Qatar Charity has been instrumental in both emergency response and sustainable development, benefiting more than 227 million people with contributions exceeding USD \$2.6 billion globally.

Expanding Commitments: The 2025–2026 Roadmap

Building on its commitment to Islamic Philanthropy, Qatar Charity and UNHCR signed a renewed Letter of Intent (LoI) in April 2024 to extend their collaboration in humanitarian work. Under this agreement, Qatar Charity pledged USD \$5 million over 2025–2026 to support refugees and internally displaced persons across multiple regions. This funding will strengthen critical humanitarian interventions, particularly in:

- Cash Assistance for essential living expenses.
- Shelter and Core Relief Items to ensure protection and safety for displaced families.

Scaling Impact: New Agreements at the Doha Forum 2024

At the Doha Forum in December 2024, Qatar Charity and UNHCR reinforced their partnership through two new agreements totaling USD \$1.3 million. These agreements, in alignment with the 2023 Letter of Intent on Islamic Philanthropy Collaboration, will directly support more than 18,000 refugees:

- USD \$1.3 million will provide cash assistance for 6,000 Syrian refugees in Jordan, enabling them to cover basic necessities like shelter, food, and healthcare for three months.
- Support for over 12,000 Sudanese refugees in Ethiopia, providing essential shelter assistance to ensure families have safe and adequate living conditions.

Beyond Financial Support: Field Missions and Advocacy

Qatar Charity's partnership with UNHCR extends beyond funding to active participation in field missions. QC has conducted humanitarian visits to Zaatari and Azraq camps in Jordan, Rakhine State in Myanmar, Malaysia, Lebanon, Dadaab camp in Kenya, and Adre Entry Point in Chad. These missions reinforce QC's commitment to ensuring accountability, monitoring impact, and advocating for more sustainable refugee solutions.

As an advocate for Islamic Philanthropy in humanitarian response, Qatar Charity continues to champion the role of Zakat-based funding, ethical giving, and community-driven support models. Its strategic partnership with UNHCR serves as a model for global NGOs, proving how faith-based giving mechanisms can be leveraged for large-scale humanitarian impact.

Rahima Foundation



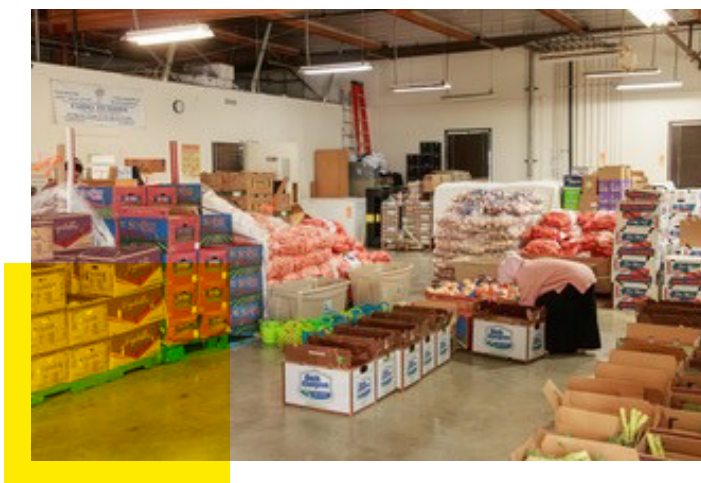
Since its founding in the San Francisco Bay Area over 30 years ago, Rahima International Foundation has fostered health and well-being by addressing financial needs and food insecurity in the communities it supports. With dignity and respect, Rahima promotes equitable, inclusive and collaborative communities, both in the United States and globally.

Rahima was founded in November 1993 by Mrs. Habibe Husain and registered in February 1997 as a 501c(3) Charitable and Educational Foundation. Recognizing an immediate and underserved need within her local community, the founder identified dozens of families who were struggling to make ends meet, many of them recently arrived refugees from Somalia, Bosnia, Afghanistan and Iraq. Like many Bay Area enterprises which have evolved to greater impact, Rahima was nurtured in a home garage, with the founder collecting non-perishable food items and distributing them to local families in need.

From these grassroots beginnings, the organization's capabilities and reach rapidly broadened. Through a partnership with Second Harvest Food Bank, Rahima's ability to address growing food insecurity in California expanded significantly, with operations moving to Rahima

warehouses and 25 tons of groceries distributed each month. The organization's services also expanded to provide financial assistance to thousands of families. In 2019, Rahima developed a Wellness Program in collaboration with Kaiser Permanente, California's largest healthcare provider, to supply groceries to support a healthy diet to low-income patients.

In fulfillment of its international mission, Rahima was pleased to embark on a humanitarian aid partnership to support UNHCR in 2023. In its first year, the program provided cash assistance to more than 24,612 refugees and internally displaced persons in Jordan. Primarily distributed to Syrian refugees, these funds were used to meet recipients' basic needs and support longer-term financial independence. Rahima representatives have attended events, forums and roundtables hosted by USA for UNHCR in Washington DC and New York, notably speaking with commitment and passion about their work together at the 2024 United Nations General Assembly.



ENDORSEMENTS AND FATWAS



—
**Sheikh
Abdullah
bin Baya**
—

—
**Dr Sheikh
Ali Gomaa**
—

—
**The Fatwa
Council
of Tareem**
—



THE REFUGEE ZAKAT FUND

With the rapid growth of the global Islamic economy and philanthropy sector and given the increasing desire by Zakat donors and institutions to channel Zakat funds to refugees – nearly than 50% of whom are originating from Organization of Islamic Cooperation (OIC) countries – UNHCR piloted the “Refugee Zakat Fund” in 2017, a trusted, compliant and effective distributor maximizing the impact of Zakat and Sadaqah on the lives of refugees. The Fund is subject to rigorous governance, ensuring transparency at every step, from donation to distribution of Zakat funds to eligible families among the refugees and internally displaced persons.

UNHCR implements several humanitarian programmes, including shelter, healthcare, education, economic inclusion, in addition to cash and in-kind assistance. The latter was identified as the best fit for Zakat distribution, assuring funds or goods are received by the most vulnerable beneficiary families. UNHCR is covering overhead costs associated with Zakat distribution from other non-Zakat sources.

Since its pilot in 2017, UNHCR's Refugee Zakat Fund has been a key partnership mechanism – effective, compliant, and trusted by institutions and individuals. Since its inception, over 8.9 million beneficiaries have been assisted, thanks to more than \$263 million received through the Refugee Zakat Fund, more than 70% of which has been Zakat.

UNHCR's Refugee Zakat Fund is subject to rigorous governance and oversight, ensuring transparency at every step, leading to the provision of assistance.



Financial Governance

Management and accountability: Zakat funds are kept in a dedicated interest-free bank account in Geneva.

Traceability: Zakat funds are strictly dedicated to Zakat-compliant distribution activities of cash and goods in identified countries with growing humanitarian needs.

Transparency: UNHCR publishes annual and bi-annual Islamic Philanthropy reports, and partners are provided with customized reports based on where they wanted their funds to be utilized.





Zakat compliance

Fatwas: the Fund is endorsed by 17 fatwas from prominent scholars and institutions globally, including the Muslim World League, OIC's International Islamic Fiqh Academy (IIFA) and Al-Azhar's Islamic Research Academy.

Infrastructure: follows a 100% Zakat-distribution policy to eligible beneficiaries as recommended by the fatwas.

Monitoring and evaluation: annual internal compliance review is conducted by UNHCR's expert Islamic Philanthropy team, while annual external compliance review is conducted by a third party which publishes a report about the findings of this review.

Assessment and Monitoring

Vulnerability assessment framework: to identify eligible beneficiaries.

Post-distribution monitoring: annually to measure impact and improve implementation.

Innovation: use of technology in distribution to increase efficiency and minimize fraud and duplication.

