



صندوق  
الزكاة  
لللاجئين



REFUGEE ZAKAT FUND

# ISLAMIC PHILANTHROPY

TRANSFORMING THE LIVES OF  
THE WORLD'S DISPLACED



**UNHCR**  
The UN Refugee Agency

Annual Impact Report - 2021



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# ▶ FOREWORD



**H.E. Prof Dr. Koutoub Moustapha Sano**  
Secretary-General  
International Islamic Fiqh Academy  
Organization of Islamic Cooperation

In the Name of Allah, the Merciful, the Beneficent.

Praise be to the Lord of all worlds. Prayers and peace be upon whom has been sent as a mercy for the worlds, our Master Muhammad, his pure family, his blessed companions, and those who followed them with piety until the Day of Judgement.

Assalam alaikum wa rahmatullah wa barakatuh. On behalf of the International Islamic Fiqh Academy and myself, it is my pleasure to write this introduction for the launch of UNHCR's 2021 Islamic Philanthropy Annual Report, which highlights the leading role of the UNHCR representative offices that are hosted in our Muslim countries. Their achievements have been made possible first with the grace of Allah, then thanks to the generous support of the blessed leaders of these countries, in addition to the determination of UNHCR's leadership and staff in turning ideas into reality and recommendations into actions. Funded by Zakat and Sadaqah donations, UNHCR has been able to support refugees and IDPs worldwide by providing cash assistance and distributing goods, thus ensuring their well-being and protecting their dignity.

These words come in the context of the joint activities between OIC's General Secretariat and UNHCR, celebrating this report and observing their achievements, tools, and programs. It is heartwarming and delightful to see that UNHCR, in its humanitarian response efforts, has succeeded in following the foundations of Islamic economics, which entails a complete way of life, realizes comprehensive social development, and is based on noble values, good morals, and social justice.

This report in your hands is UNHCR's third annual report. It describes the impact of Islamic Philanthropy in 2020 on the lives of refugees and internally displaced persons (IDPs) during a difficult year due to the COVID-19 pandemic, where forcibly displaced communities have been more heavily affected. Moreover, the report clearly presents figures and facts, as well as showing the countries from where most refugees and IDPs originate and the regions most affected by the worsening crises around the world. With more than 50% of refugees and IDPs coming from OIC countries, the Muslim community responded with generosity to UNHCR's Refugee Zakat Fund, particularly in the context of the pandemic and its consequences. However, needs are still high, and there is much space left to cover for the expenditures of Zakat-compliant activities. We need to acknowledge and praise UNHCR's use of technical software to receive donations and Sadaqah, with features including monthly deductions that make it easier for people to donate, as well as Zakat tracking, used until they reach the beneficiary. This proves UNHCR's commitment to transparency and integrity, which will encourage donors to give more.

Congratulations to UNHCR for this blessed achievement and the expansion of humanitarian work to a more holistic and comprehensive response for refugees, IDPs, and people in need. In conclusion, I must thank the men and women who donated their Sadaqah and Zakat to UNHCR to be delivered to beneficiaries. I ask Allah Almighty to accept their deeds and reward them abundantly.

And Allah is the One who grants success.



**Mr. Khaled Khalifa**

UNHCR Regional Representative to  
GCC Countries and Senior Advisor  
for Islamic Philanthropy, UAE

Dear Reader,

For the fourth year in a row, Islamic Philanthropy played an increasingly important role in UNHCR's humanitarian response to global displacement. With more than 50% of the displaced population globally originating from member states of the Organization for Islamic Cooperation (OIC), Islamic Philanthropy tools such as Sadaqah, Sadaqah Jariyah, Zakat, and purification funds have been crucial in complementing the private funding sources required to meet the growing humanitarian and developmental needs for refugees, internally displaced people (IDPs) and host communities in MENA, Africa, and Asia. I am proud to present the third annual report to you, highlighting the role of Islamic Philanthropy and its impact on the most vulnerable persons of concern (POCs) to UNHCR during 2020.

2020 was especially difficult, not least for refugees and IDPs. The COVID-19 pandemic added to the immediate needs of people who were already struggling with poverty and poor access to healthcare and shelter. Forcibly displaced people were among those most impacted by the pandemic's social, economic, and even political repercussions. In response, UNHCR has stepped up its health, water, sanitation, and hygiene services to protect displaced people and the communities that host them. UNHCR has worked with governments to ensure that refugees and displaced people were included in national prevention and response plans. More importantly, UNHCR also scaled up its cash assistance globally to effectively address the economic hardships of vulnerable displaced families most affected by lockdowns and loss of livelihoods.

Since 2017, and due to its robust cash assistance distribution network, UNHCR has been able to showcase with full transparency the impact of Zakat funds on the lives of the most vulnerable refugee and internally displaced families. Following a 100% Zakat distribution policy, as per the recommendations of more than 10 fatwas constituting the Sharia backbone of UNHCR's

Refugee Zakat Fund, the entirety of Zakat is received by eligible families in the form of cash, or goods when cash distribution isn't possible or not as impactful. From two Zakat pilot distribution countries in 2017 and 2018, we are now capable, thanks to the demonstrated trust of key Zakat partners and donors, to distribute Zakat in should be in 10 countries, namely Jordan, Lebanon, Iraq, Yemen, Egypt, Mauritania, Niger, Pakistan, India, and Bangladesh.

With Zakat funds received through UNHCR's Refugee Zakat Fund in 2020, UNHCR has been able to reach over 1.6 million beneficiaries in the above-mentioned countries, a 59% increase from 2019. I would like to particularly thank Sheikh Thani Bin Abdullah Bin Thani Al-Thani Humanitarian Fund for their tremendous support for the second consecutive year, in addition to the OIC's International Islamic Fiqh Academy (IIFA) and the Muslim World League's Islamic Fiqh Council for endorsing the receipt and distribution activities of Zakat funds through UNHCR's Refugee Zakat Fund as a trusted, compliant and effective distribution mechanism maximizing the power of Zakat to transform the lives of the most vulnerable refugees and IDPs.

In closing, I would also like to highlight the importance of digital technology, which enabled UNHCR to help displaced people to persevere during a global pandemic, both through innovative cash distribution mechanisms and online solutions allowing Zakat donors to consider refugees and IDPs in their annual obligation. Towards the end of 2020, we launched the UN's first official Zakat mobile app, **GiveZakat**, to complement our Zakat platform [zakat.unhcr.org](https://zakat.unhcr.org). The app includes several features; the most prominent being real-time reporting on Zakat funds received online, in addition to a tracking tab allowing users to trace their Zakat donations until they reach beneficiary families.

Sincere appreciation to all our Zakat and Sadaqah donors, please keep refugees and IDPs in your thoughts and hearts this Ramadan too.

# ▶ EXECUTIVE SUMMARY

This is UNHCR's third annual report, showcasing the impact of Islamic Philanthropy on the lives of the most vulnerable refugees and internally displaced persons (IDPs) globally during 2020. Last year was exceptional and challenging, with the wide spread of the COVID-19 pandemic putting an extraordinary strain on refugees, IDPs, and host communities.

The Organization of Islamic Cooperation (OIC) countries, from which more than 50% of the world's refugees and IDPs come, has faced the brunt of unfolding crises worldwide. Yet while the number of people in need has increased due to the socio-economic repercussions of the pandemic, individuals and institutions have responded to the situation with incredible generosity, including towards UNHCR's Refugee Zakat Fund.

Zakat donations increased by 12.5% in 2020 in comparison to 2019, triggering a much higher increase in the number of Zakat beneficiaries, which grew by 59% compared to 2019. Zakat donations covered approximately 20% of UNHCR's expenditure on Zakat-compliant activities in 10 country operations during 2020.

In 2020, Zakat in the form of cash and goods reached over 1.6 million people in 10 countries (vs 8 countries in 2019), predominantly Rohingya/ Syrian refugees, and Yemeni/ Iraqi IDPs. Sadaqah and Sadaqah Jariyah donations which witnessed a significant increase in 2020, have assisted over half a million beneficiaries in 10 countries. This brings the total number of beneficiaries due to Islamic Philanthropy in 2020 up to 2.1 million persons in 13 countries. This impact has been achieved largely due to the increasing trust of a diverse network of stakeholders and partners such as Sheikh Thani Bin Abdullah Bin Thani Al-Thani Humanitarian Fund.

UNHCR has utilized multiple avenues to raise awareness about the plight of refugees and IDPs, inviting support and solidarity through financial contributions. The 2020 global Ramadan campaign 'Every Gift Counts' played an important role in securing support for more than 41,000 people for a whole year. With the holy month taking place under COVID-19 preventative measures

and many people staying at home, UNHCR launched new and innovative virtual fundraising programs. This included partnerships with TikTok and YouTube, followed by a Guinness World Record for «Most Views for an Iftar Livestream Globally.»

With more donations taking place online, UNHCR launched the mobile arm of its Refugee Zakat Fund, GiveZakat. The mobile app allows users to calculate Zakat, check reporting information in real-time, and donate both Zakat and Sadaqah funds easily and quickly. Donors making a Zakat donation through the app can track the journey of their donations until it reaches beneficiary families. Donors can also make one-off or monthly Sadaqah donations and can check the various fatwas and endorsements received by UNHCR.

In a development that further confirms the legitimacy of the Refugee Zakat Fund, UNHCR received in 2020 two additional fatwas from the OIC's International Islamic Fiqh Academy (IIFA) based in Jeddah, and the Muslim World League's Islamic Fiqh Council based in Makkah. Both fatwas endorse UNHCR's receipt and distribution of Zakat as long as they are done according to Zakat rules, including in the case of UNHCR, to continue following the 100% Zakat distribution policy whereby beneficiaries among refugees and IDPs receive the entirety of Zakat funds.

UNHCR also signed a memorandum of understanding with the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) to develop Islamic social finance tools that help support refugees and IDPs worldwide.

Ahead and during the winter season, UNHCR carried out its winterization fundraising campaign, including Zakat and Sadaqah options, to provide critical winter support and cash-assistance to refugees and IDPs in the Middle East and North Africa. UNHCR teamed up with Al-Azhar's Islamic Research Academy (AIRA) for its first joint awareness initiative '30 Days of Kindness', to highlight the needs of refugees and IDPs during winter and the COVID-19 pandemic.



In 2020, the pandemic has rendered many refugees and IDPs to be living in an emergency within an emergency, with this report exploring the devastating effects on 12 OIC countries that are hosting the greatest number of refugees and IDPs. The pandemic has further endangered refugees' health, livelihoods, food security, and shelter, especially for women and children. With the number of forcibly displaced people reaching almost 80 million globally, humanitarian aid and long-term solutions are in more critical need than ever.

Looking ahead, UNHCR is working on 2021 campaigns to raise awareness and donations to address the growing needs of refugees and IDPs during the second year of the COVID-19 pandemic. UNHCR has projected global budget needs at \$9.1 billion, of which \$2.7 billion are needed in countries where UNHCR can distribute Zakat in 2021, to assist 24.2 million persons of concern in Jordan, Lebanon, Yemen, Iraq, Mauritania, Egypt, Bangladesh, India, Pakistan, Thailand, Iran, Nigeria, Burkina Faso and Somalia.

UNHCR is also expanding its Islamic Philanthropy programme both geographically and thematically. From a geographical perspective, UNHCR is rolling-out the programme globally including MENA, Asia, Africa, North America, and Australia. From a thematic perspective, UNHCR is exploring the possible establishment of a cash Waqf, with the seed capital raised invested to generate profits that would then fund refugee and IDP programmes, in addition to exploring a legacy giving campaign for donors who are interested in extending their support to refugees and IDPs beyond their lifetime. All the above is done by UNHCR with the intention of further unlocking the potential of Islamic Philanthropy tools in supporting humanitarian needs around the world.

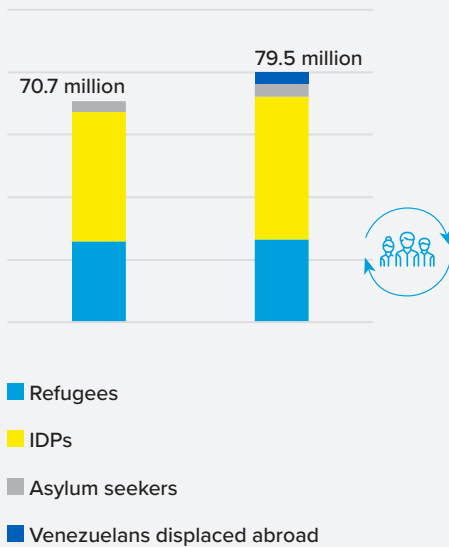


# ▶ VISUALIZING REFUGEE ZAKAT FUND IMPACT

Persecution, conflict, human rights violations, deepening poverty, and climate shocks have continued to forcibly displace people.

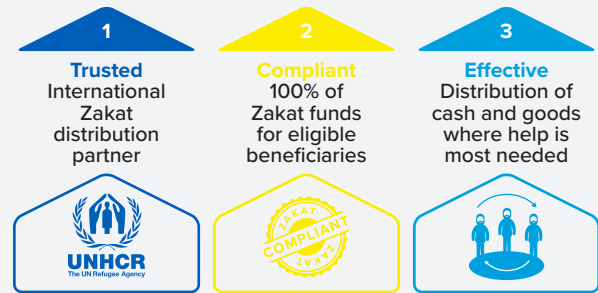
The impact of UNHCR's Refugee Zakat Fund, a trusted Zakat and Sadaqah donor vehicle, grew to 2 million beneficiaries in 13 countries. The fund received \$61.5 million in 2020, with 79% of it being Zakat.

## THE NUMBER OF PEOPLE OF CONCERN GREW BY 12 PERCENT IN 2019

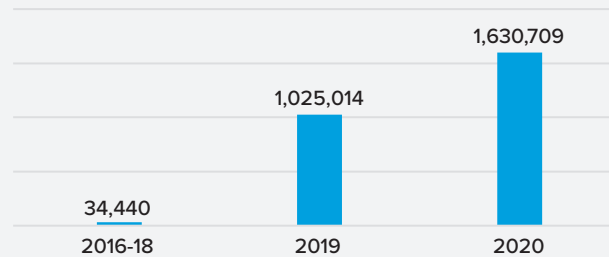


Highlight: 79.5 million people forcibly displaced at the end of 2019 — **more than 50% are from OIC countries.**

## CORE PILLARS OF UNHCR'S ZAKAT FUND

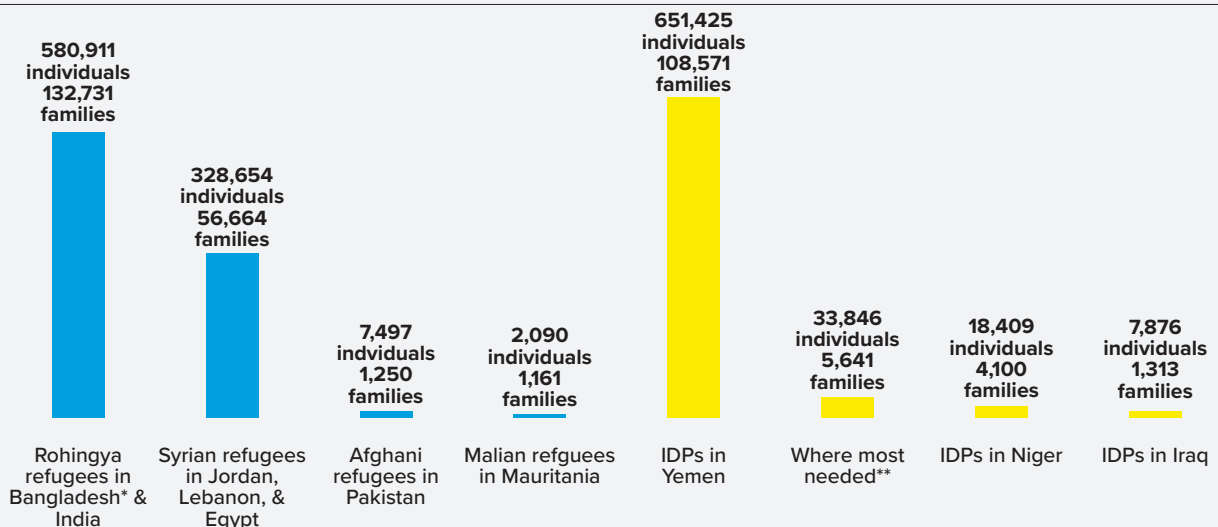


## ZAKAT BENEFICIARIES



Funds received were used to provide critical assistance to refugees and IDPs in the form of cash assistance and goods distribution.

## ZAKAT BENEFICIARIES



\* Beneficiaries in Bangladesh also include 32,000 individuals from the host community who received cash assistance.

\*\* Funds received under 'where most needed' category were distributed fully to IDPs in Iraq based on needs assessments.

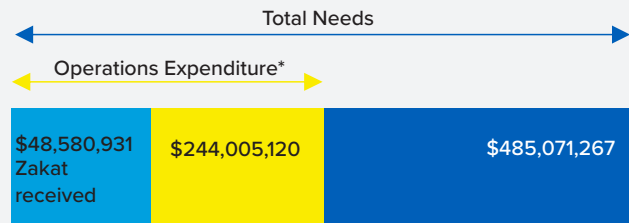


COVID-19 has exacerbated refugees, IDPs and host communities' struggle for survival.

- ▶ **1.4 million** more food insecure in Syria, total - 9.3 million.
- ▶ **2.45 million** more food insecure in Pakistan, total of 42.5 million food insecure.
- ▶ **9.6 million** at risk of famine in Yemen
- ▶ **3 million** additionally in need in Cameroon by end of 2020
- ▶ **11.2%** of children at-risk of acute malnutrition in Bangladesh, **double** the rate at the beginning of the year
- ▶ **71% loss** in income reported by refugees in Uganda due to the pandemic

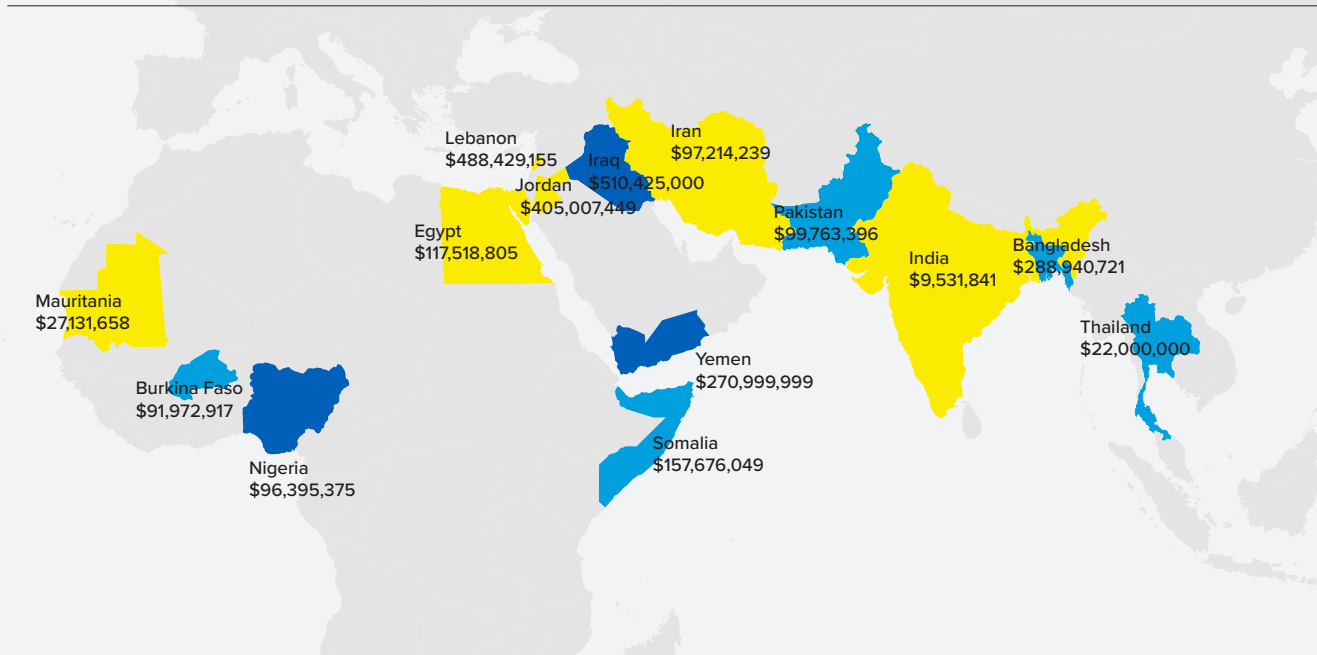
Zakat received every year continues to grow due to generous contributions by both individual and institutional donors. However, COVID-19 has only widened the gap between needs and funds received.

**'Zakat donations covered approximately 20% of UNHCR's expenditure on Zakat-compliant activities in 10 country operations during 2020.'**



\* UNHCR's expenditure on activities identified as Zakat compliant in the ten targeted countries, namely the distribution of cash and goods.

## BUDGET NEEDS IN ZAKAT DISTRIBUTION COUNTRIES IN 2021

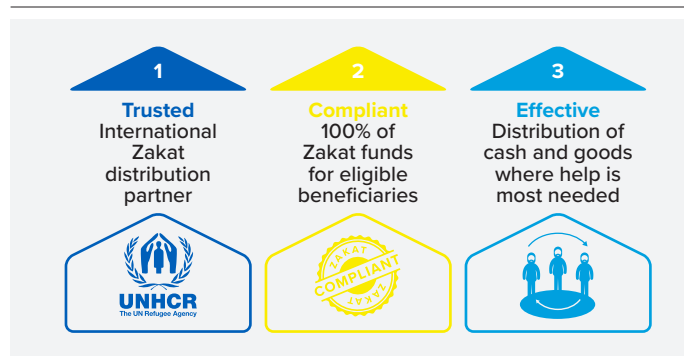


# ▶ REFUGEE ZAKAT FUND IMPACT 2020

## ▶ 4.1 OVERVIEW AND DEVELOPMENTS

The Refugee Zakat Fund, established in 2019 by UNHCR, has been a key donor vehicle – trusted by institutions and individuals. More than 2 million beneficiaries in 13 countries were supported through Zakat and Sadaqah in 2020, with \$61.5 million received, 79% of which was Zakat.

### CORE PILLARS OF UNHCR'S ZAKAT FUND



### UNHCR ISLAMIC PHILANTHROPY TIMELINE: DEVELOPMENTS IN 2020

- March**
  - For the second year in a row, Sheikh Thani Bin Abdullah Bin Thani Al-Thani Humanitarian Fund provides a sizable Zakat and Sadaqah contribution, constituting the highest private donation to UNHCR.
- April**
  - Launch of UNHCR's 2020 Annual Islamic Philanthropy Report.
  - Launch of Global Ramadan Campaign.
- May**
  - Youtube Iftar livestream.
  - Virtual Ramadan fundraiser.
  - TikTok #Everygiftcounts fundraiser.
- June**
  - MOU signed with AAI OFI.
- November**
  - Launch of UNHCR's 2020 Mid-Year Islamic Philanthropy Report.
  - Fatwa from International Islamic Fiqh Academy of OIC.
  - Launch of the GiveZakat app on iOS and Android.
- December**
  - Winter awareness initiative in collaboration with Al-Azhar's Islamic Research Academy.
  - Fatwa received from the Islamic Fiqh Council of the Muslim World League.
  - Launch of annual winter fundraising campaign including option to provide Zakat.



## ► 4.2 BENEFICIARY ASSESSMENT & ZAKAT DISTRIBUTION

UNHCR has outlined vulnerability criteria that help identify beneficiaries eligible for Zakat and follows rigorous processes to ensure that these criteria are rigorously applied throughout the Zakat distribution process.

### ► 4.2.1 Vulnerability Assessment Criteria

The Refugee Zakat Fund supports vulnerable families, including women and children, with cash assistance to cover necessary expenses such as rent, food, healthcare, and debt repayment. In some cases, Zakat may also be distributed in the form of goods, such as core relief items (CRIs), or hygiene, shelter, livelihoods, and education kits. Zakat funds are directed to recipients responding to specific vulnerability criteria, as mentioned in the Quran (Surah 9, verse 60). Most of today's refugees and IDPs are eligible to receive Zakat, as they fall under the following categories:

1. **The Poor and the Needy (Al-Fuqara' wal-Masakin):** Refugees and IDPs lack assets and income because of having had to flee their home countries and areas of residence, leaving everything behind. They have a limited ability to cover basic everyday needs for themselves and their families.
2. **The Stranded Travelers (Abna' al Sabeel):** Refugees and IDPs are stranded travellers with limited resources, undertaking perilous journeys to protect their families from conflict or persecution.
3. **The Debtors (Al-Gharemeen):** Refugees and IDPs may be considered debtors, as in many cases, they lose their homes, belongings, and personal

possessions, which forces them to take on high debts and loans to survive.

These categories of beneficiaries are identified through UNHCR's rigorous vulnerability identification and assessment processes which form the basis of who receives assistance. Each operation is unique in how vulnerabilities are assessed and determined. Factors like the location and capacity of the operation, the vulnerabilities refugees or IDPs have in that particular operation, and the environment in which the office operates affect how UNHCR determines who is most vulnerable.

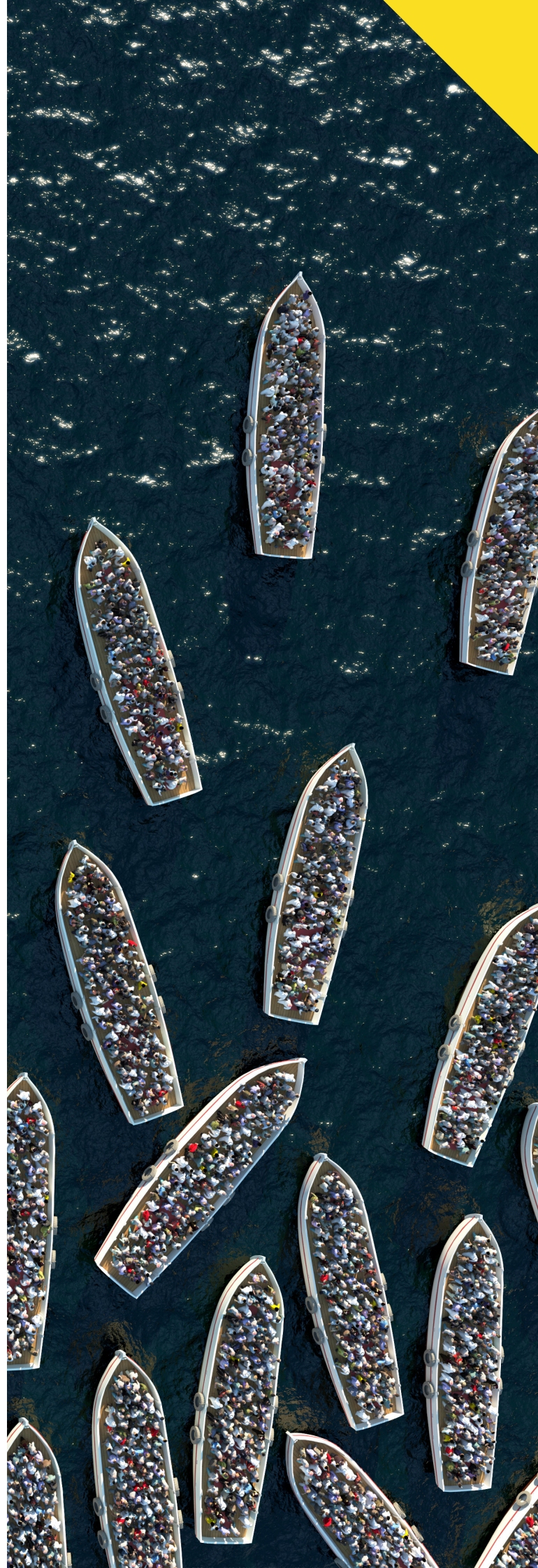
**Vulnerability criteria are in line with international humanitarian principles and UNHCR's protection principles and protocols, including:**

- Persons with specific needs (physical, psychological, serious medical conditions, etc.)
- Households with severe economic and financial constraints.
- Female-led households.
- Single-parent households.
- Unaccompanied and separated children.
- Persons with disabilities.
- Elderly persons.
- Survivors of torture and abuse.
- Persons at risk of further persecution in their country of asylum.
- Persons formerly detained during migration or in their country of asylum.

UNHCR identifies vulnerabilities through interviews with refugees and asylum-seekers, home visits, participatory assessments, counselling sessions, and regular protection work. UNHCR also maintains case files for refugees and asylum-seekers, highlighting specific needs and vulnerabilities. Some field offices have additional vulnerability screening mechanisms, such as the Vulnerability Assessment of Syrian Refugees in Lebanon (VASyR) and the Vulnerability Assessment Framework (VAF) utilized by UNHCR in Jordan, which consists of a population study that identifies the needs and vulnerabilities of Syrian refugees and enables UNHCR to prioritize urgent cases. These rigorous assessments ensure that the most vulnerable individuals are supported.

In Lebanon, key findings from the 2020 VASyR indicate that 89% of Syrian refugees live under the extreme poverty line, up from 55% only a year before. Findings from the 2019 VAF indicate that more than 85% of the Syrian refugees living in urban areas in Jordan live on or below the national poverty line. Most Syrian refugees in Jordan are unable to independently maintain the standards necessary for a dignified life, with 55% of individuals classified as severely vulnerable. Refugees are now accumulating more debt than ever before, as they continue to lack enough resources to cover their basic needs, such as food, shelter, and medicine.

After assistance is delivered, UNHCR conducts Post-Distribution Monitoring (PDM), an ongoing process that monitors and assesses the effectiveness of assistance being provided and the impact on beneficiaries' well-being. Information is collected through home visits or phone calls, and this offers quantitative and qualitative insights into beneficiary trends related to how the assistance provided is being utilized. PDMs also act as a vital tool for improving our programs, assessing the success of these programs and delivery methods as well as the channels available to refugees to register complaints or provide feedback.



### ► 4.2.2 Distribution Mechanisms

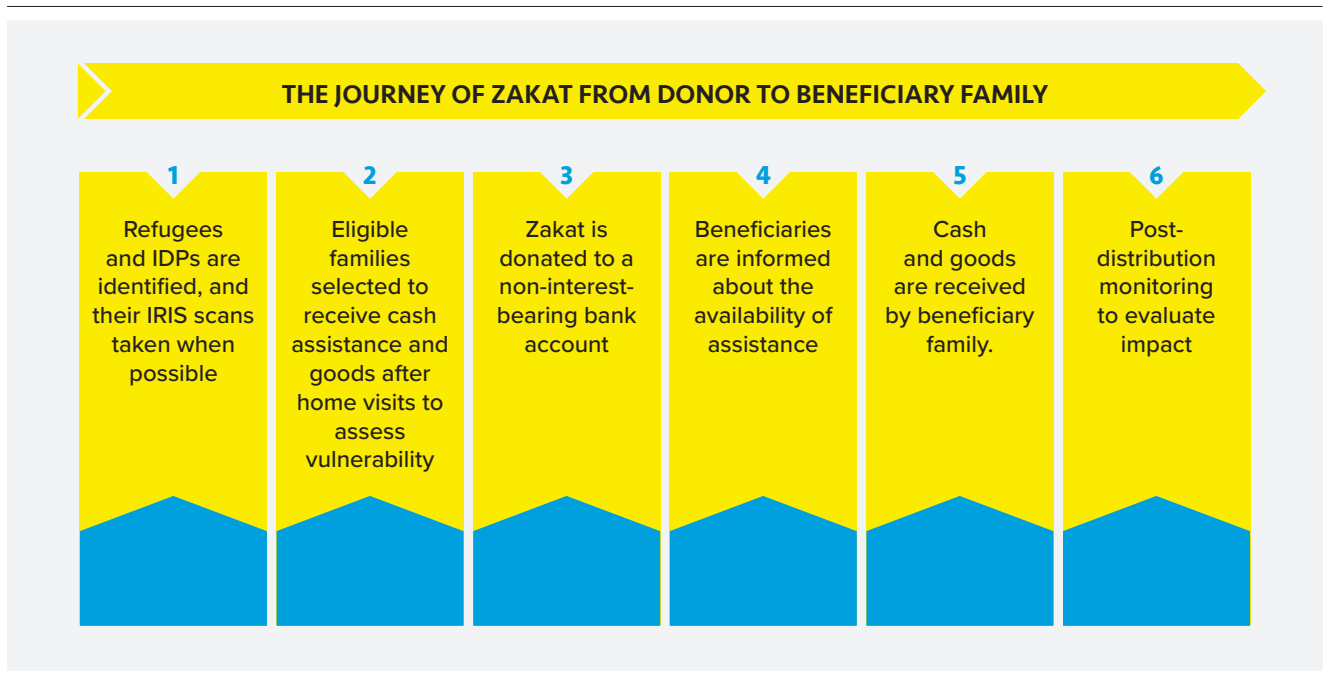
UNHCR distributes Zakat to refugees and IDPs through both cash and goods. Multiple distribution mechanisms are utilized by UNHCR to make sure that those most in need receive the assistance needed.

#### Distribution of Cash Assistance

Cash assistance is used selectively based on beneficiaries' vulnerability. UNHCR has set up robust systems to assess, deliver, and monitor the program. Cash assistance supports families' daily needs as well as for installing heating and buying fuel, extra clothing for children, and blankets in preparation for winter.

#### Distribution of Goods

Goods are distributed directly by UNHCR and its partners, providing core relief items—essential household items, hygiene and winter kits—and materials to improve shelter and strengthen protection. Additionally, and in Pakistan specifically, Afghan refugees were provided with productive assets over the past year to help them start their own small-scale businesses.



### ▶ 4.3 OUR NEW APP: GIVEZAKAT

To encourage Zakat-giving and make the Zakat donation process simpler, UNHCR launched GiveZakat, a new app to complement its online and bank transfer donation options. The app allows users to easily calculate Zakat, check reporting in real-time, and donate to both Zakat and Sadaqah campaigns.

Users can donate on a singular or multiple basis, and the app informs donors about the journey of the Zakat donation as it makes its way to beneficiary families. The app also features fatwas from reputed Islamic institutions and scholars on donating Zakat to refugees through UNHCR.

### ▶ 4.4 KEY CAMPAIGNS

Besides its regular campaigns to receive Zakat, Sadaqah, and Sadaqah Jariyah for refugees and IDPs, UNHCR also teamed up with TikTok and YouTube to bring more awareness and generate support for forcibly displaced people.

#### ▶ 4.4.1 Ramadan Campaign

The global Ramadan campaign 'Every Gift Counts' generated donations that secured support for 41,000 people for a year. The campaign included UNHCR teaming up, for the first time, with TikTok. A two-week challenge asked users to create a unique video on the topics of generosity and kindness using the hashtag

#EveryGiftCounts, with TikTok donating \$2 for every video created and \$1 for every 100 views. Some 36,500 videos were created, attracting 173.3 million views. TikTok donated \$200,000 to UNHCR's MENA region COVID-19 emergency cash assistance program.

YouTube was also involved, donating \$250,000 following a Guinness World Record for «Most Views for an Iftar Livestream Globally, hosted by Saudi YouTuber Mohamed Moshaya and featuring Iraqi Noor Stars, Saudi-American Omar Hussein, and Anasala family, attracting 183,544 views.

#### ▶ 4.4.2 Winter Campaign

The winter of 2019-20 was harsh throughout much of the Middle East, with refugees and IDPs requiring extra assistance. UNHCR helped over 2.8 million Syrian and Iraqi refugees, IDPs, and host communities, providing both cash assistance and goods to those in need across Syria, Lebanon, Jordan, Iraq, and Egypt.

In Syria, UNHCR assisted 811,843 IDPs, returnees, and host community individuals but fell short of its goal of assisting 1 million people due to a lack of funding.

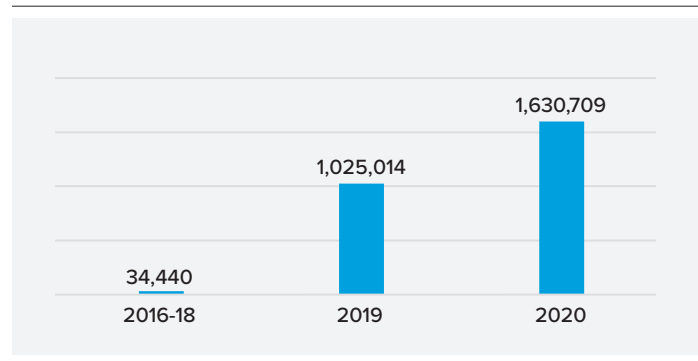
During the winter, UNHCR also launched, in collaboration with Al-Azhar's Islamic Research Academy (AIRA), a '30 days of kindness' initiative to raise awareness about and encourage people to support refugees, displaced people, and all those in need around the world.

### ▶ 4.5 IMPACT OF ZAKAT AND SADAQAH FUNDS

#### ▶ 4.5.1 Zakat Impact

Zakat beneficiaries increased by 59% in 2020, rising from just over a million beneficiaries in 2019 to over 1.6 million in 10 countries. Zakat was distributed in the form of cash assistance and the provision of goods.

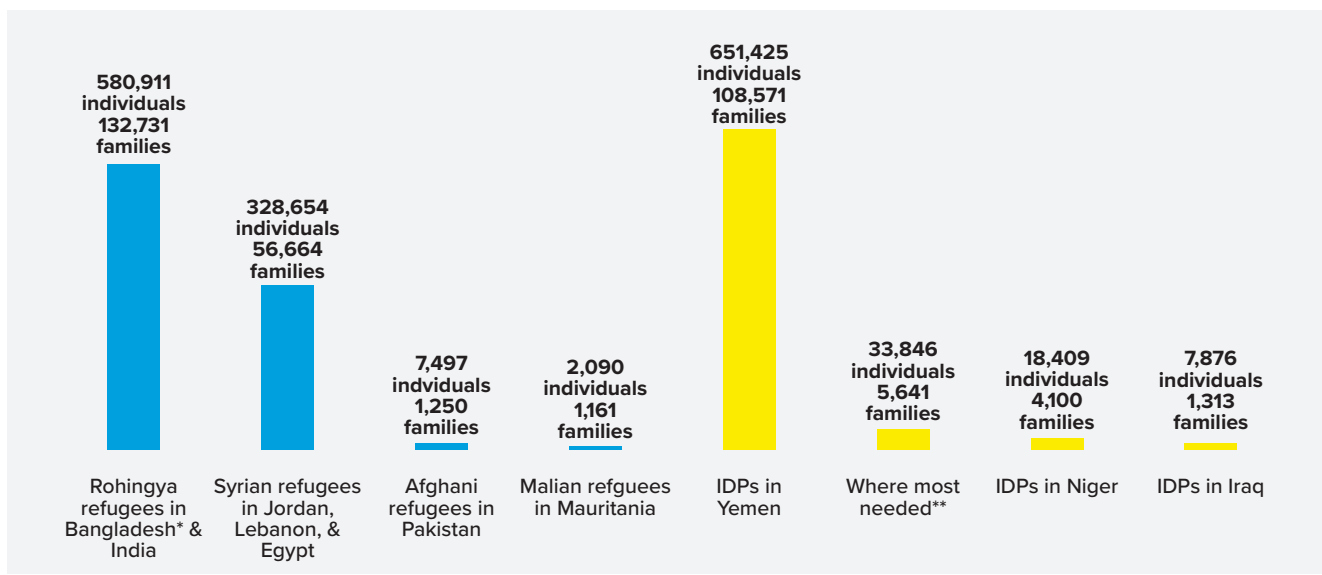
ZAKAT BENEFICIARIES





Zakat funds were distributed in ten countries — Yemen, Jordan, Lebanon, Egypt, Niger, Mauritania, Iraq, Pakistan, Bangladesh and India. Most of the funding went towards supporting Yemeni IDPs, Syrian refugees, and Rohingya refugees.

## ZAKAT BENEFICIARIES

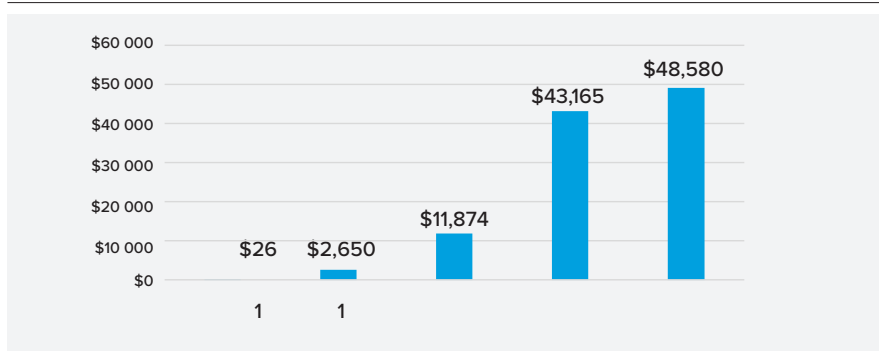


\* Beneficiaries in Bangladesh also include 32,000 individuals from the host community who received cash assistance.

\*\* Funds received under 'where most needed' category were distributed fully to IDPs in Iraq based on needs assessments.

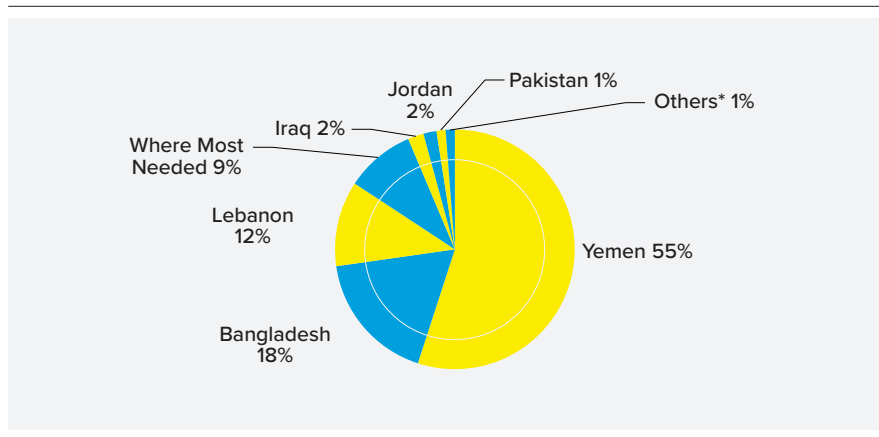
Zakat funds have increased over the past four years, particularly since the establishment of the Refugee Zakat Fund in 2019, with \$43.1 million raised during its inaugural year and \$48.6 million in 2020.

### ZAKAT FUNDS RECEIVED (\$000S)



Over half of Zakat donations were for Yemen (55%), followed by Bangladesh, Lebanon, and where donations were most needed.

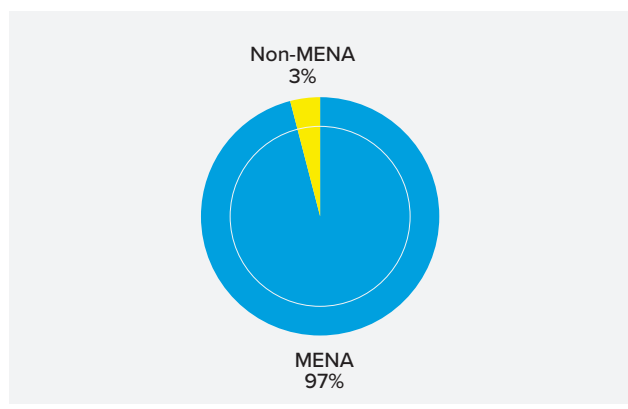
### ZAKAT RECEIVED PER COUNTRY



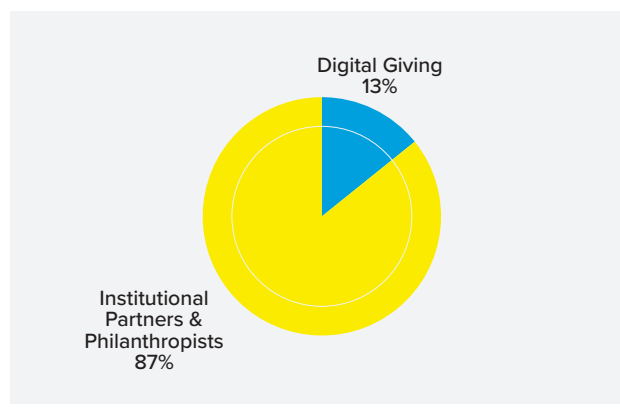
\* Other includes Egypt, India, Niger and Mauritania.

The overwhelming majority of Zakat donations, at 97%, came from the Middle East and North Africa. Institutional partners and philanthropists provided 87% of donations, while the remaining 13% came from digital donations.

### ZAKAT RECEIVED BY DONOR REGION



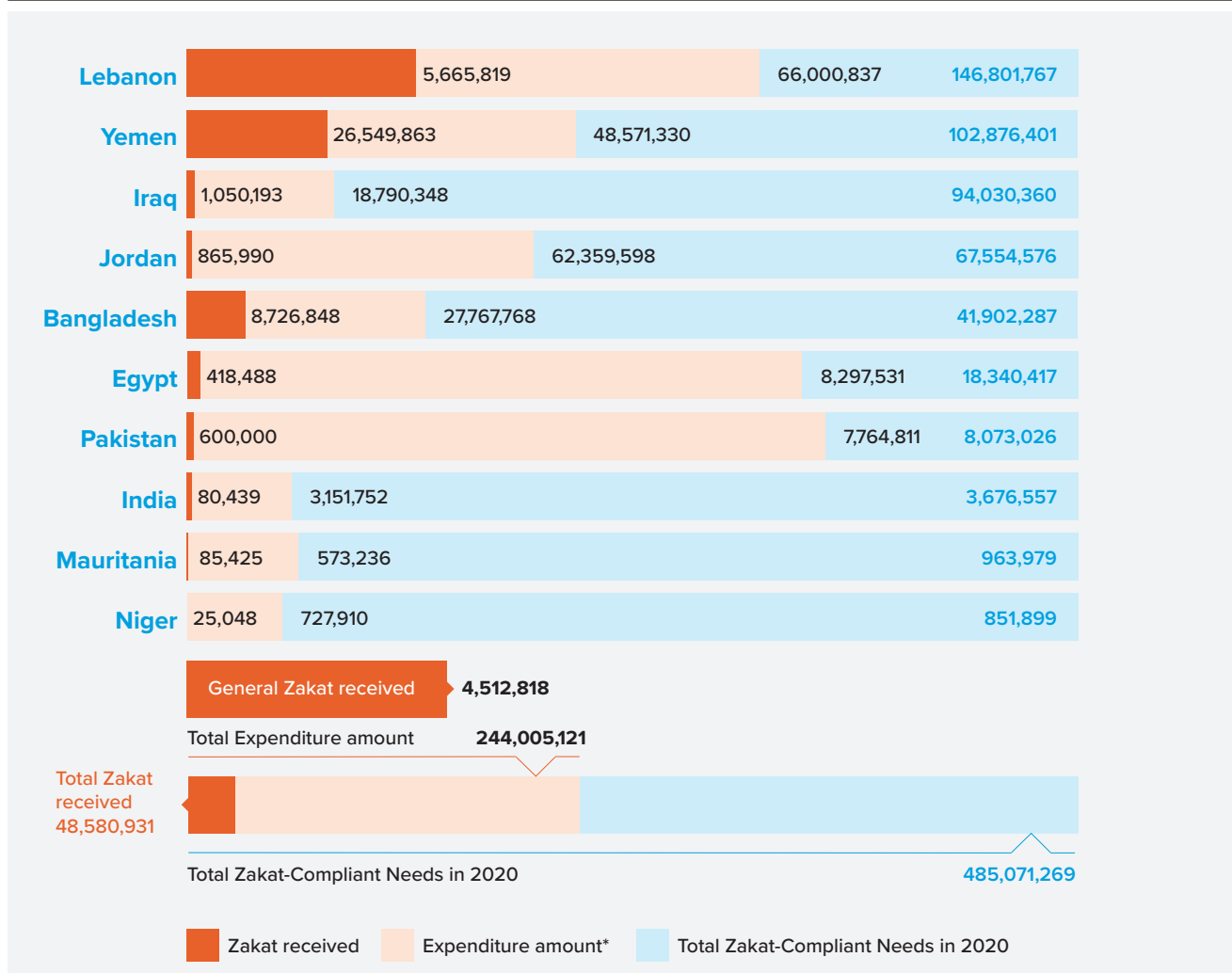
### ZAKAT RECEIVED BY DONOR TYPE





The Zakat received in 2020 was approximately 20% of of UNHCR’s expenditure on activities identified as Zakat compliant, namely the distribution of cash and goods, and was a little over 10% of total Zakat-compliant needs.

## ZAKAT BENEFICIARIES



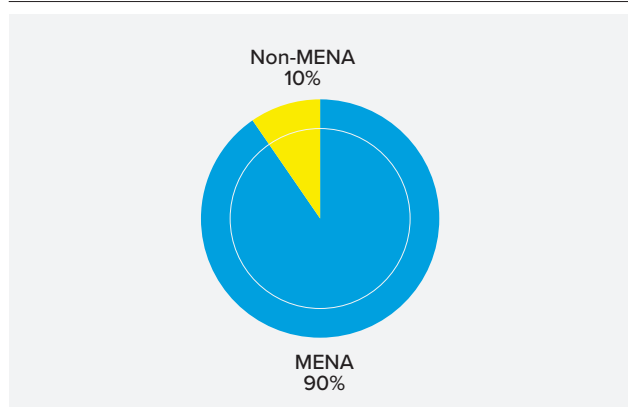
\* UNHCR’s expenditure in 2020 on activities identified as Zakat compliant in the ten targeted countries, namely the distribution of cash and goods, as of March 1st, 2021.

### ► 4.5.2 Sadaqah & Sadaqah Jariyah: Impact

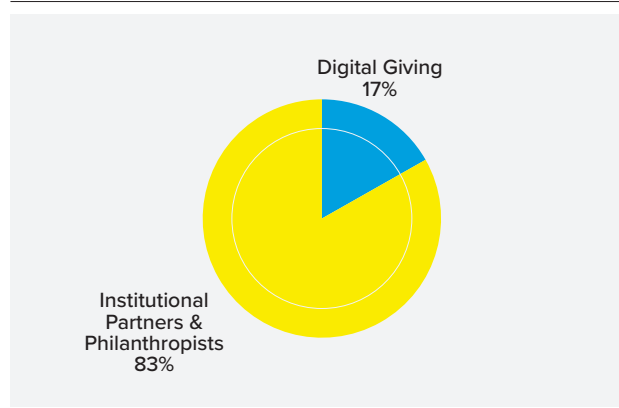
A total of \$12.92 million was raised through Sadaqah donations in 2020, benefitting over half a million people across 10 countries, namely Yemen, Lebanon, Bangladesh, Chad, Jordan, Egypt, Iraq, Sudan, Ethiopia and Mauritania. This amount includes \$180,672 donated online for Saqadah Jariyah projects and \$204,210 of purification funds donated by an Islamic financial entity in MENA.<sup>1</sup>

The majority of Sadaqah donations were from the Middle East and North Africa, at 90%. Institutions and philanthropists donated 83% of Saqadah funds, with 17% received through digital giving.

### SADAQAH RECEIVED BY DONOR REGION



### SADAQAH RECEIVED BY DONOR TYPE



## ▶ 4.6 IMPACT BY COUNTRY

Zakat and Sadaqah donations received by UNHCR helped support refugees and IDPs across 13 countries. The section below details the impact of donations on people of concern in each country.



### ▶ 4.6.1 Jordan

The conflict in Syria since 2011 has led to millions of refugees fleeing the country, with over 750,000 settling in Jordan, out of which 80% currently reside in urban areas. Last year, cash assistance was provided to around 30,000 Syrian refugee families through ATMs at the Cairo-Amman Bank, which are equipped with IRIS technology, providing an instant and highly cost-effective way to get regular support to very vulnerable families.

Zakat fund donations for Syrian refugees amounted to \$865,990, supporting 15,438 individuals. \$135,000 in Sadaqah was also received to support programs in Jordan.



### ▶ 4.6.2 Lebanon

Lebanon has the world's highest number of refugees per capita. Over 860,000 Syrians have sought refuge in Lebanon, fleeing conflict over the past decade, while the country continues to host 483,000 Palestinian refugees.<sup>3</sup> Over \$5.6 million in Zakat funds were distributed in the form of cash to Syrian refugees, benefitting 301,788 individuals. Refugee families can withdraw cash assistance from any ATM machine throughout the country with ATM cards provided to them. Sadaqah donations amounting to \$1.79 million were also received to support response efforts to the COVID-19 pandemic, as well as for those affected by the explosion which shook Beirut in August, affecting thousands of families.



### ▶ 4.6.3 Yemen

The six-year conflict in Yemen has led to the internal displacement of over 4 million people, while multiple crises, including the pandemic, have led to 9.6 million people becoming at risk of famine. Over \$26.5 million in Zakat funds were distributed to IDPs, providing 651,425 individuals with much-needed cash assistance to meet their shelter and daily needs. Cash assistance is distributed through two commercial banks and can be received through more than 500 cash financial service points throughout the country.

Sadaqah donations amount up to \$2 million to keep internally displaced families safe from COVID-19 and ensure their daily needs are met.



### ▶ 4.6.4 Iraq

There are 1.2 million IDPs in Iraq, a result of nearly 17 years of conflict. Some 4.1 million people are in need of humanitarian assistance.<sup>4</sup> UNHCR distributed \$1.05 million in Zakat funds through cash assistance to around 7,876 individuals, enabling them to meet their most pressing needs and provide for their families. Mobile money solutions are used to distribute cash assistance as banking systems and other financial service providers in Iraq are limited and do not operate in remote areas. Additionally, \$135,000 was received in the form of Sadaqah donations to help keep vulnerable displaced families in Iraq safe from the COVID-19 pandemic.



### ▶ 4.6.5 Mauritania

There are 63,917 Malian refugees in Mauritania who have fled insecurity in Mali, with large-scale returns not expected in the short to medium term. Zakat funds amounting to \$85,425 were raised for Malian refugees, supporting 2,090 individuals with cash assistance to meet their basic needs, such as food, medical care for children, clothing, and hygiene items during an exceptionally challenging year. Cash assistance was provided in-hand through a local bank's agent available at camp's registration centers on the day of cash distribution. An additional \$98,103 in Sadaqah donations also helped support Malian refugees struggling to make ends meet.



### ▶ 4.6.6 Egypt

Egypt is host to over 259,000 refugees and asylum seekers, primarily fleeing conflicts. Over half of these refugees are from Syria, followed by Sudan, Ethiopia, South Sudan, Eritrea, Ethiopia, Yemen, and Somalia.<sup>5</sup> Zakat contributions of \$418,488 supported 11,429 Syrian refugees with cash assistance, enabling refugees to determine their own priority needs and make decisions as to how best to address them, thus contributing to their well-being and dignity. Monthly cash assistance was distributed to refugees with UNHCR identity documents required for collection. Sadaqah donations amounted to \$53,770 to provide refugee students with scholarships for tertiary education.



#### ► 4.6.7 Bangladesh

Bangladesh hosts over 864,000 Rohingya refugees that have fled persecution in neighboring Myanmar. Following a military coup in Myanmar, a further 600,000 Rohingya are at risk of displacement.<sup>6</sup> Zakat donations of \$8.7 million supported more than 572,000 individuals in the country.

Rohingya refugees received Zakat funds in the form of goods, including shelter material, female hygiene kits, mosquito nets, umbrellas, and bedsheets. One-off multi-purpose cash support was also provided to support host communities to offset the economic impact of the pandemic using mobile money transfer and direct cash distributions.

An additional \$448,793 were received as Sadaqah to provide life-saving assistance to Rohingya refugees struggling with the socio-economic impact of the COVID-19 pandemic, which has pushed them further into poverty and debt, exacerbating an already dire situation.



#### ► 4.6.8 India

India has some 21,000 Rohingya refugees and asylum-seekers registered with UNHCR. However, government estimates put the total population of Rohingya in the country at about 40,000.

Zakat contributions of \$80,439 helped support around 8,237 Rohingya refugees, addressing their urgent needs since the outbreak of COVID-19. Essential items such as hygiene kits and food packages were distributed to beneficiaries, in addition to cash assistance, which was provided directly through bearers' cheques.



#### ► 4.6.9 Pakistan

Conflict in Afghanistan has led to the displacement of 1.4 million refugees to Pakistan, while instability, flooding, and the COVID-19 pandemic have led to a further 2.45 million people being food insecure. Zakat donations for Afghani refugees amounting to \$600,000 were distributed, benefitting around 7,497 individuals. Zakat, in the form of productive assets—livestock, food processing equipment, sewing machines, and the like—was distributed to vulnerable Afghani families to start small-scale businesses in three districts. All beneficiaries assessed and selected to receive the productive assets received basic asset management and enterprise development skill training.



#### ► 4.6.10 Niger

Conflict and instability in neighbouring countries and within Niger have led to the displacement of over 500,000 people. There are over 300,000 IDPs and 234,000 refugees in the country. Zakat funds of around \$25,048 supported close to 18,409 IDPs with essential household items to help restart their lives.



#### ► 4.6.11 Chad

Regional instability, particularly in the Central African Republic and Sudan, as well as climatic shocks, have caused a humanitarian crisis in Chad, which hosts over 492,000 refugees and 336,000 IDPs.

Some \$5 million in Sadaqah donations were provided to improve the living conditions of Sudanese refugees in Chad by responding to their basic needs and improving access to essential services, such as healthcare, quality education, and cash support to enable them to fulfil their needs in a dignified manner.



#### ► 4.6.12 Ethiopia

Ethiopia is the third-largest refugee-hosting country in Africa, with over 800,000 refugees and asylum-seekers. Nearly half of the refugees are from South Sudan, followed by Somalia, Eritrea, Sudan, and Yemen. Sadaqah contributions of \$300,000 were received to support unaccompanied and separated children in the country, namely for the construction and rehabilitation of shelters, as well as identifying and addressing their specific needs.



#### ► 4.6.13 Sudan

Conflict within and around Sudan has put the country under tremendous pressure amidst a growing humanitarian crisis. There are over 1 million refugees in the country, the majority from South Sudan, and 2.5 million IDPs. Forcibly displaced populations benefited from Sadaqah donations amounting to \$200,000, which were dedicated to the construction of transitional shelters as well as ensuring the protection of unaccompanied refugee children.

## ▶ 4.7 STORIES OF HOPE

### Helping Rahima face the monsoon season<sup>XI</sup>



This young mother smiles as she lays her 17-month-old son on a mat for a nap. His three-year-old sibling laughs enthusiastically just outside, energetically playing with friends, as his father carries an armload of food back to the family. It feels and sounds like a happy moment in the life of this household, but for Rahima and her family, security and well-being are new prospects.

In 2017, the family was suddenly forced to flee their home near Buthidaung, Myanmar, when their neighborhood was attacked. Like thousands of other Rohingya refugees, they found safety in Bangladesh's Cox's Bazar district – an area that was transformed into the world's largest refugee settlement, a sanctuary for nearly 915,000 Rohingya.

However, even though families have found safety here, they've also faced considerable challenges: environmental degradation, insufficient sanitation, a lack of infrastructure, and, perhaps most devastating, the threat of catastrophic weather, including the annual monsoon.

«Our biggest challenge used to be the shelter where we lived. During the monsoon, whenever it rained, the floor got very wet and turned to mud,» says 25-year-old Rahima. «There were insects, and it was very unhealthy. It made our children sick.»

The monsoon has also brought additional fears to parents like Rahima: the possibility of floods and landslides. Extreme weather, steep slopes, and makeshift shelters can be a deadly combination in such a densely populated place.

With support from donors, UNHCR and its partners have worked to save and improve the lives of Rohingya refugees by helping develop and safeguard the settlements in Cox's Bazar district.

Last year, Rahima's family received a new, improved shelter, which was constructed to withstand the monsoon and other extreme weather threats. The shelter was built with durable bamboo and is elevated on small stilts for water to flow under it.

«I used to be worried in our previous place, but now I'm not. The floor and the foundation are stronger,» Rahima says. «I'm not worried about the rains now; we are at peace. We look forward to a better life with your support.»

After Nazir's work in the construction sector dried up, UNHCR cash assistance helped him provide for his family



Nazir is pictured with his daughter Tabaraka, 4, and his newborn two-month-old son Moumen

### COVID-19 emergency cash assistance provides a vital lifeline to refugee families

Every morning Nazir, 25, leaves his house at 7 AM to head down to the market in search of work. As a Syrian refugee living in Sweileh, a northern suburb of Amman, he says that there is a particular area of the market where project managers will come to find construction workers like himself for work on local building sites each day. «I wait at the spot at about 10 AM, chat with my friends, and hope to God there is work.»

Since the COVID-19 pandemic hit, however, work has been hard to come by, and Nazir says he barely works 10 days a month, compared to the 20 he was working

before. Sadly, this is the reality for many refugees and Jordanian daily workers across the country as the pandemic has led to an increase in unemployment. In the third quarter of 2020, Jordan's unemployment rate stood at 23%.

For refugees who largely relied on daily employment, the impact of this has been devastating. Although refugees in Jordan can hold work permits in the agriculture, construction, and manufacturing sectors, very few have permanent contracts and instead, like Nazir, make their living being paid by the hour.



Nazir searches for construction work on building sites near his house.

«We receive the minimum wage, but even without this small income, it has been extremely difficult. Even if I do find work, it is sometimes only for a couple of hours a day.»

In addition, with no safety net to fall back on, UNHCR has also observed an increase in refugees getting into debt. For Nazir, this is no surprise.

In September 2020, he says he had to ask his brother-in-law for money to help him pay his rent after everything he had in reserve had been depleted following six months of the pandemic. Since then, Nazir has managed to persuade his landlord to forgo rent payments for the last three months, but as he remains in debt, the worry that he will be evicted has continued to plague him. «This situation affects you psychologically. It is difficult to see hope.»

With a young family to take care of—including his two-month-old son Moumen—the pressure was mounting. In December 2020, however, Nazir received an SMS from UNHCR informing him that he would receive COVID-19 cash assistance.

«It was a big relief. I was able to get the things my family needs.»

Nazir says that with the cash, he ended up buying winter clothing for his children and some proper food. «Meat and vegetables, nutritious food which my wife especially needs as she’s just given birth.»

Despite the assistance, it wasn’t enough to cover his rent and the debt he currently owes his landlord. Nazir hopes that he will be eligible to receive emergency cash assistance in subsequent months so that he can meet these needs.

Some refugee families have received COVID-19 cash assistance from UNHCR up to three times, as the pandemic’s impact is not going away any time soon. However, UNHCR has not received any funds to continue COVID-19 emergency assistance in 2021.



Nazir plays with his daughter Tabaraka at home. He says he has largely stayed at home since the COVID-19 pandemic hit.

For families like Nazir’s, creating a semblance of stability is key if they are to continue rebuilding their lives in Jordan. UNHCR cash assistance remains one of the critical mechanisms for refugees to do this

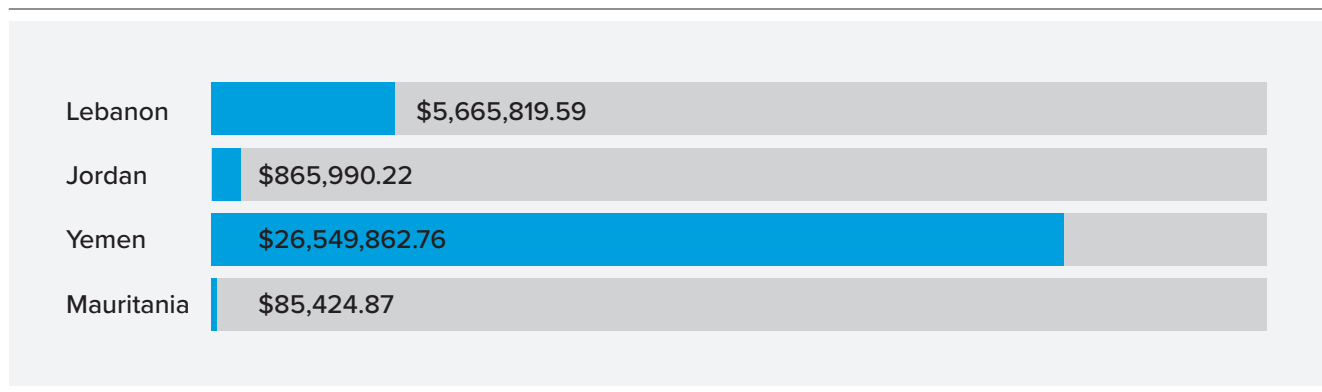
## ▶ 4.8 2020 COMPLIANCE REVIEW - TABAH FOUNDATION

On February 8 and 25, the Tabah Foundation for Research and Consultancy conducted their third annual compliance review of UNHCR's Zakat distribution processes. This year's reviews could not be held onsite and in person due to the current pandemic, and so were conducted via virtual meetings with UNHCR's offices in Lebanon, Jordan, Yemen, and Mauritania.

During these meetings, UNHCR staff clarified the amount of Zakat funds donated to beneficiaries in each country, that funds equalling that amount

had been allocated for and distributed in each of the four countries under review, and the number of households and individuals impacted through the distribution of Zakat funds.

▶ **General.** In 2020, UNHCR received \$48.58 million in Zakat. Donors had the option to designate a country where their donation should be allocated or could choose where it's most needed. Donations for the four countries under review were:



▶ **Lebanon.** There are currently an estimated 1.5 million Syrian refugees under UNHCR's protection in Lebanon. In 2020, UNHCR distributed nearly \$66 million to the most vulnerable Syrian refugees living in Lebanon through its cash assistance program. \$5.6 million (9% of the total cash assistance provided) was funded by Zakat, with 100% of the Zakat going to Zakat-eligible recipients. This Zakat reached 50,298 families, each receiving \$102<sup>1</sup> monthly on average. The top three uses for the assistance were food, rent, and health costs.

▶ **Jordan.** There are 752,193 registered persons of concern in Jordan; 88% are Syrian. In 2020, UNHCR distributed nearly \$62.3 million to the most vulnerable Syrian refugees in Jordan through its cash assistance program; \$865,990 (1.39% of the total) was funded by Zakat, 100% of which went to Zakat-eligible recipients. This Zakat reached 3,509 families, each receiving \$180 monthly on average. The top uses for cash assistance funds included food, rent, utilities and bills, health costs, and water.

▶ **Yemen.** Out of Yemen's population of 30 million, 80% (24 million) are in need of humanitarian assistance, 58% (17.4 million) live in extreme poverty, and over 13% (3.9 million) are displaced. Of that 13%, 73% are women and children, 92% have no source of income or live on less than \$40 per month, and

67% live in a dire situation of emergency food insecurity. There are also over 135,000 registered refugees and asylum-seekers in Yemen, mainly from Somalia and Ethiopia. In 2020, UNHCR distributed nearly \$55 million to the most vulnerable displaced families through its cash-based assistance program. \$26.5 million (48% of the total) was funded by Zakat (with \$25 million donated by a single donor), and 100% of the Zakat went to Zakat-eligible recipients. This Zakat reached over 108,000 families, each receiving \$245 on average. The top uses for cash assistance funds included food, rent, firewood and fuel/gas, health costs, and water.

▶ **Mauritania.** There are 67,622 refugees located in Mauritania. Over 2020, UNHCR distributed nearly \$485,280 to 62,546 Malian refugees located in the Mbera camp through their cash-in-hand program, which distributes funds for specific needs, shelter, and socio-economic support. \$85,425 (17% of the total) was funded by Zakat, with 100% going to Zakat-eligible recipients. This Zakat reached 2,090 refugees, each receiving \$40.87 on average. The top uses for funds included food, coal, debts, and transportation.

UNHCR's Zakat distribution operations in all regions perform periodic assessments to ensure that Zakat is channeled to Zakat-eligible individuals according to

1. Families receive cash assistance in local currency. As a result of the exchange rate variations, the assistance to beneficiaries increased from LBP 262,500 in April to LBP 320,000 in May to LBP 400,000 in July.

the guidelines mentioned in Tabah’s UNHCR Zakat distribution fatwa report. Checks are also made at the time of collection to verify the recipient’s identity. The specific means of distribution and verification vary from country to country, ranging from ATMs with iris scans (Jordan), ATMs with pins (Lebanon), and in-person cash-in-hand verification (Mauritania and Yemen). Programs in all regions perform periodic follow-up surveys to assess how funds are used, their impact, difficulties experienced in collecting funds, coping mechanisms, and other aspects of service delivery.

Based on the figures UNHCR presented during these meetings, the Tabah Foundation continues to endorse UNHCR’s Zakat distribution programs in those countries. Tabah also offers the following recommendations:

- Tabah recommends that UNHCR explore options to inform recipients that some of their funding comes from Zakat, so they know that the global Muslim

community has not abandoned them.

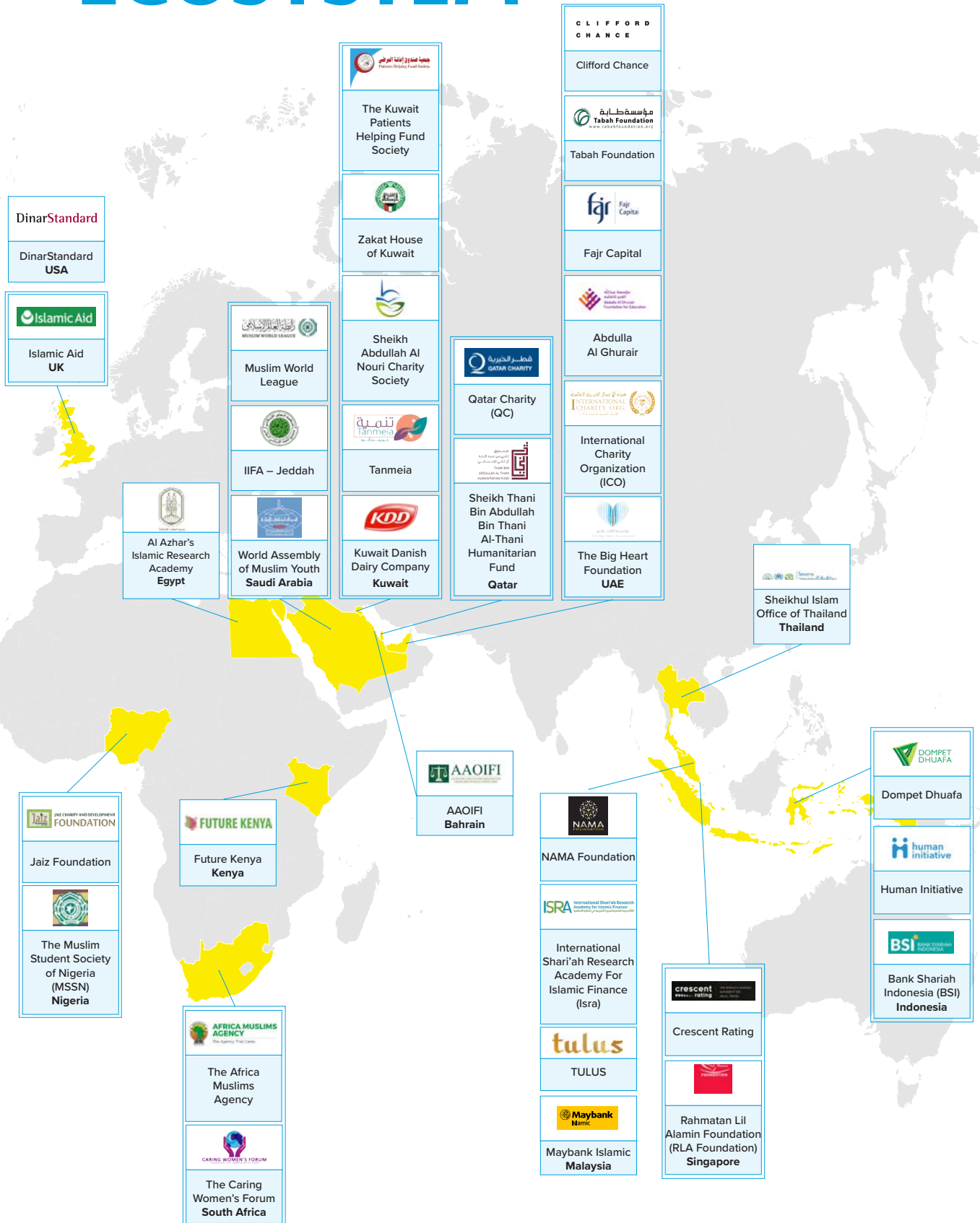
- Tabah advises UNHCR to follow a clearer approach to managing donations that have been designated by online donors ‘to where it’s most needed,’ which are currently allocated by UNHCR to the least funded Zakat-compliant program on an annual basis. In 2020, these funds were allocated to IDPs In Iraq.

Report drafted on behalf of the Tabah Foundation review committee by Musa Furber (Kuala Lumpur based), Senior Research Fellow, Tabah Foundation  
Date: March 23, 2021





# UNHCR ISLAMIC PHILANTHROPY ECOSYSTEM



## ▶ 5.1 LEADING BY EXAMPLE: SHEIKH THANI BIN ABDULLAH BIN THANI AL-THANI HUMANITARIAN FUND

The Sheikh Thani Bin Abdullah Bin Thani Al-Thani Humanitarian Fund is a global fund established in 2019 to assist the most vulnerable populations worldwide through collaboration with UNHCR and other humanitarian organizations. That same year, H.E. Sheikh Thani Bin Abdullah Bin Thani Al-Thani made a landmark Zakat contribution of more than USD 35 million in support of Rohingya refugees in Bangladesh and displaced Yemenis through the fund. This was the largest contribution UNHCR had ever received from an individual donor and the first major Zakat contribution of its kind in the organization's history. A total of approximately 875,000 Rohingya refugees and Yemeni IDPs, returnees, and members of the host community were supported through this generous contribution.

In light of this generous and exceptional contribution to UNHCR, H.E. Sheikh Thani Bin Abdullah Bin Thani Al-Thani was appointed as UNHCR Eminent Advocate in October 2019. His unwavering commitment and dedication to supporting those forcibly displaced has contributed to improving the lives of hundreds of thousands of women, men, and children around the world. H.E. Sheikh Thani continues to lead by example and constantly encourages philanthropists to join hands and follow suit in extending support to the world's displaced populations. This is a global effort, and solidarity is key to building a better future for people forced to flee.

In 2020, and for the second year in a row, Sheikh Thani Bin Abdullah Bin Thani Al-Thani Humanitarian Fund continued aiding hundreds of thousands of people through the largest individual contribution to UNHCR in the organization's 70-year history. More than USD 43 million were directed to support the most vulnerable internally displaced and host community families in Yemen, as well as refugees in Lebanon, Bangladesh, Pakistan, and Chad.

H.E. Sheikh Thani's generous support to the most vulnerable displaced families came at a challenging time when many struggled to cope with the social and economic effects of COVID-19. The spread of the COVID-19 pandemic has added layers of new challenges and needs for vulnerable families already struggling to make ends meet. Support provided to

the most vulnerable populations through the Sheikh Thani Bin Abdullah Bin Thani Al-Thani Humanitarian Fund has provided a lifeline. It helped families afford their rent, provide food for their children, have access to healthcare, and provided them with shelter materials as well as basic household items which ensure their protection and dignified living conditions.

In Lebanon, a country facing a wave of multiple crises with unprecedented magnitude, the generous Zakat contribution from the Sheikh Thani Bin Abdullah Bin Thani Al-Thani Humanitarian Fund supported severely vulnerable Syrian refugee families with cash assistance. This assistance provided an immediate lifeline to help the most vulnerable refugee families survive and meet daily rent, medical care, and other basic needs in a dignified manner.

In Yemen, the most vulnerable internally displaced and host community families were provided with much-needed cash assistance to address their most urgent needs and cope with rising food insecurity. Furthermore, cash for shelter assistance was provided to support the most vulnerable Yemeni families heavily in debt and at risk of eviction, enabling them to secure a dignified and safe space to live in. In addition to helping the most vulnerable families address basic protection, food, and shelter needs, Zakat funds provided through the Sheikh Thani Bin Abdullah Bin Thani Al-Thani Humanitarian Fund have played a role in fostering social cohesion and peaceful coexistence between displaced Yemeni families and members of the host communities. The inclusion of host communities in the provision of assistance helped reduce social tensions emerging from host communities having to endure added financial burdens, given the need to split their already scarce resources and access to services.

While in Bangladesh, Zakat funds from the Sheikh Thani Bin Abdullah Bin Thani Al-Thani Humanitarian Fund assisted the most vulnerable Rohingya refugees and host community families with multi-faceted interventions, including the provision of shelter materials, essential household items, hygiene kits, and cash assistance. This support contributed to the well-being, protection, and dignity of Rohingya refugees and the host community in Bangladesh.

Generous Zakat funds from the Sheikh Thani Bin Abdullah Bin Thani Al-Thani Humanitarian Fund also provided Afghan refugees in Pakistan with livelihood support, which empowered them to effectively gain sustainable sources of income to meet their basic needs and provide for their families with dignity. Zakat funds were dedicated to the distribution of productive assets to extremely vulnerable refugee families, enabling them to start small-scale businesses.

UNHCR, in collaboration with the team of the Sheikh Thani Bin Abdullah Bin Thani Al-Thani Humanitarian Fund, works closely to ensure that all activities supported by Zakat funds are fully compliant with the requirements and conditions of Zakat as outlined in the fatwas, which permit UNHCR to receive and distribute Zakat funds to vulnerable displaced populations worldwide.

Vulnerable Sudanese refugees in Chad were also supported by the Sheikh Thani Bin Abdullah Bin Thani Al-Thani Humanitarian Fund through UNHCR's Sadaqah initiative. Thousands of Sudanese refugees were provided with access to essential services such as education and healthcare, in addition to basic assistance, which helps improve their living conditions as they seek safety and refuge in Chad.

To date, generous contributions from the Sheikh Thani Bin Abdullah Bin Thani Al-Thani Humanitarian Fund have assisted over one million of the forcibly displaced worldwide.



## ► 5.1.1 Impact Stories



### Lebanon

Aisha is a Syrian refugee and mother of three girls and a boy aged between 5 and 8 years old. Her husband is missing in Syria, and she has been raising her children on her own. She fled with her children from her hometown in Homs and was internally displaced to Aleppo and Idlib for a long time before she finally came to Lebanon. She lives in a tent in an informal settlement in Northern Lebanon. She is the sole provider for her children. She receives multi-purpose cash assistance from UNHCR. She used to work in greenhouses, but her employer stopped his business due to the economic and COVID-19 situation. Aisha relayed how difficult coping with the ever-evolving situation has been, “if I didn’t get cash assistance, how would I feed my family?” says Aisha, “the assistance enables me to be self-dependent. Without the assistance, how can I live?” With many thanks to the Sheikh Thani Bin Abdullah Bin Thani Al-Thani Humanitarian Fund, Aisha and many others have found the support they need.



### Yemen

Nawal, a mother of five children from Hajjah Governorate, and her family evacuated their home in Hajjah upon the outbreak of war in 2015. Nawal, her husband, and her children moved to Dhamar Governorate in search of a safe place to stay. In Dhamar, Nawal and her family had no steady source of income. Her husband worked day and night to earn enough to keep them from starving and pay for rent and other bills they had. The situation took a worse turn when Nawal’s husband died a couple of years ago.

Nawal and her children were left alone to face poverty and the threat of eviction. With the support of Zakat funds from the Sheikh Thani Bin Abdullah Bin Thani Al-Thani Humanitarian Fund, Nawal received multi-purpose cash assistance, which she used to buy food supplies and pay for water and gas.



## ► 5.2 STRATEGIC STAKEHOLDERS

The **OIC's International Islamic Fiqh Academy (IIFA)**, based in Jeddah, Kingdom of Saudi Arabia (KSA), in 2020, provided UNHCR a fatwa endorsing its Refugee Zakat Fund receipt and distribution activities of Zakat funds to the most vulnerable refugees and IDPs.

The **Muslim World League (MWL)**, based in Makkah, KSA, supported in 2020 the Live, Learn and Participate Project, to help strengthen protection and support services for children and youth in Sudan and Ethiopia. Additionally, in 2020, MWL's Islamic Fiqh Council provided UNHCR with a fatwa endorsing its Refugee Zakat Fund receipt and distribution activities of Zakat funds.

**Al-Azhar Islamic Research Academy (AIRA)**, Al Azhar's most prominent academic institution based in Cairo, Egypt, launched '30 Days of Kindness,' a joint advocacy initiative with UNHCR, to raise awareness about the needs of refugees and IDPs during winter.

**Tabah Foundation** is a non-profit organization that offers suggestions and recommendations based on Islamic values to opinion makers in order that they assume a wise approach that is beneficial to society. It has been a partner of UNHCR since 2014, playing a key role in advising UNHCR on Islamic philanthropy, in particular drafting the first fatwa report received by UNHCR for receiving and distributing Zakat to eligible beneficiaries. Tabah Foundation conducts an annual review of the Refugee Zakat Fund to ensure compliance.

## ► 5.3 KEY PARTNERS

### MIDDLE EAST

The **World Assembly of Muslim Youth (WAMY)**, an Islamic educational organization based in Riyadh, KSA, and a partner of UNHCR since 2012, dedicated Zakat funds in 2020 to support Syrian refugees in Egypt with cash assistance.

The **Sheikh Thani Bin Abdullah Bin Thani Al-Thani Humanitarian Fund** is a global fund established to assist the most vulnerable populations worldwide through collaboration with UNHCR and other humanitarian organizations. Sheikh Al-Thani has been UNHCR's most prominent individual donor since 2019, dedicating Zakat and Sadaqah funds to assist millions of the most vulnerable in Yemen, Bangladesh, Chad, Lebanon, and Pakistan. In light of his generous and exceptional contributions to UNHCR, His Excellency Sheikh Al-Thani was bestowed the title of UNHCR's Eminent Advocate in October 2019.

**Qatar Charity (QC)**, a Qatari NGO specializing in the development of Qatari society and vulnerable communities across the globe, has been a significant partner of UNHCR since 2012, impacting the lives of millions of IDPs in Iraq, Yemen, Somalia, and Syria, in addition to refugees in Lebanon, Jordan, and Bangladesh. QC provided Zakat funds for cash assistance to vulnerable Syrian refugees in Lebanon and Jordan, which was the largest Zakat contribution in 2019.

**Sheikh Eid Charitable Foundation (Eid charity)**, based in Doha, Qatar, is an independent non-profit organization specializing in humanitarian aid and development assistance. In 2020, Eid Charity

dedicated Zakat funds to support the most vulnerable IDPs in Yemen and Iraq with cash assistance.

**International Charity Organization (ICO)**, a leading humanitarian organization based in Ajman, United Arab Emirates (UAE), and a partner of UNHCR since 2019, provided in 2020 shelter assistance to refugees in Niger and Kenya. Additionally, ICO dedicated Zakat funds to support IDPs in Niger as well as Rohingya refugees in India.

**Abdullah Al Ghurair Foundation for Education**, based in Dubai, UAE, is one of the leading foundations equipping Arab youth with the knowledge and skills they need to become future leaders of the region. A partner of UNHCR since 2019, the foundation provided education support as well as connected learning opportunities to refugee students in Jordan in 2020.

**Fajr Capital**, a leading private equity investor in the Middle East and Southeast Asia, based in Dubai, UAE, and a partner of UNHCR since 2018, dedicated in 2020 funds for refugee scholarships, as well as Zakat funds for cash assistance to vulnerable families where it is most needed.

The **Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI)**, based in Bahrain, leads the global standardization and harmonization of international Islamic finance practices and financial reporting. To strengthen collaboration and governance in the area of Islamic social finance, UNHCR and AAOIFI signed a memorandum of understanding in 2020.

**DinarStandard (DS)**, a growth strategy and advisory firm based in the United States (US) and the UAE, launches the annual State of the Global Islamic Economy Report (SGIE). Since 2019, DS has been supporting UNHCR with its Islamic Philanthropy reports and advocating for the Refugee Zakat Fund among Islamic economy actors.

**Global Charity Association for Development (Tanmeia Foundation)**, a charity organization based in Kuwait, provides humanitarian and relief services in Kuwait and globally, including Yemen, Syria, Bangladesh, and Palestine. In 2020, Tanmeia Foundation conducted a local joint fundraising campaign with UNHCR to dedicate Zakat funds to support Rohingya refugees in Bangladesh with shelter assistance, in addition to Sadaqah funds for nutrition, education, health, and sanitation activities.

**Zakat House of Kuwait**, a semi-governmental Zakat and Sadaqah body, dedicated Sadaqah funds in 2020 to support Malian refugees in Mauritania and Rohingya refugees in Bangladesh.

The Kuwait Patients Helping Fund Society, established in 1979 by a group of Kuwaiti doctors, partnered with UNHCR in 2020 to provide health interventions for refugees in Jordan.

## ASIA PACIFIC

Private Zakat Organizations (PZO) in Indonesia:

- ▶ **Dompot Duafah** recently partnered with UNHCR to run Sadaqah crowdfunding campaigns in 2021 to support the most vulnerable Syrian and Yemeni IDPs.
- ▶ **Human Initiative (HI Foundation)** recently partnered with UNHCR to run Sadaqah crowdfunding campaigns to support the most vulnerable Syrian and Yemeni IDPs in 2021.

**Bank Shariah Indonesia (BSI)**, a prominent Islamic bank in Indonesia, is dedicating Zakat funds to support the most vulnerable refugees in Indonesia with cash assistance in 2021.

**International Shariah Research Academy (ISRA)**, established in 2008 by the Central Bank of Malaysia as an Islamic finance and Shariah research institution, recently endorsed the compliance of UNHCR's Refugee Zakat Fund receipt and distribution mechanisms.

**Maybank Islamic** is the largest Islamic bank in Malaysia. A committed partner of UNHCR since 2019,

Maybank Islamic has dedicated Zakat funds to support most vulnerable refugees in Malaysia with educational activities.

**TULUS**, a leading Islamic crowdfunding platform in Malaysia, is engaging with UNHCR in 2021 on joint crowdfunding campaigns to raise Sadaqah funds for the provision of health and education to the most vulnerable refugees in Malaysia.

**NAMA Foundation (NAMA)**, a Malaysia-based foundation focusing on empowering the education sector, partnered with UNHCR in 2020 to fund scholarships and school materials for refugees in Malaysia.

**Sheikhul Islam Office of Thailand**, a partner of UNHCR since 2018, has actively raised Zakat funds for IDPs in Yemen and refugees in Bangladesh. Sheikhul Islam, Thailand's leader for Islamic affairs, has also endorsed UNHCR's Refugee Zakat Fund being fully Zakat-compliant.

**CrescentRating (CR)** is based in Singapore and is considered the world's leading authority on halal-friendly travel. CR owns HalalTrip, a comprehensive online lifestyle platform to inspire Muslims to travel and explore the world. In 2019, CR partnered with UNHCR to bring attention to forcibly displaced populations and create awareness about the Refugee Zakat Fund. Jointly with UNHCR, CR published a report entitled 'Forced Displacement: A Reality for Millions of Women,' highlighting the unique struggles of refugee women. HalalTrip also joined UNHCR's global Ramadan campaign in 2020 by posting a series of articles and refugee stories called 'Our Collective Responsibility Towards Refugees.'

## AFRICA

**Jaiz Foundation**, a charity and development organization based in Abuja, Nigeria, was established by Nigeria's leading Islamic bank, Jaiz Bank. A partner of UNHCR since 2019, Jaiz Foundation provided funding in the same year to support the livelihoods of the most vulnerable IDPs, returnees, and host community members in the Damasak region in Borno State, North East of Nigeria.

The **Muslim Student Society of Nigeria (MSSN)**, a network of Muslim students based in Lagos, Nigeria, made a Zakat donation in 2020 towards UNHCR's Refugee Zakat Fund, aligning with the association's commitment to social justice and development in Nigeria.

**Future Kenya**, an Enterprise Resource Planning (ERP) solution company in Kenya, dedicated Zakat funds

in 2020 to support the most vulnerable refugees.

**The Caring Women's Forum (CWF)** was founded in 1995 as an active group of women within the South African Islamic community working to advance the status of women globally. UNHCR's partnership with CWF aims to shed light on the plight of forcibly displaced women and families. During Ramadan 2020, CWF contributed to UNHCR's Refugee Zakat Fund to support the most vulnerable IDPs in Yemen.

The **Africa Muslims Agency (AMA)**, a key humanitarian agency in South Africa, operating in over 29 countries across the African continent for more than 3 decades, provided during Ramadan 2020 a contribution towards the Refugee Zakat Fund in support of the most vulnerable refugees.

#### **OTHERS**

**Islamic Aid**, a United Kingdom (UK) based Muslim relief charity working to end poverty, partnered with 'UK for UNHCR,' UNHCR's national charity for the UK, to provide assistance to the most vulnerable Syrian refugees in Jordan during 2020.

**Mr. Hameed Jalal**, Former Chairman of the Incorporated Trustees of the Islamic Community Fund of Hong Kong, has been a strong advocate for UNHCR's Refugee Zakat Fund since 2019. His advocacy is focused on spreading the message and mobilizing the Muslim community in Hong Kong to support refugees.

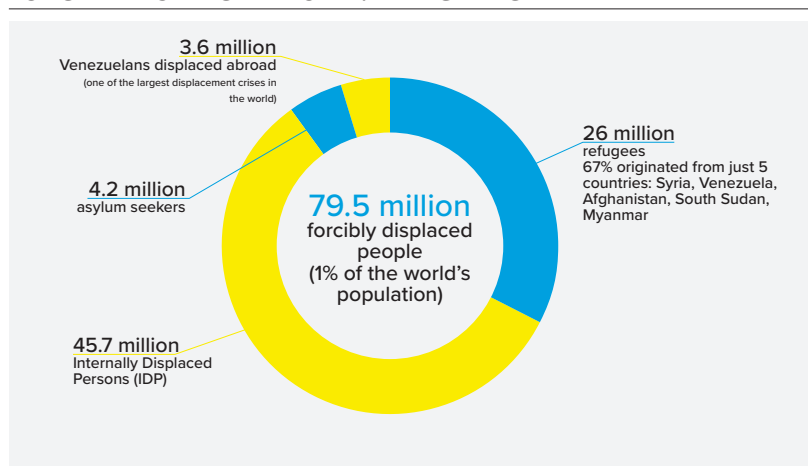
**Peter Gould** is an active leader within the Australian Muslim community, managing a strategic design studio based in Sydney, Dubai, and Jakarta. He is also the recipient of the Islamic Arts Award in 2015. In 2020, Gould launched a Ramadan fundraising campaign to support refugees and was later named an Ambassador for Islamic philanthropy by Australia for UNHCR, UNHCR's national charity for the country.



# ▶ COVID-19 IMPACT ON REFUGEES GLOBALLY AND IN THE OIC

COVID-19 has crippled economies worldwide, disrupted supply chains, and upended the lives and livelihoods of billions of people. The following sections show how severely refugees and IDPs—already struggling for day-to-day survival—have been affected by the pandemic.

## FORCIBLY DISPLACED PEOPLE: AT A GLANCE



Source: UNHCR Global Trends, 2019

## ▶ 6.1 COVID-19 IMPACT ON REFUGEES

At the end of 2019, 79.5 million people worldwide were displaced, including 26 million refugees. The COVID-19 pandemic turned an already worsening situation into a greater crisis. An estimated 46 million people had to flee conflict and persecution within their own countries' borders by mid-2020. By the end of 2020, there were 80 million forcibly displaced people worldwide. Conflict has continued despite the pandemic, and in certain countries, it has been exacerbated by the disease.

Only half of the 90 countries developing national COVID-19 vaccination strategies have integrated refugees into their vaccination plans.

<https://www.unhcr.org/news/latest/2021/1/5fff1afe4/qa-including-refugees-vaccine-rollout-key-ending-pandemic.html>

### ▶ 6.1.1 Impact on Health

In many countries that host the displaced, COVID-19 has added to pre-existing emergencies resulting from weak healthcare systems and the chronic lack of access to clean water and sanitation. More than 22% of refugee sites have access to less than 15 litres of clean water per person per day compared to an average of 144 litres per person per day in Europe. In Sudan, just over half of households in one camp (54%) had access to soap.

Routine immunization rates have plummeted due to pandemic restrictions on movement, which may lead to an increase in communicable diseases that could have been prevented. Climatic shocks have also caused a surge in waterborne diseases, such as malaria. COVID-19 cases have remained

relatively low among displaced people, at 49,204 worldwide, but the risk level remains high along with the danger of contracting other life-threatening diseases.



Food insecurity is rising — Top-10 most food-insecure countries host one-third of all IDPs and refugees combined

▶ **6.1.2 Impact on Food Security**

In 2019, the number of people facing acute food insecurity worldwide—135 million—was at its highest in four years. Due to job losses, declines in agricultural output, disrupted supply chains, and reduced aid in 2020, that figure was expected to rise by a further 265 million.

Displaced populations are generally more vulnerable to food insecurity and malnutrition, with 80% affected worldwide. In fact, one-third of all IDPs and refugees combined live in the top-10 most food-insecure countries. With the pandemic adding to the burden of acute food insecurity, the situation is expected to worsen, especially in Nigeria, South Sudan, and Yemen.

Top 10 Countries with Food Security Crises		
Countries	Total food insecure population (million)	Number of people of concern hosted
Yemen*	15.9	3,905,559
Congo	15.6	186,285
Afghanistan*	11.3	3,072,957
Venezuela	9.3	494,503
Ethiopia	8.0	2,468,820
South Sudan	7.0	1,977,802
Syria*	6.6	6,366,284
Sudan*	5.9	2,960,710
Nigeria*	5.0	2,250,969
Haiti	3.7	92,456

\* OIC countries Source: UNHCR



Ten other countries are also expected to experience a significant increase in acute food insecurity in 2021, including Lebanon, Cameroon, Central African Republic, and Somalia.<sup>15</sup>

**Refugees are 60% more likely than host populations to be working in highly impacted sectors by COVID-19**

**6.1.3 Impact on Jobs and Livelihoods**

Prior to the COVID-19 pandemic, an estimated 70% of refugees lived in countries with limited or no right to work, 66% in countries with restricted or no right to freedom of movement, and 47% in countries with restricted or no right to bank accounts. As a result, most displaced people worked in the informal economy. The pandemic has negatively impacted the economies of host countries, with refugees bearing the brunt, having worked in sectors «highly impacted» by COVID-19, according to the ILO.<sup>16</sup>

In Jordan, 35% of Syrian refugees employed before COVID-19 have lost their jobs, compared to 17% of Jordanian citizens. In Lebanon, 60% of Syrians have lost employment, relative to 39% of Lebanese citizens.<sup>17</sup>

**More than 6.6 million refugees and people in refuge-like situations live in camps**

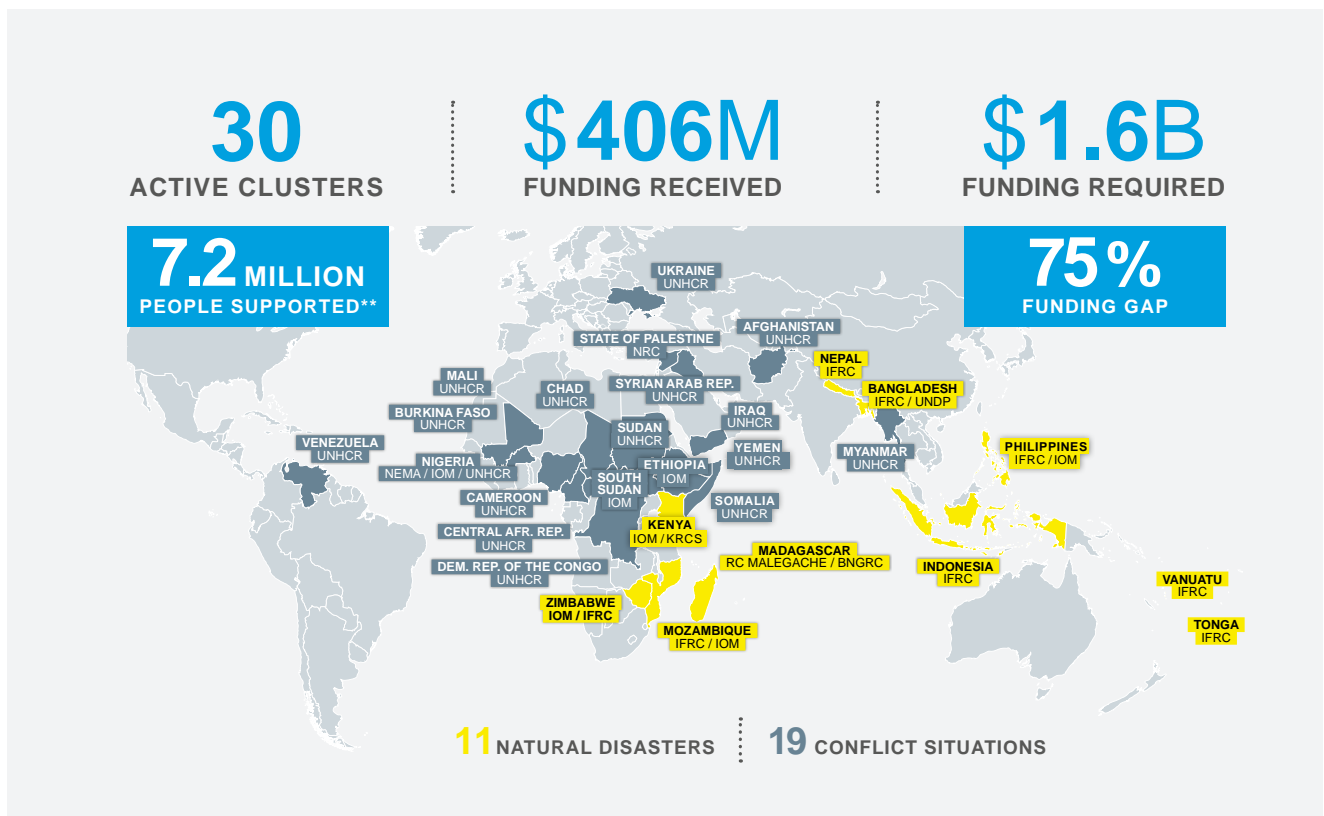
**6.1.4 Impact on Shelter**

The year-on-year rise in the number of displaced people has stressed the host countries providing shelter — be it in refugee camps or in urban areas. The pandemic has heightened such stresses, which have been further compounded by local climatic shocks, from flooding to locust attacks and cyclones. Resettlement programs have been impacted by 168 countries fully or partially closing borders during the first wave of the pandemic, with some 90 countries making no exceptions for asylum seekers or refugees. As a result, refugee resettlement is at a two-decade low.<sup>18</sup>

Many refugees and IDPs are forced to live in crowded urban areas, informal settlements, or camps, making it impossible to maintain social distancing or ensuring residents have access to adequate sanitation.<sup>19</sup>

The Global Shelter Cluster is a platform of shelter and settlement partners, including the UNHCR and the Red Cross, whose mission is to support crisis-affected people with appropriate shelter and settlements that provide safety and dignity. In the first half of 2020, more than 7.2 million people were provided shelter assistance amidst 11 natural disasters and 19 conflict situations.

**GLOBAL SHELTER CLUSTER — IMPACT BY MID-2020**



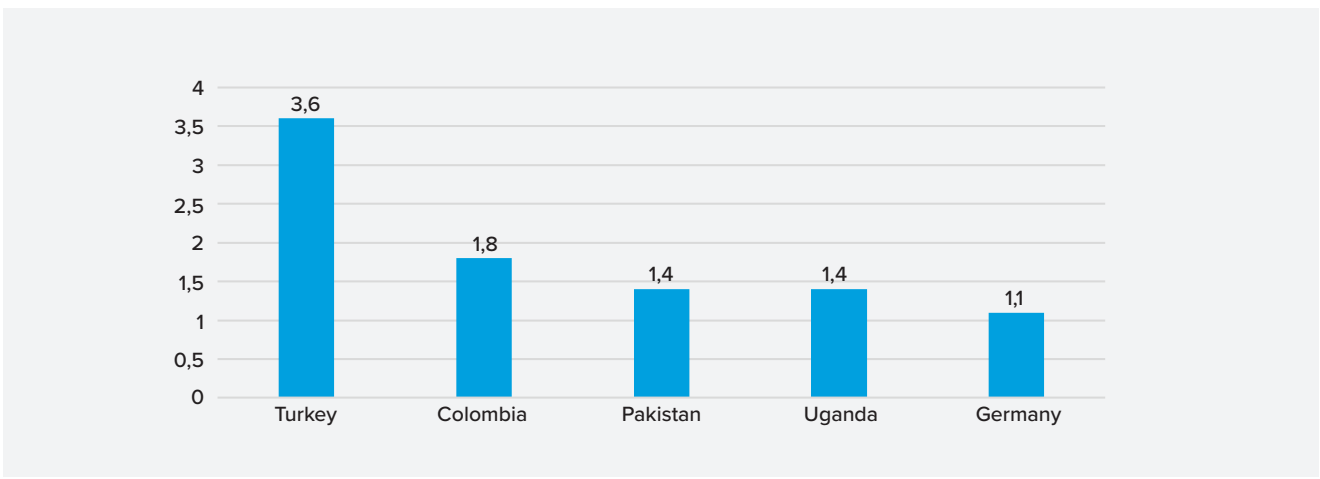
Source: Global Shelter Cluster Mid-2020 Report

**39% of refugees are hosted in just 5 countries**

► **6.1.5 Impact on Host Communities**

With 26 million refugees worldwide, there is a resulting impact on host communities. The pandemic has had a threat multiplier effect, as millions of displaced persons have been plunged further into poverty due to the pandemic, and so have host communities. In the countries where most forcibly displaced populations are located, incomes in the informal economy are set to drop by 82%, impacting both refugees and host communities.

**REFUGEES BY HOST COUNTRY YEAR END 2019 (MILLIONS)**



**39% of refugees are hosted in just 5 countries**

► **6.1.6 Impact on Marginalized Communities: Women & Children**

The pandemic has tipped gender equality further out of balance, more so as childrens’ education has been disrupted across the globe. Women and girls are now more exposed to danger than before.

**Gender-Based Violence:** Reports of gender-based violence are increasing worldwide. Measures to prevent the spread of the pandemic, such as confinement policies, and the closing of schools and other facilities, have led to reduced access to support networks. Social and economic situations have also worsened.<sup>20</sup>

A report on 15 countries across East Africa, West Africa, and the Great Lakes region showed that 73% of women reported an increase in domestic violence, 51% reported sexual violence, and 32% observed growth in early and forced marriage.<sup>21</sup>

**Education:** There are over 30 million forcibly displaced children.<sup>22</sup> Before the pandemic, access to education was limited, with a refugee child twice as likely to be out of school as a non-refugee. The situation worsened in 2020, with 1.8 million children in 57 countries not attending school due to closures. Worldwide, over 140 million students are not attending school due to COVID-19 restrictions.

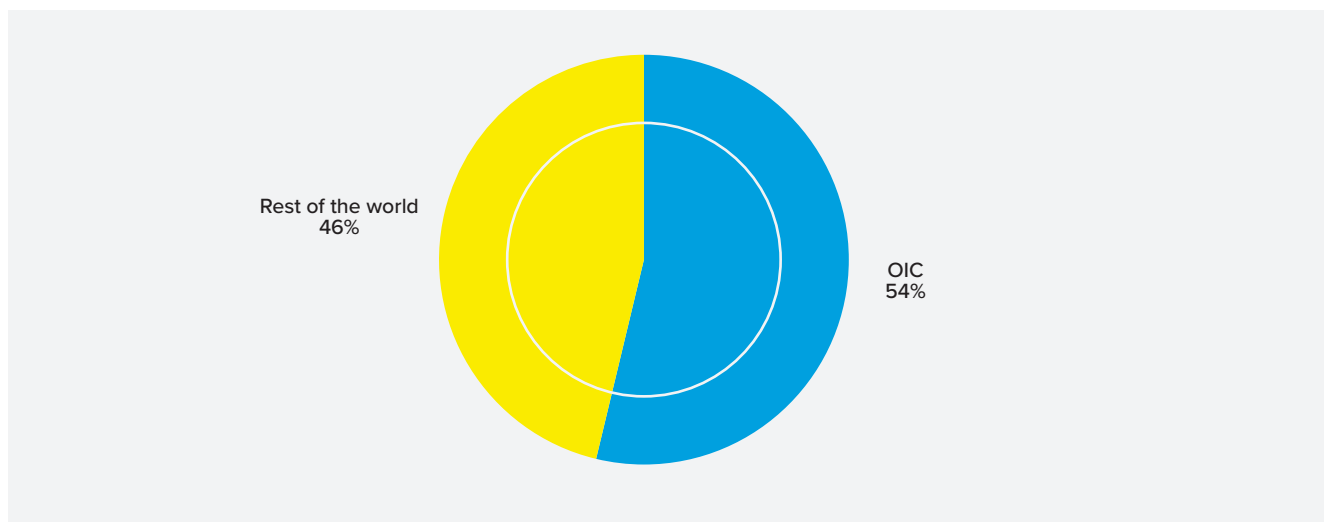
## ▶ 6.2 COVID-19 IMPACT ACROSS OIC COUNTRIES HOSTING PEOPLE OF CONCERN TO UNHCR

COVID-19 has had a devastating impact on the OIC and the region's displaced people and refugees – not so much due to the implications on public health but due to the pandemic crippling the global economy and supply chains.

### ▶ 6.2.1 People of Concern in the OIC: An Overview

The OIC countries, while comprising 25% of the world's population, are hosts to more than half of the world's displaced – over 43 million displaced people.

#### PEOPLE OF CONCERN\* BY REGION IN 2019 (MILLIONS)



\* Total no. of refugees, IDPs, asylum seekers, others of concern, stateless persons as of 2019.  
Source: UNHCR Refugee Data Finder, DinarStandard analysis



The table below shows the 12 countries that host the highest number of people of concern in the OIC, nearly 80% of the OIC total.

OIC Countries Hosting the Highest Number of People of Concern (Refugees & IDPs)					
S.No.	OIC Countries	Population (in millions)	Number of people of concern	As a % of population	As a % of total POC
1	Syria	17	6,366,284	37.4	14.7
2	Turkey	83.43	3,907,788	4.7	9.0
3	Yemen	29.16	3,905,559	13.4	9.0
4	Uganda	44.27	3,685,768	8.3	8.5
5	Afghanistan	38.04	3,072,957	8.1	7.1
6	Sudan	42.81	2,960,710	6.9	6.8
7	Somalia	15.44	2,683,827	17.4	6.2
8	Nigeria	200.96	2,250,969	1.1	5.2
9	Iraq	39.31	1,748,819	4.4	4.0
10	Bangladesh	163.05	1,709,517	1.0	3.9
11	Pakistan	216.57	1,528,822	0.7	3.5
12	Cameroon	25.88	1,366,607	5.3	3.2

### ► 6.2.2 COVID-19's Impact on People of Concern in the OIC

With close to 9.5 million COVID-19 cases reported in the OIC over 2020—a little over 10% of the world's total COVID-19 cases as of December 31st, 2020—the impact on public health has been relatively lower than other regions.<sup>24</sup> However, what has devastated OIC economies is the pandemic's financial and economic implications, with many OIC countries already burdened by weak economies and fiscal debt before the pandemic. Additionally, the 12 countries that host the highest number of displaced persons and refugees in the OIC have reported more than 40% of the region's cases.



The COVID-19 pandemic led to sharp contractions in OIC countries' economies, overwhelmed healthcare systems, and disrupted schooling. Providing for the needs of the vulnerable has proven challenging amid the pandemic, as more people have been plunged deeper into economic hardship.

## IMPACT OF COVID-19 ON OIC COUNTRIES AT A GLANCE



### In Syria

The pandemic caused a further  
**1.4 million**  
people to become food insecure

bringing the total to  
**9.3 million**



### In Pakistan

Food insecurity has impacted a further  
**2.45 million** people

With **42.5 million**  
food insecure



### In Yemen

The conflict and the pandemic  
have led to **9.6 million**  
people being at risk of famine



### In Cameroon

The pandemic has increased the  
number of people in need from  
**3.9 million** in January 2020  
to **6.2 million** by year-end



### In Bangladesh

The percentage of children at  
risk of acute malnutrition has  
more than doubled, to  
**11.2%**



### In Uganda

Refugees surveyed reported a **71%**  
loss in income due to the pandemic

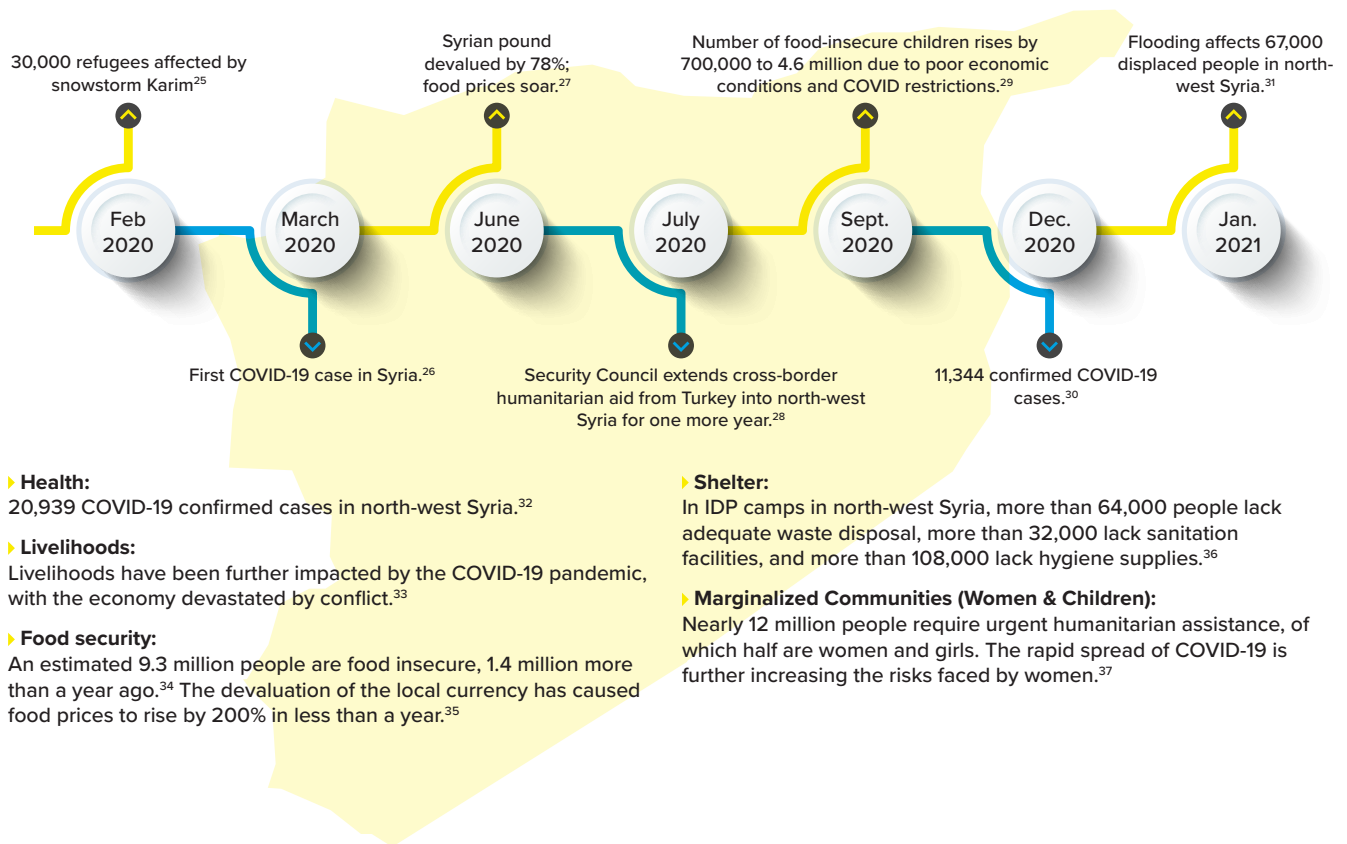
while **1.26 million** will face  
reduced food rations due to a lack of  
funding

## ▶ 6.3 COVID-19: ANALYSIS OF IMPACT ON SELECTED OIC COUNTRIES

The following section details the impact of COVID-19 on the 12 countries that host the highest number of people of concern in the OIC.

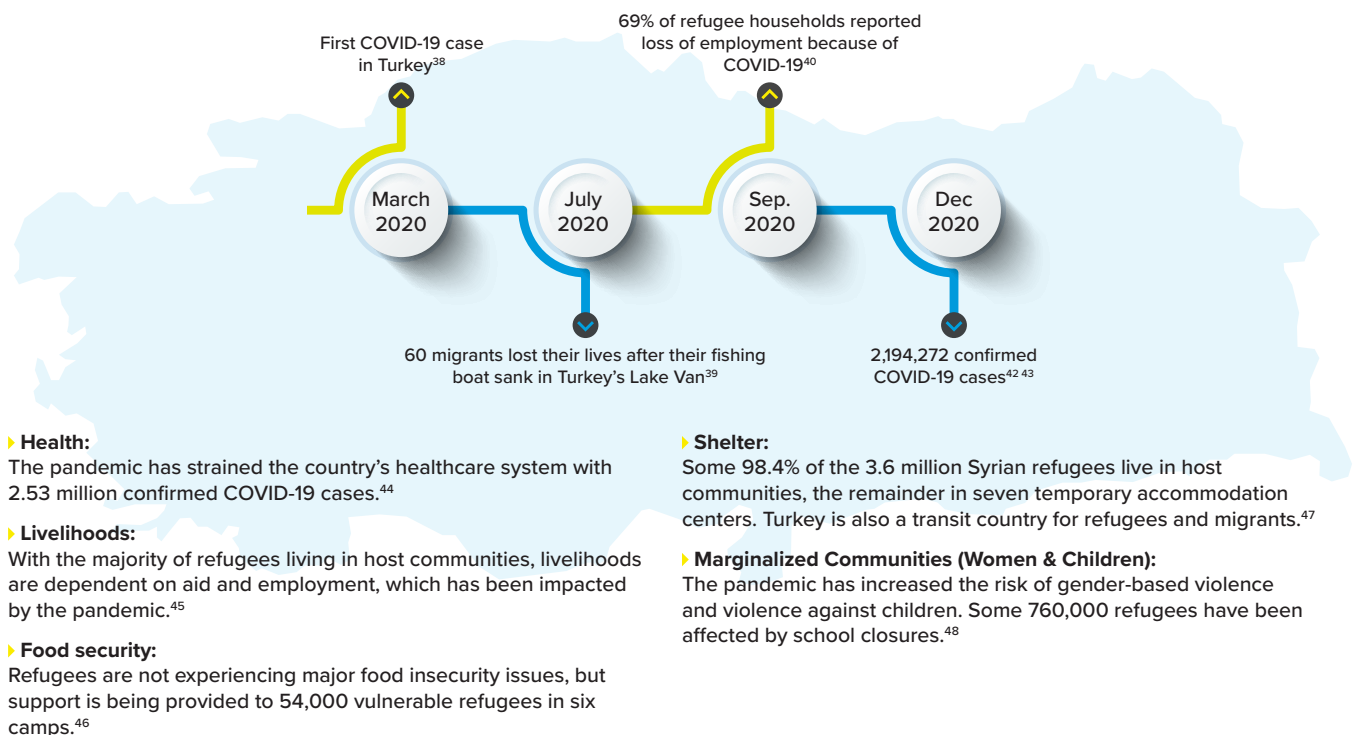
### ▶ 6.3.1 Syria

Timeline of events



### ▶ 6.3.2 Turkey

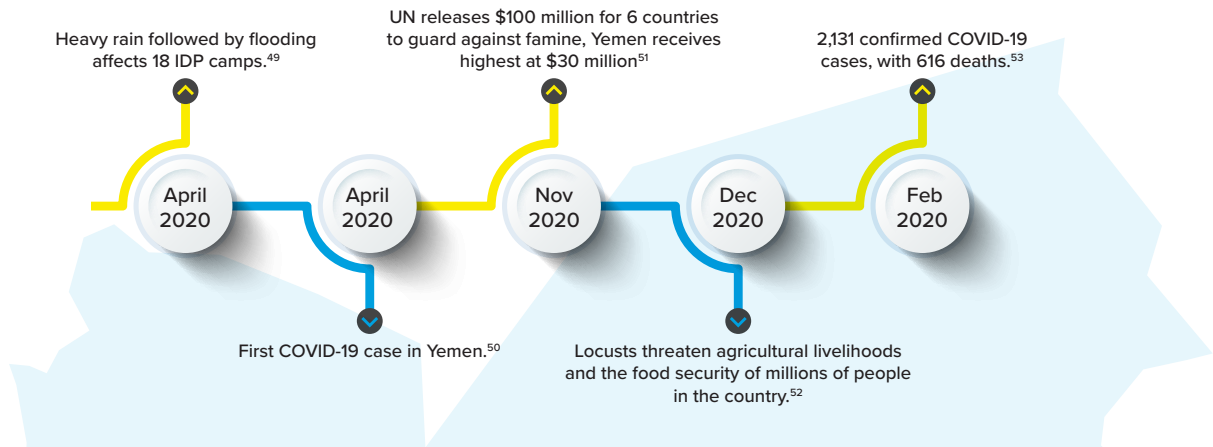
Timeline of events





### ▶ 6.3.3 Yemen

#### Timeline of events



#### ▶ Health:

Conflict, the pandemic, and food insecurity have led to a major health crisis in the country. Due to a lack of money and food, 9.6 million people are at risk of famine.<sup>54</sup>

#### ▶ Livelihoods:

The six-year conflict has impacted livelihoods, with the economy devastated and millions of people displaced.<sup>55</sup>

#### ▶ Food security:

Acute food insecurity is affecting at least 20% of the population.<sup>56</sup> Two million Yemeni children under 5 are suffering from acute

malnutrition, including nearly 358,000 with severe malnutrition.<sup>57</sup>

#### ▶ Shelter:

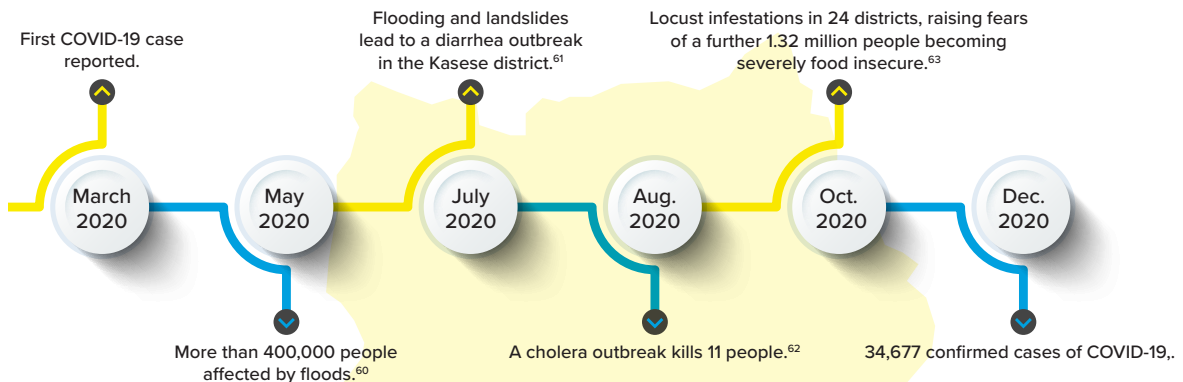
There are 1,954 IDP hosting sites in Yemen. Flooding damaged infrastructure in parts of the country and affected 4,764 households in IDP sites in the south.<sup>58</sup>

#### ▶ Marginalized Communities (Women & Children):

Rising gender-based violence and diminishing healthcare facilities in Yemen have prompted the need for \$100 million to support more than a million pregnant and acutely malnourished women.<sup>59</sup>

### ▶ 6.3.4 Uganda

#### Timeline of events



#### ▶ Health:

COVID-19 and flooding have put additional stress on resources, with over 15 million people in need of essential health care.<sup>64</sup>

#### ▶ Livelihoods:

In a survey of refugees, 71% reported a loss in income due to COVID-19, while 55% were forced to reduce their number of meals from two to one.<sup>65</sup> Suicide attempts among refugees increased 60% in 2020.<sup>66</sup>

#### ▶ Food security:

Some 1.26 million refugees will face reduced food rations due to the lack of relief funding – some 291,000 refugees are severely food insecure.<sup>67</sup>

#### ▶ Shelter:

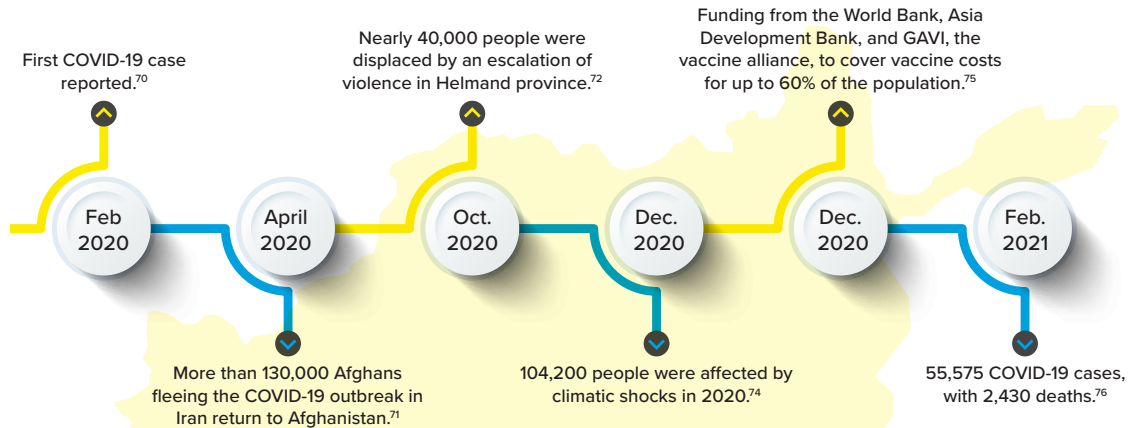
580,000 people currently lack water, sanitation, and hygiene (WASH) services.<sup>68</sup>

#### ▶ Marginalized Communities (Women & Children):

The number of sexual violence cases reported in refugee-hosting districts more than doubled from 729 in the first quarter of 2020 to 1,860 in the second quarter.<sup>69</sup>

### ▶ 6.3.5 Afghanistan

#### Timeline of events



#### ▶ Health:

The pandemic has added more strain to healthcare systems — there are only 1.9 physicians per 10,000 people, with rural areas having as few as 0.6 physicians per 10,000 residents.<sup>77</sup>

#### ▶ Livelihoods:

Nine million people have also lost their livelihoods due to COVID-19,<sup>78</sup> including 63% of women working in the informal sector.<sup>79</sup>

#### ▶ Food security:

Purchasing power has declined, while higher food prices are forcing people into debt, leading to more food insecurity. Some 5.5 million are food insecure.<sup>80</sup>

#### ▶ Shelter:

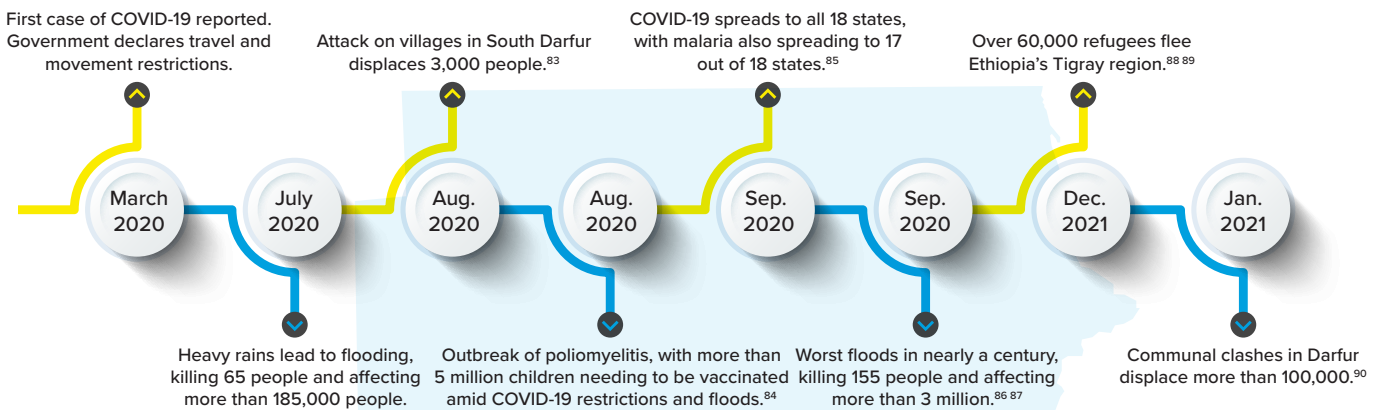
There is heightened vulnerability to the pandemic. Many IDPs live in informal settlements with poor sanitation and shelter conditions and restricted access to services.<sup>81</sup>

#### ▶ Marginalized Communities (Women & Children):

The number of people in need has nearly doubled in the past year, with women and children the most adversely affected. Nearly half of children face acute malnutrition.<sup>82</sup>

### ▶ 6.3.6 Sudan

#### Timeline of events



#### ▶ Health:

Flooding in Sudan has exposed millions to vector-borne diseases, with a malaria epidemic affecting over 1.5 million people and outbreaks of chikungunya and viral hemorrhagic fever.<sup>91</sup>

#### ▶ Livelihoods:

COVID-19 and locust outbreaks had already affected the economy, but the catastrophic floods in the second half of the year destroyed houses, goods, crops and threatened agricultural production, further endangering livelihoods.<sup>92</sup>

#### ▶ Food security:

The pandemic has led to a sharp decline in the economy and, along with climate shocks, has led to an estimated 9.6 million people facing crisis and food insecurity.<sup>93</sup> The cost of food baskets increased by 200% in 2019.<sup>94</sup>

#### ▶ Shelter:

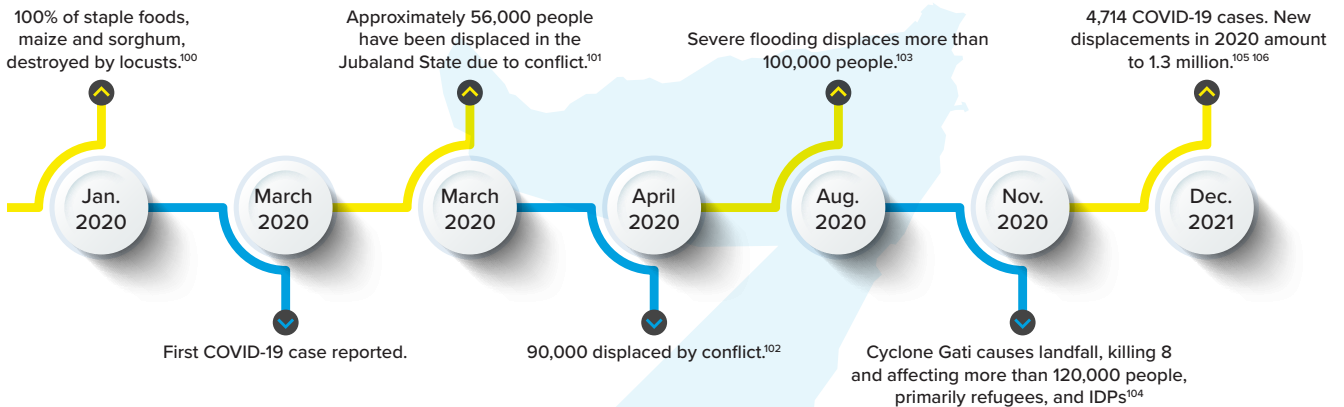
More than 100,000 homes were destroyed by floods, leading to more displacement.<sup>95</sup> There is a lack of adequate sanitation facilities in camps, with one camp in the east having only 58 latrines for 16,000 refugees.<sup>96</sup>

#### ▶ Marginalized Communities (Women & Children):

As many as 45% of displaced Ethiopians are under 18.<sup>97</sup> A lack of sanitary facilities has led to many children having diarrhea.<sup>98</sup> More than 6 million students are out of school due to closures.<sup>99</sup>

### ► 6.3.7 Somalia

#### Timeline of events



#### ► Health:

There has been no major outbreak of COVID-19 among refugees but flooding and overcrowded, unsanitary living conditions have increased the risk of catching vector-borne diseases, respiratory infections, and other communicable diseases.<sup>107</sup>

#### ► Livelihoods:

Prior to the pandemic, most refugees worked as casual labor or as small business owners. Many lost work due to the pandemic and lack the financial means to afford meals.<sup>108</sup>

#### ► Food security:

More than 4.1 million are facing acute food insecurity, compounded by the loss of livelihoods due to COVID-19. This includes close to 840,000 children under the age of five who are likely to be acutely malnourished.<sup>109</sup>

#### ► Shelter:

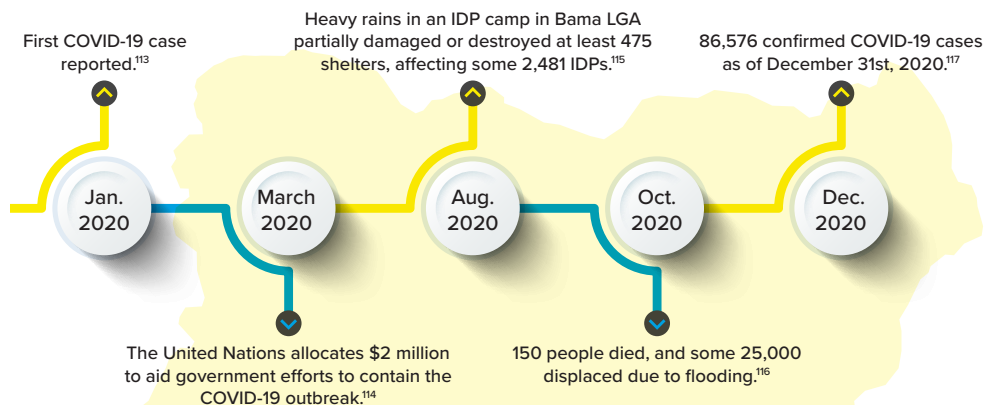
With shelter being scarce, many refugees live in makeshift shelters.<sup>110</sup> One-third of the population does not have access to adequate water supply.<sup>111</sup>

#### ► Marginalized Communities (Women & Children):

The pandemic has heightened the threat of child trafficking and child slavery as more youth are being employed or given away by their parents to mitigate their increasingly dire financial circumstances.<sup>112</sup>

### ► 6.3.8 Nigeria

#### Timeline of events



#### ► Health:

In northeast Nigeria, armed conflict has forced millions from their homes, overburdening healthcare facilities. Some 7.9 million people are in need of humanitarian assistance.<sup>118</sup>

#### ► Livelihoods:

Livelihoods have become more vulnerable due to the pandemic, conflict, and a weak economy. In northeast Nigeria, nearly 60% of households have expenditures below the minimum expenditure basket.<sup>119</sup>

#### ► Food security:

The pandemic has increased food insecurity, impacting 9.2 million people, with 395,679 severely food insecure.<sup>120</sup> Over 800,000 children are expected to suffer from acute malnutrition.<sup>121</sup>

#### ► Shelter:

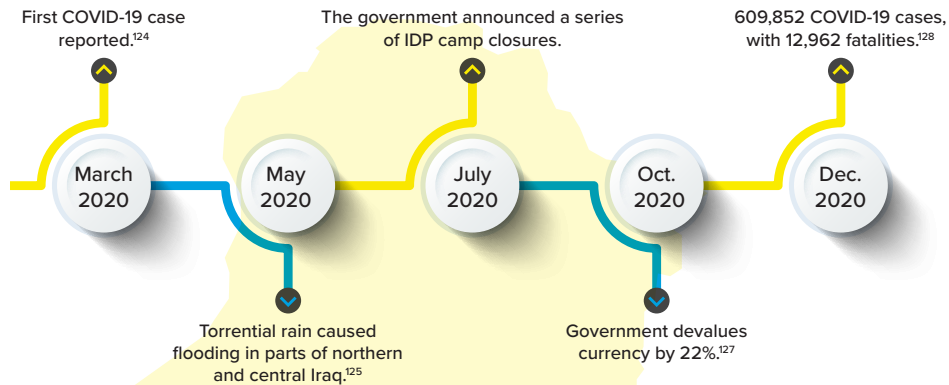
Heavy rains and the overflowing of the Benue and Niger rivers took many lives and displaced millions of people.<sup>122</sup> Conflict has also destroyed dwellings.

#### ► Marginalized Communities (Women & Children):

Multiple crises are impacting women and children, with a high risk of gender-based violence. Some 10.5 million children are not in school, while children continue to be abducted by armed gangs.<sup>123</sup>

### ► 6.3.9 Iraq

Timeline of events



► **Health:**

Accessing healthcare has been impacted by the pandemic, with the country's healthcare system struggling to handle the surge in cases.<sup>129</sup>

► **Livelihoods:**

Livelihoods have been seriously impacted by the pandemic, with the number of people in acute need rising 35% to 2.4 million, while 4.1 million people overall are in need.<sup>130</sup>

► **Food security:**

The government devaluing the currency led to higher prices for imported goods, including food. Some 435,000 people are food insecure, and 731,000 vulnerable to food insecurity.<sup>131</sup>

► **Shelter:**

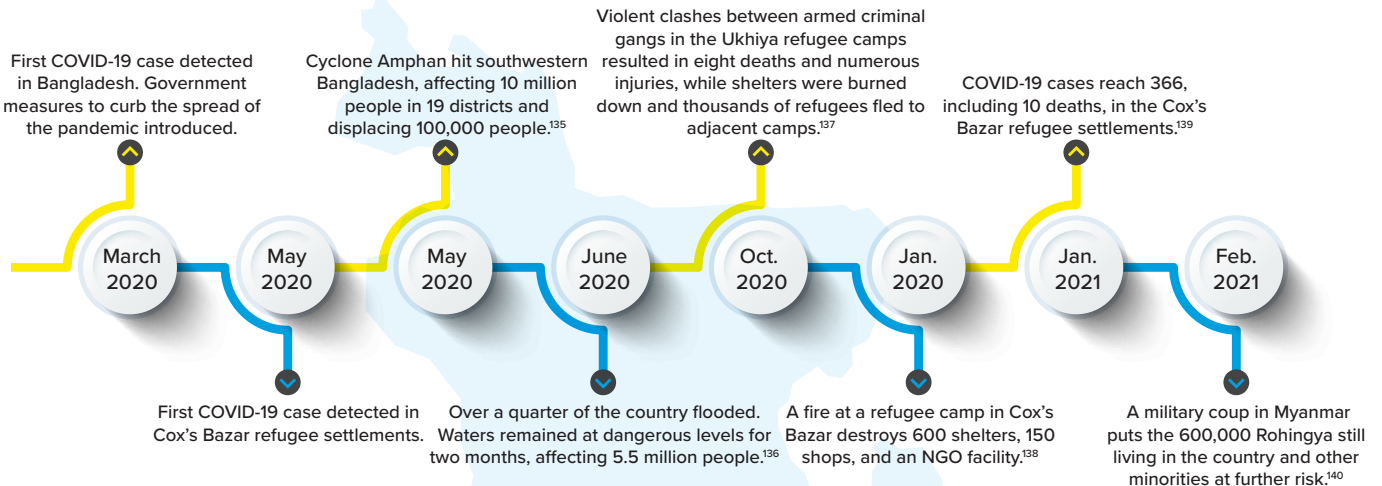
The government is accelerating plans to close camps for 250,000 IDPs.<sup>132</sup> However, a lack of job opportunities, lack of services, and shelter are three key factors hindering IDPs' return.<sup>133</sup>

► **Marginalized Communities (Women & Children):**

Coerced departures of IDPs from camp and non-camp locations often result in secondary displacement, which is adversely impacting women and children. Gender-based violence remains a risk.<sup>134</sup>

### ► 6.3.10 Bangladesh

Timeline of events



► **Health:**

The pandemic has exacerbated health problems among refugees, already facing high levels of communicable diseases, particularly respiratory infections and diarrheal diseases.<sup>141</sup>

► **Livelihoods:**

The pandemic's economic impact has led to a rise in criminal activity and gang violence, with refugees forced to seek shelter elsewhere and little possibility of finding or keeping a job.<sup>142</sup>

► **Food security:**

COVID-19 has impacted nutrition rates, with the percentage of children at risk of acute malnutrition doubling – nearly half reported food shortages.<sup>143</sup>

► **Shelter:**

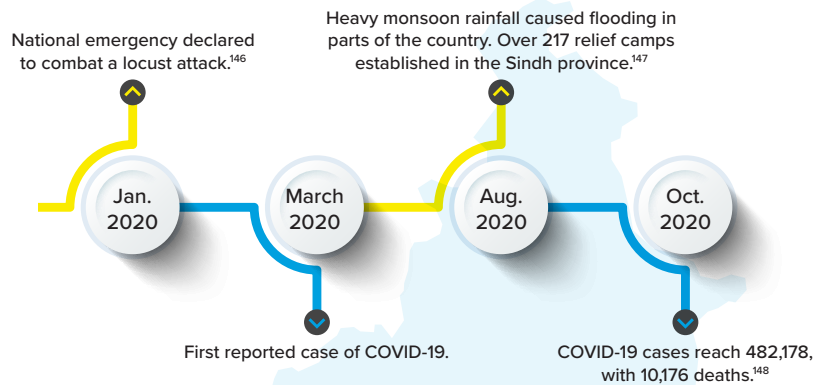
Extreme weather events impacted millions of people, placing a huge strain on the government to temporarily re-house the displaced and rebuild flooded areas.

► **Marginalized Communities (Women & Children):**

The education of some 38 million learners has been impacted, and children, particularly girls, are at risk of being trafficked and facing child marriage.<sup>145</sup>

### ► 6.3.11 Pakistan

Timeline of events



#### ► Health:

The pandemic is endangering the country's healthcare system, which is already overburdened, with one doctor to 963 people and one hospital bed to 1,608 people. The pandemic has impacted inoculation rates, with 17 million children under five missing routine vaccinations.<sup>149</sup>

#### ► Livelihoods:

Pakistan's economy has declined during the pandemic, with a major spike in poverty projected, from 24.3% to 40%. The 2020 floods destroyed vital cash crops in parts of the country.<sup>150</sup>

#### ► Food security:

Some 40 million were food insecure before the pandemic, which has impacted a further 2.45 million people.<sup>151</sup> There is a high level of wasting among children, affecting one in six.<sup>152</sup>

#### ► Shelter:

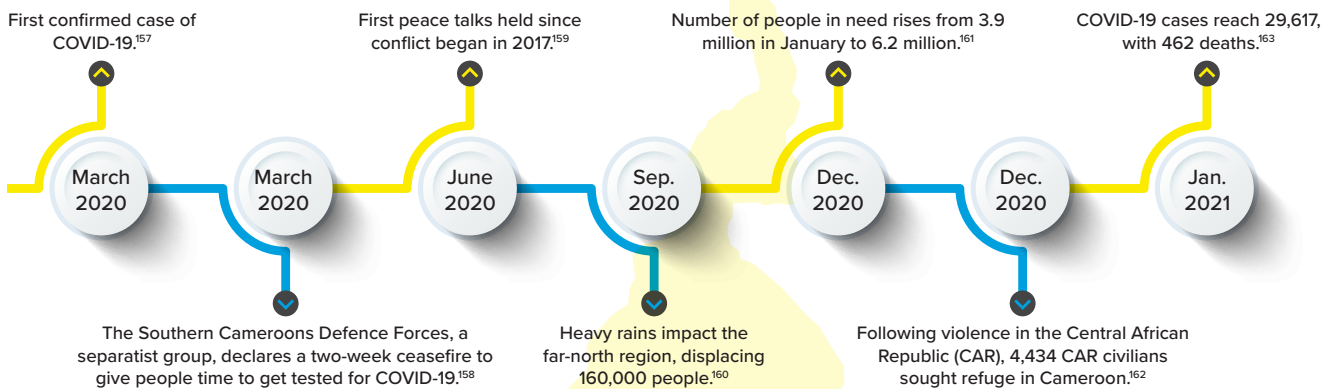
The flooding that impacted the country in August and September 2020 has heightened the crisis, with 305,151 homes fully or partially destroyed in the northern region.<sup>153</sup>

#### ► Marginalized Communities (Women & Children):

43% of Afghan refugees are children and 23% are women.<sup>154</sup> Due to pandemic-related restrictions, 42 million children are not in school.<sup>155</sup> There has been a rise in child protection risks, including gender-based violence.<sup>156</sup>

### ► 6.3.12 Cameroon

Timeline of events



#### ► Health:

The pandemic has introduced new threats amid conflict, displacement, disease outbreaks, and flooding. Attacks by non-state groups in the far north, the north-west, and south-west have impacted access to humanitarian assistance and healthcare.<sup>164</sup>

#### ► Livelihoods:

The conflict combined with the pandemic has increased the number of people in need to 6.2 million. Violent clashes between separatists and government forces caused 87,098 to be displaced in 2020.

#### ► Food security:

The pandemic has increased food insecurity and economic hardship, with 39% of the population in poverty.<sup>166</sup>

#### ► Shelter:

Movement restrictions for 84 days in the north-west and south-west regions combined with insecurity impacted the delivery of humanitarian assistance.<sup>167</sup>

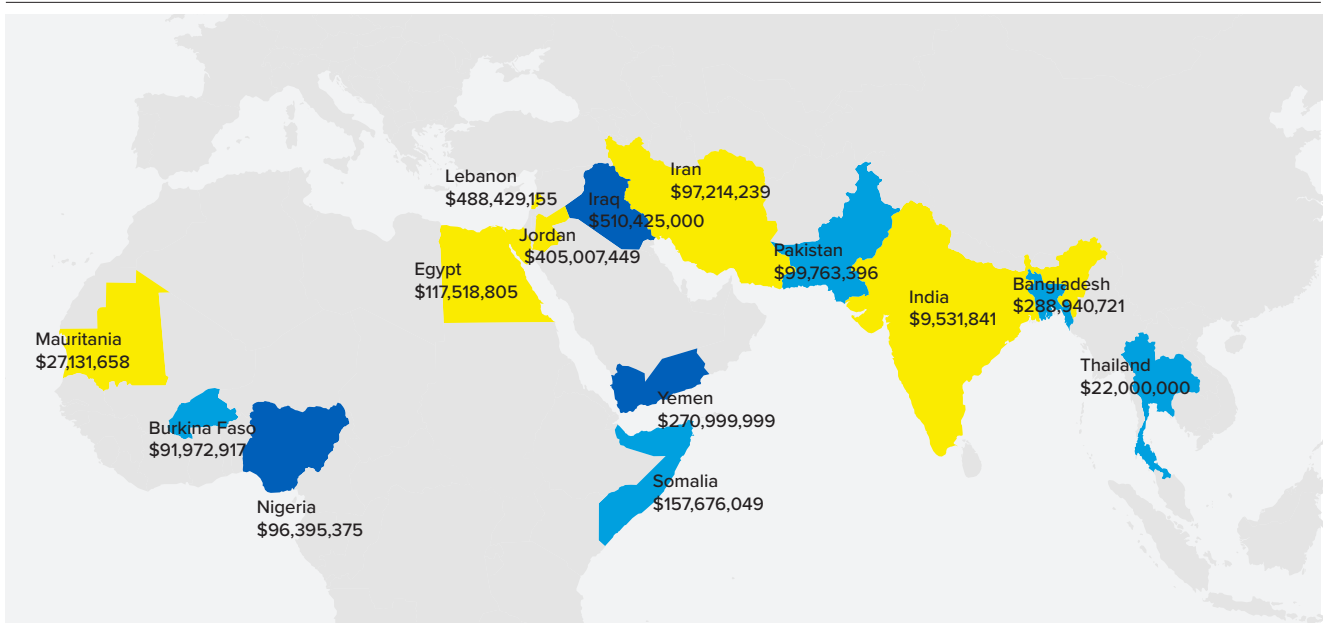
#### ► Marginalized Communities (Women & Children):

The pandemic has heightened insecurity, with nearly half of the 6.2 million people being children in need.<sup>168</sup> In the Anglophone region, 800,000 children are out of school.<sup>169</sup> Children and women continue to be victims of gender-based violence.<sup>170</sup>

# ▶ FUTURE ROADMAP

## ▶ 7.1 PROJECTED BUDGET NEEDS

A projected \$2.7 billion is required in 2021 for 24.2 million refugees and IDPs in the 14 countries where UNHCR will distribute Zakat in 2021.



## ▶ 7.2 LOOKING AHEAD

While efforts in the past few years have been focused on building the necessary infrastructure to ensure compliance of distributing Zakat (and Sadaqah) funds received from partners. In 2021, the organization will focus on expanding Islamic philanthropy and the Refugee Zakat Fund's engagement activities globally, further developing the distribution of Zakat, and launching innovative Islamic philanthropy initiatives beyond Zakat and Sadaqah.

### ▶ Global roll-out

While the MENA region continues to be the center of Islamic Philanthropy activities for UNHCR, one of the objectives for 2021 is to advance UNHCR's Islamic philanthropy engagement in other regions. With additional human resources that joined in 2020, UNHCR will intensify its engagement with Islamic philanthropy stakeholders in Asia, Africa, North America, and Australia in 2021. This will open opportunities to build partnerships with local Islamic organizations, financial institutions, and philanthropists to raise more awareness about the displacement crises and the role of Islamic philanthropy in contributing to its humanitarian response. UNHCR hopes that this will contribute to further developing the Zakat industry and maximizing its impact in supporting humanitarian needs around the world.

### ▶ Expanding the scope of Zakat distribution

UNHCR has been distributing Zakat mainly through its cash assistance programme. Giving cash has a significant impact on the beneficiaries' lives, giving them more freedom to choose how to spend according to their needs. It also has a positive impact on the local economy, hence, contributing towards coexistence in the form of social cohesion between refugees and the host community. In 2021, UNHCR aims to include more programmes in its distribution of Zakat funds beyond cash and goods, such as Zakat for livelihoods, education, shelter. This comes in addition to extending the distribution of Zakat funds to new country operations, including Africa and Asia.

### ▶ Launching innovative Islamic philanthropy initiatives

Starting with Zakat, UNHCR has successfully diversified its Islamic philanthropy activities to include Sadaqah (and Sadaqah Jariyah), as well as purification funds. This diversification enabled UNHCR to support over 500,000 beneficiaries in 10 countries. While UNHCR is looking to increase partnerships in these areas, it is also seeking to diversify its Islamic philanthropy activities in 2021 and contribute to fostering innovation in the humanitarian field. UNHCR plans to launch innovative Islamic philanthropy products to support more refugees, in particular legacy giving and Waqf.

#### ▶ Legacy giving

In 2021, UNHCR will launch a legacy-giving programme for donors who are willing to extend their support to refugees and IDPs beyond their lifetime. Legacy giving consists of writing a will to devote part of one's wealth and assets to charitable and humanitarian causes. It is a form of philanthropy that is playing an important role in responding to humanitarian crises around the world.

#### ▶ Waqf

In collaboration with a leading development institution, UNHCR is exploring the possible establishment of a cash Waqf to support the refugee cause. The seed capital raised would be invested to generate profits, which will be devoted to funding refugee and IDPs programmes worldwide.

# ▶▶ **REPORT PURPOSE & METHODOLOGY**

## ▶ **PURPOSE AND OBJECTIVES**

The core purpose of this report is to highlight progress made by UNHCR's Refugee Zakat Fund since the beginning of 2020, as well as priorities for the fund, launch of the GiveZakat app, Ramadan and winter campaigns, and impact of the COVID-19 pandemic.

The report also addresses the following objectives:

- a. Raise awareness about the situation of displaced and host communities globally, including refugees and IDPs, and their humanitarian needs.
- b. Demonstrate the core impact of UNHCR's Refugee Zakat Fund on displaced communities across 13 distribution countries.
- c. Showcase the impact of the COVID-19 pandemic on refugees, IDPs, and host communities globally and in 12 OIC countries.

## ▶ **METHODOLOGY**

A wide range of sources and methods were used in the production of this report.

## ▶ **SECONDARY RESEARCH**

Sources include, but are not limited to, UNHCR, World Bank, UNICEF, WHO, ReliefWeb, OCHA, and the UNDP.



# ▶ ACKNOWLEDGEMENTS

## ▶ PRODUCED BY



UNHCR, the UN Refugee Agency, guides international action to protect people forced to flee their homes due to conflict and persecution. We deliver life-saving assistance like shelter, healthcare, cash, and water, help safeguard fundamental human rights, and develop solutions that ensure people have a safe place to call home and where they can build a better future. We also work to ensure that stateless people are granted a nationality. From UNHCR's side, this report was led by the Private Sector Partnerships Unit, which sets the organization's strategy for engagement with individuals, corporations, and foundations.

## ▶ IN PARTNERSHIP WITH

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DinarStandard™ is a growth strategy research and advisory firm empowering organizations for profitable and responsible global impact. DinarStandard specializes in Halal/Tayyab food, Islamic/Ethical Finance, Halal Travel, Islamic NGOs, and OIC member country sectors. Since 2008, DinarStandard has been advising organizations globally on market expansion, business/investment strategy, and innovative marketing strategies. Its clients include global multi-nationals, Islamic financial institutions, halal market startups, and NGOs.

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