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Islam for Refugee Funding: Norm Localization Analysis of UNHCR's Islamic Philanthropy Initiatives

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Abstract

As the agency mandated to address refugee issues, UNHCR continues to face a budget crisis due to donor fatigue and cuts to global humanitarian funding. This situation calls for alternative funding strategies, to which UNHCR has responded with initiatives such as Islamic Philanthropy. Normatively, this initiative is an unusual phenomenon because UNHCR, as an international humanitarian regime with its own refugee protection norms, is merging with philanthropic norms rooted in Islamic religious traditions. This study examines how these two frameworks intersect to produce an alternative humanitarian initiative. The Norm Localization approach is used to understand this phenomenon, employing a qualitative study research method, with data collection through archival and document-based searches. This study finds that international refugee protection norms and Islamic philanthropy norms share common humanitarian values, which serve as the foundation for their convergence. The localization process began with pre-localization, wherein initial theological contestations and skepticism surrounding a secular agency's authority to collect zakat were actively addressed. Norm localization then occurred through collaboration between UNHCR and local actors, such as Islamic-based humanitarian organizations for technical implementation (entrepreneurship), as well as fatwa institutions to strengthen legitimacy (framing, grafting, and pruning). The UNHCR Islamic Philanthropy initiative was ultimately established with zakat and sadaqah as its primary programs (amplification). These findings indicate that local norms, such as religion-based Islamic philanthropy, can offer a new dimension to addressing global humanitarian issues.

Abstrak

Sebagai lembaga yang diberi mandat untuk menangani isu-isu pengungsi, UNHCR terus menghadapi krisis anggaran akibat berkurangnya minat donor dan pemotongan dana

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kemanusiaan global. Situasi ini menuntut strategi pendanaan alternatif, yang ditanggapi UNHCR melalui inisiatif seperti Filantropi Islam. Secara normatif, inisiatif ini merupakan fenomena yang tidak lazim karena UNHCR, sebagai lembaga kemanusiaan internasional dengan norma-norma perlindungan pengungsi tersendiri, kini berpadu dengan norma-norma filantropi yang berakar pada tradisi keagamaan Islam. Penelitian ini mengkaji bagaimana kedua kerangka kerja tersebut saling bersinggungan untuk menghasilkan inisiatif kemanusiaan alternatif. Pendekatan Lokalisasi Norma digunakan untuk memahami fenomena ini, dengan menerapkan metode penelitian kualitatif, serta pengumpulan data melalui pencarian arsip dan dokumen. Penelitian ini menemukan bahwa norma-norma perlindungan pengungsi internasional dan norma-norma filantropi Islam memiliki nilai-nilai kemanusiaan yang sama, yang menjadi landasan konvergensi keduanya. Proses lokalisasi dimulai dengan tahap pra-lokalisasi, di mana pertentangan teologis awal dan skeptisisme seputar kewenangan lembaga sekuler untuk mengumpulkan zakat ditangani secara aktif. Lokalisasi norma kemudian terjadi melalui kolaborasi antara UNHCR dan aktor lokal, seperti organisasi kemanusiaan berbasis Islam untuk implementasi teknis (kepeloporan), serta lembaga fatwa untuk memperkuat legitimasi (pembingkaian, pencangkokan, dan pemangkasan). Inisiatif Filantropi Islam UNHCR akhirnya didirikan dengan zakat dan sedekah sebagai program utamanya (amplifikasi). Temuan ini menunjukkan bahwa norma-norma lokal, seperti filantropi Islam berbasis agama, dapat menawarkan dimensi baru dalam menangani isu-isu kemanusiaan global.

Keywords: *Refugees; UNHCR; Global Humanitarianism; Islamic Philanthropy; Norm Localization*

Introduction

The global crisis of forced displacement is currently at a critical juncture. A recent UNHCR report notes that by the end of 2025, the number of refugees worldwide reached 41.6 million, comprising 35.6 million refugees under UNHCR's mandate and 6 million Palestinian refugees under UNRWA's mandate. Although this figure represents a slight decrease from the previous year, due to a 50% surge in returns, amounting to approximately 14.7 million people,[1] the global humanitarian situation has not improved at all. Escalating conflicts, such as those in Iran and Lebanon, as well as the protracted crisis in Palestine, continue to force thousands of people to flee persecution and threats to their safety. In addition, about 70% of refugees are trapped in a state of uncertainty, having been displaced for more than five years with no clear prospects for the future, given the pressures caused by the prolonged presence of refugees while available resources remain relatively limited in both destination and transit countries.[2]

Amid an increasingly urgent humanitarian crisis, UNHCR, which holds the primary mandate for refugee protection, faces a severe structural funding crisis. Structurally, 98% of UNHCR's operational budget depends on voluntary

contributions, the majority of which come from government donors in Western countries, in addition to voluntary contributions from intergovernmental organizations, nongovernmental organizations (NGOs), and the private sector (companies, foundations, and individuals).[3] [4] This reliance on conventional funding models leaves UNHCR vulnerable to donor fatigue, internal political dynamics, and shifts in global priorities, including massive reductions in humanitarian funding.[5] [6] By the end of 2025, the funds UNHCR had managed to raise amounted to only 37% of total needs, marking a massive funding gap of 63%.[7] This funding shortfall forced UNHCR to implement a "hyper-prioritization" strategy, a mechanism designed to maximize services while simultaneously tightening eligibility criteria for aid recipients. In addition, UNHCR also cut its program budget by US$1.4 billion, putting 11.6 million refugees at risk of losing access to humanitarian aid.[8] This situation has compelled UNHCR to seek innovative funding sources and financing instruments outside of traditional frameworks.

As Western funding models face limitations, Islamic philanthropy has emerged as a highly promising and stable instrument of global social financing. Islamic philanthropy is rooted in the teachings of Islam, which aim to alleviate poverty, promote social welfare, and support sustainable development through practices such as zakat, infak, sadaqah, and waqf. The potential of Islamic philanthropy within the global Islamic finance ecosystem has grown into a sector valued at over US$3.9 trillion in 2023 and is projected to continue growing to reach US$5 trillion by 2026.[9] Specifically, the global potential for zakat funds is also estimated to range from US$200 billion to US$1 trillion per year, with contributions from member states of the Organization of Islamic Cooperation (OIC) amounting to approximately US$187 million.[10] Given the immense potential of Islamic philanthropy and the urgent need to diversify funding sources, UNHCR launched the Islamic Philanthropy program, with the Refugee Zakat Fund (RZF) as its flagship initiative.

Tested since 2017 and officially launched in 2019, RZF was designed to be a trustworthy, efficient, and Sharia-compliant platform for the distribution of zakat and sadaqah. The RZF's theological legitimacy is reinforced by 18 fatwas from the world's leading religious authorities, such as the Muslim World League, the International Fiqh Academy (IIFA) of the OIC, and Al-Azhar's Islamic Research Academy.[11] These fatwas provide assurance to the global Muslim community that UNHCR has the authority to distribute zakat in full to eligible refugees. Through this scheme, UNHCR implements a number of humanitarian programs, including housing assistance, health services, education, and cash assistance. Since the launch of the pilot campaign in 2017, which continues through 2025, this Islamic philanthropy program has assisted approximately 9.9 million refugees in 36 countries. In 2025, the RZF raised

US$39 million and successfully expanded its geographical reach to include beneficiaries in Africa and South America.[12]

When it comes to the refugee issue, the relevance of Islamic philanthropy is also supported by the geographic and demographic characteristics of forced displacement. By 2025, more than 7 out of 10 refugees came from six main countries: Afghanistan, South Sudan, Sudan, Syria, Ukraine, and Venezuela.[13] Three of these are Muslim-majority countries and members of the Organization of Islamic Cooperation (OIC). Furthermore, the presence of Muslim communities facing persecution in their home countries, such as the Rohingya minority in Myanmar, significantly contributes to the global refugee population. A number of countries that serve as refugee host nations also have significant Muslim populations: Iran, Pakistan, Turkey, and Bangladesh. This situation creates a convergence between the humanitarian needs of refugees and the philanthropic resources that are growing within Muslim communities.

Research on the use of Islamic philanthropy in addressing the refugee crisis has evolved in several directions. Expanding the discourse on addressing humanitarian crises beyond state and international actors, several studies have identified the significant potential of Islamic philanthropic instruments, particularly zakat and waqf, which are rooted in religious practices. Kasim and Towadi emphasize the moral obligation and role of zakat as humanitarian aid for Rohingya refugees in Indonesia based on an expanded interpretation of the term “mustahiq”.[14] Durohman and Qesya as well as Kachkar and Alfares propose transforming zakat into a productive scheme aimed at fostering economic self-reliance among refugees through sharia-compliant crowdfunding and microenterprise programs.[15] [16]

In the specific context of the UNHCR program, Asaker analyzed the RZF in Canada through the mobilization of the Canadian Council of Imams, highlighting that Islamic financial mechanisms have proven practical in optimizing the allocation of Refugee Zakat Funds, with the UNHCR directly involved in distributing funds to various parts of the world.[17] However, Asaker’s study offers a critical note regarding the risk of UN bureaucratization. On the other hand, Pericoli compares the effectiveness of UNHCR’s RZF and the Islamic Development Bank in assisting Syrian refugees in Lebanon and Jordan.[18] Mohamed views the RZF as a hybrid model of public governance in which secular institutions manage Islamic public values by balancing operational efficiency and theological legitimacy.[19] Meanwhile, Bakre and Dorasamy assess the feasibility of implementing the RZF model in non-OIC countries,[20] whereas Yamaludin and Alwi as well as Fauzia and Borchgrevink emphasize that the interaction between UNHCR and zakat institutions reflects a growing recognition and convergence between secular and religious norms.[21] [22]

Although previous studies have addressed the potential of zakat, operational efficiency, and hybrid governance models, significant academic gaps remain. Much of the existing literature treats the RZF as a technical funding mechanism or a form of pragmatic cooperation. No study has specifically analyzed how the dynamics of convergence and alignment of norms occur when a secular-universal international organization such as UNHCR adopts and aligns with particular religious norms derived from Islamic teachings.

This phenomenon is worth further study because it brings together two distinct normative frameworks: refugee protection norms that have evolved within the international humanitarian regime, and philanthropic norms rooted in Islamic religious traditions. The intersection of these two normative frameworks demonstrates that refugee protection practices by global actors do not occur solely within the framework of secular-universal international norms, but also interact with and adapt to particular norms derived from specific religious traditions. In other words, this study aims to explore how secular global organizations internalize local-religious norms without compromising their core identity and operational principles. To address this academic gap, this study employs the Norm Localization theoretical framework. This theory is used to explain the process by which particular or local norms, in this case, the norms of Islamic philanthropy, are adapted so that they can be accepted and effectively implemented. Therefore, this study poses the central question: How does UNHCR reconcile the norms of Islamic philanthropy with refugee protection norms through its Islamic Philanthropy program?

Research Method

The study was conducted using a qualitative method. This method refers to a strategy for collecting and analyzing data that relies on non-numerical data.[23] The choice of this method was based on the fact that norms, as the subject of the study, are abstract in nature. This nature makes them difficult to formulate and quantify using simple numbers. The non-numerical data to be used include institutional statements in official documents and reports, findings from previous related studies, and news coverage by credible news outlets. Data collection was conducted through archival and document-based searches, drawing from both primary sources, such as the relevant institutions' official channels, and secondary sources, including records from second-hand parties directly involved. Additionally, data collection was carried out through internet-based searches. Academic text search engines and major news portals were primarily used to retrieve data sourced from prior studies and news reports. The data obtained was then analyzed by placing it within

the conceptual framework of norm localization. As discussed earlier, there are four stages of norm localization: pre-localization, initiative, adaptation, and amplification. The data obtained will help explain these four stages in greater depth.

Conceptual Framework

As a study that adopts a normative perspective, it is necessary to establish boundaries regarding what is meant by "norms" themselves. Finnemore & Sikkink summarize the definition of a norm as "a standard of behavior appropriate for actors with a specific identity".[24] This definition can provide guidance for understanding what is actually meant by "norms." First, norms can be found in various standards that regulate behavior. These standards are generally easily found in written regulations. However, norms can also be unwritten, taking the form of customs. Second, norms are closely linked to social actors and their identities. Norms require social actors to engage in certain behaviors. Behind this, however, actors can also help shape norms through shared assessments of how appropriate a certain behavior is. Identity is rooted in this complex social interaction between actors and norms. Norms can shape a new identity for an actor, or they can emerge from an identity the actor already possesses. Building on this, a discussion of norms can be conducted by considering what actions are expected and which actors are involved in them.

In line with the understanding of norms, international norms have a meaning that is not significantly different from their broader dimension. Raymond explains that there are two perspectives for defining international norms.[25] First, a definition that focuses solely on behavior. Under this definition, international norms are regarded as patterns of conduct frequently observed among states. Examples of such practices include establishing diplomatic relations through their respective diplomatic missions. The second definition focuses on the value inherent in a particular behavior. Under this definition, international norms are viewed as standards of conduct that embody shared expectations regarding appropriateness. Examples of such behavior include providing humanitarian aid when another country experiences a disaster. The discussion of international norms becomes complex when compared with local norms. Many international norms originate as local norms and are later introduced internationally through various efforts by norm entrepreneurs.[26] In this scenario, the relationship between local and international norms is linear within a single life cycle. Norm entrepreneurs promote a norm until it reaches a tipping point where it is accepted by many parties, after which it spreads or is even internalized. However, not all international norms succeed in reaching this tipping point,

particularly when introduced into regions that already have their own local norms.

When applied to specific regions, the spread of international norms may be hindered, met with resistance, or undergo localization. As a conceptual framework, the localization of norms was developed by Acharya in the context of his response to the more complex dissemination of norms in the Global South.[27] When an international norm is disseminated around the world, it often introduces concepts that feel foreign to the receiving region or country. Furthermore, the receiving region or country is not without norms of its own. They possess their own normative understandings, rooted in the social dynamics of their societies that have long been in place. Consequently, international norms, as foreign norms, must be reinterpreted or reframed to align with local norms. International norms may even be rejected entirely because they do not align with local norms. Localization, as a conceptual framework, seeks to explain this complex process. Acharya defines localization as "the active construction (through discourse, framing, acculturation, and cultural selection) of foreign ideas by local actors, resulting in significant adaptation to local beliefs and practices".[28] This process of construction illustrates that the relationship between international and local norms is not linear but rather one of mutual correspondence.

The process of inter-norm correspondence serves as a guide in answering the research questions of this study. Based on the framework of norm localization, this process unfolds in four stages: pre-localization, local initiatives, adaptation, and amplification.[29] Pre-localization addresses resistance and contestation against foreign norms. Contestation can lead to the subsequent localization process if foreign norms begin to be viewed as capable of supporting local norms without replacing them. Local initiatives focus on the involvement of local actors. They must be involved as champions of the norms because foreign norms are not merely introduced; they also need to be framed in a way that aligns with local understanding so they can be accepted by the local audience. Adaptation focuses on the reconstruction of foreign norms through grafting and pruning. Grafting involves incorporating parts of foreign norms that share similarities with local norms; pruning involves removing parts of foreign norms that are incompatible with local norms. Amplification focuses on the new instruments and practices resulting from the localization process. The success of localization will be evident in how the new instruments created open up broader recognition for local norms, rather than merely accepting foreign norms. The process of norm localization described here will serve as the foundation for the structure of this study.

Results and Discussion

UNHCR and International Refugee Protection Norms

United Nations High Commissioner for Refugees (UNHCR) is a specialized agency of the United Nations with a specific mandate to protect refugees internationally under the 1951 Convention and the 1967 Protocol; it is a secular, universal, neutral, and impartial organization. The UNHCR Statute explicitly sets forth the organization's two core tasks: ensuring international protection for refugees and facilitating long-term solutions, whether through voluntary repatriation, local integration, or resettlement in a third country.[30] When discussing refugee protection norms, the conversation cannot be separated from the global refugee regime. This regime specifically consists of a body of intergovernmental agreements and practices that define states' obligations toward refugees. At the core of this regime is the 1951 Convention Relating to the Status of Refugees, which defines who is eligible for refugee status and what rights are attached to it, while also explicitly designating UNHCR as the body responsible for overseeing its implementation.

UNHCR's success in carrying out its mandate depends heavily on the sustainability of the two core norms that underpin the global refugee regime: the norm of asylum and the norm of burden-sharing. The norm of asylum governs a state's obligations toward refugees already within its jurisdiction, including guaranteed access, the principle of non-refoulement, and basic rights while in exile. This norm has a binding international legal foundation through the 1951 Convention; thus, UNHCR's role here is to promote ratification and encourage states to incorporate international refugee law into their domestic policies. Nevertheless, compliance remains dependent on UNHCR's moral authority and persuasive diplomacy due to the absence of formal sanction mechanisms. Unlike the norm of asylum, the norm of burden-sharing focuses on the equitable distribution of the financial and socioeconomic burdens resulting from the granting of asylum across the broader international community. The burden-sharing norm is relatively weak in legal terms and discretionary in nature, meaning there is no international legal obligation compelling a state to contribute or host refugees on a proportional basis.[31]

The discretionary nature of the burden-sharing norm positions the protection of international refugees as an "impure public good." Within this framework, although all countries in the world benefit from the global security stability resulting from the management of refugees, no single country is legally obligated to finance it. The primary manifestation of the burden-sharing norm is through voluntary financial contributions. Since its inception, the UNHCR Statute has prohibited the organization from having financial autonomy,[32] making UNHCR heavily reliant on voluntary contributions, the majority of which come from Western donor countries such as the United States and the European Union. This financial dependence requires UNHCR to

continuously raise funds and align its approach (appeal to interest) to remain relevant to donor interests.

Normative and structural weaknesses in burden-sharing have a direct impact on the unequal distribution of the humanitarian burden at the global level. UNHCR data show that 68% of the world's total refugees are hosted by low and middle-income countries, with 26% of them residing in countries with the lowest income levels. This disparity results in approximately 70% of refugees being trapped in protracted refugee situations due to the limited resources of host countries.[33] Without effective burden-sharing, developing countries must bear this burden alone. This situation is worsening due to aggressive border policies and the rejection of refugees, as well as through massive cuts to humanitarian aid budgets.

Functionally, the burden-sharing norm, which emphasizes the equitable distribution of responsibility, not only gives tangible meaning to the recognition of refugees' presence in a given region but also enables the fulfillment of their basic rights, such as access to housing, health care, education, and cash assistance. The fulfillment of these refugee rights ultimately stems from a universal moral obligation regarding human rights, whereby every individual is entitled to decent and dignified living conditions.[34] However, when this secular-universal burden-sharing norm becomes fragile due to donor fatigue and shifting domestic politics in donor countries, UNHCR finds itself in a highly vulnerable position. It is this gap between universal moral obligations and the limitations of the secular funding system that has prompted UNHCR to evaluate its operational strategies.

Islamic Philanthropy and Humanitarian Norms

Islamic philanthropy is an integral part of the Islamic social finance system, which includes the instruments of zakat, infak, sadaqah, and waqf. Unlike the modern Western tradition of philanthropy, which often makes a rigid distinction between charity (short-term relief to alleviate suffering) and philanthropy (long-term empowerment), Islamic philanthropy blurs these boundaries. Every humanitarian action in Islam is measured by intention (niyya) and the pursuit of Allah's pleasure, not merely by secular output efficiency alone.[35] Ontologically, Islamic philanthropy is rooted in the principle that all resources on earth fundamentally belong to God. Humans hold only a relative mandate of ownership; therefore, wealth must not be concentrated in the hands of a single individual but must be distributed fairly to achieve true happiness (falah).[36] [37] Therefore, Islamic philanthropy is not merely voluntary, paternalistic generosity, but rather an ethical and communal obligation to build a just socio-economic order.

This ethical framework of Islamic philanthropy is underpinned by two main concepts: justice (*'adalah*), which calls for the balanced redistribution of

wealth, and brotherhood (ukhuwwah), which affirms that the needs of one person are the responsibility of others, regardless of differences.[38] [39] Although they ultimately converge on the same norm of wealth redistribution, these practices of Islamic philanthropy have specific theological foundations and operational functions. Zakat is obligatory (fardhu) for Muslim individuals who have reached a specific wealth threshold (nisab) and is distributed through zakat collection agencies to reduce economic inequality,[40] whereas infak, sedekah, and waqf are highly recommended (sunnah). In terms of their functions, these instruments complement one another: zakat serves as a crisis relief instrument, sedekah as an instrument of social reform, and waqf as an instrument for infrastructure development and long-term empowerment.[41]

Among these instruments, zakat holds the most fundamental position as an obligatory pillar (fardhu) of Islam for Muslims who meet the nisab criteria. The Qur'an, in Surah At-Taubah, verse 60, specifically identifies eight categories (asnaf) entitled to receive zakat. This categorization serves as a crucial theological bridge for the issue of refugees. Refugees legally fall under the category of travelers who have run out of provisions during their journey (ibn al-sabil), in addition to the categories of the destitute (fuqara') and the poor (masakin). An ibn al-sabil is entitled to receive zakat to complete their journey and meet their basic needs, regardless of their wealth status in their country of origin.[42] This doctrinal foundation affirms that classifying refugees as legitimate recipients of zakat constitutes a form of social safety net rooted in justice and compassion (rahmah), thereby ensuring that vulnerable groups affected by crises are not excluded from social protection.[43]

This framework of Islamic philanthropy presents a paradigm distinct from the secular "burden-sharing" norm advocated by the UNHCR. While secular burden-sharing requires state involvement based on discretionary, voluntary political commitments, the Islamic philanthropic norm of redistribution is grounded in morally binding individual and communal religious obligations. In every Muslim's wealth lies the right of others in need. As the "burden-sharing" norms of Western donor nations decline, Islamic philanthropic norms offer a robust and sustainable alternative foundation for responding to global humanitarian crises.

Debates and Contests over Humanitarian Norms (Pre-localization)

Before a norm can be accepted and adopted, the process of localizing the norm goes through a phase of contestation or pre-localization. In the context of UNHCR's involvement in the management of religious funds, the initial debate stemmed from mutual suspicion between the secular humanitarian order and religious communities. On the one hand, international humanitarian practitioners tend to be skeptical of adopting local norms derived from specific religious teachings, fearing that particularistic religious

views could undermine fundamental humanitarian principles, such as neutrality, equality, and universality. On the other hand, scholars, Islamic economists, and zakat institutions question the legitimacy of a secular, non-Muslim organization like UNHCR in managing zakat funds, which are subject to very strict fiqh rules.[44] [45] [46]

The debate during this pre-localization phase revolves around at least three main dimensions. First, the dimension of the compatibility of principles and the complementarity of funding, where the interaction between secular organizations and religious norms sparks a crucial discussion regarding the extent to which these two approaches can complement one another without sacrificing their core values.[47] Second, the dimension of geographical boundaries in zakat management or the transfer of funds outside the region of origin (naql al-zakat). Although zakat is traditionally managed locally, questions arise as to whether it may be channeled transnationally to address refugee crises in other regions. Third, the dimension of the legitimacy of authority, which questions how a secular-universal organization can act as a zakat collection agent.[48] The culmination of this contestation was evident when global zakat institutions voiced concerns over zakat collection by UN agencies. In 2022, the World Zakat and Waqf Forum (WZWF) publicly called for a halt to zakat collection by UNHCR. The WZWF advocates for the decentralization of zakat management, arguing that it should be entrusted to local Islamic institutions (such as BAZNAS or local zakat collection agencies) to ensure Sharia compliance and the autonomy of zakat governance.[49] [50] [51]

In general, responses to the theological debate regarding UNHCR's zakat management model fall into three categories of thought. First is the progressive group that permits UNHCR to manage zakat funds as validated by an international council of imams and scholars. Second is the conditional group, which accepts the UNHCR's role under strict conditions. Finally, there is the critical-rejectionist group, which absolutely rejects the UNHCR model and asserts that the zakat administration must not fall outside the control of Muslim institutions or authorities.

The dynamics of debate and contestation during this pre-localization phase indicate that the interaction between secular and religious norms does not occur automatically or immediately. The UNHCR cannot simply transplant its secular funding scheme into Muslim communities; rather, it is required to address these various theological concerns through institutional adjustments and the building of religious legitimacy so that the programs it offers can be effectively accepted.

UNHCR Initiatives and the Involvement of Local Actors (Entrepreneurship and Framing)

In response to funding deficits and emerging theological debates, UNHCR acted as a 'norm entrepreneur', leveraging global momentum to legitimize its initiatives. Concerns over the heavy reliance of many OIC member states in humanitarian aid culminated during the World Humanitarian Summit (WHS) process, progressing from Jordan in 2015 to Istanbul in 2016. At the 2016 Summit, the UN hosted a special session on Islamic social finance, bringing together governments, international financial institutions, the private sector, and non-profits to explore faith-based contribution, a critical juncture that bridged secular and religious humanitarian paradigms.[52] Capitalizing on this momentum, UNHCR elevated Islamic Philanthropy to pilot the Refugee Zakat Fund in 2017.[53]

To address legitimacy challenges, UNHCR employs a cognitive framing strategy for its operations to align them with Islamic jurisprudence (fiqh). For example, UNHCR has adopted a policy prioritizing the RZF assistance program in the form of cash-based assistance.[54] Theologically, this framing strategy positions refugees as an asnaf capable of determining their own basic needs, while also applying the principle of representation (wakala), under which UNHCR acts solely as a facilitating distributor (amil/wakil). To ensure accountability, UNHCR established an independent Sharia Advisory Board and implemented a multi-layered oversight system: UNHCR's Islamic philanthropy expert team conducts annual internal reviews, while an independent third-party institution performs annual external compliance audits. [55] [56]

This UNHCR entrepreneurship initiative was refined by securing legitimacy from global religious authorities as a system of theological accountability. UNHCR has successfully secured 18 fatwas from the world's leading religious authorities, such as Al-Azhar's Islamic Research Academy, the Organization of Islamic Cooperation's (OIC) International Islamic Fiqh Academy (IIFA), the Muslim World League, and the Assembly of Muslim Jurists of America (AMJA).[57] [58] This fatwa support has also been validated by a broad network of international religious scholars, including the Tri-State Imams Council, the Fiqh Majlis of Canada, the Canadian Council of Imams, Dar Al-Ifta Al-Missriyyah, and religious figures such as Sheikh Abdullah bin Bayyah and Sheikh Ali Gooma.[59] Going beyond general approval, these fatwas establish a framework of theological accountability through three explicit conditions that address the concerns of conditional group while refuting rejectionist arguments: the recipient must belong to valid Quranic categories, UNHCR cannot deduct administrative costs from zakat funds, and robust compliance guarantees must be maintained. By setting these operational parameters, the fatwa dispel public skepticism and firmly anchor UNHCR's secular humanitarian agenda in established Islamic jurisprudence.[60]

In practice, the Refugee Zakat Fund employs a bottom-up approach in which planning begins at the field level in accordance with zakat eligibility criteria through close collaboration with local actors.[61] The involvement of these local and regional actors encompasses fund mobilization, program support, and aid distribution. At the regional level, UNHCR partners with the Mohammed bin Rashid Al Maktoum Global Initiatives (MBRGI) in the United Arab Emirates, Eid Charity in Qatar, Humaniti, and local zakat institutions in various refugee-hosting countries.[62] In Indonesia, for example, UNHCR's Islamic Philanthropy program collaborates with various supporters and partners, including zakat organizations, Islamic charitable institutions, foundations, and Sharia-compliant businesses, to assist refugees and people forced to flee.[63] The involvement of these local actors ensures that the implementation of the Refugee Zakat Fund on the ground is not only academically and secularly targeted but also deeply rooted in the values of Sharia compliance and local legitimacy.

Adaptation of Norms in UNHCR Islamic Philanthropy (Grafting and Pruning)

Acharya's framework of norm localization offers a useful lens for examining the adaptation stage, in which a foreign norm is reshaped so that it becomes congruent with the existing normative order of the recipient community.[64] Two mechanisms are central to this stage. Grafting refers to the process of embedding a new norm within pre-existing local norms and institutions, so that the norm is presented as an extension of familiar values rather than as an external imposition. Pruning, by contrast, involves modifying or removing elements of the foreign norm that clash with local beliefs and practices, thereby making the norm more acceptable to local audiences. Together, these mechanisms show that a norm is not simply transferred but actively reconstructed. In the case of UNHCR's Refugee Zakat Fund, the analysis is particularly interesting because localization is undertaken by a global actor that adapts its own refugee protection norm to Islamic philanthropic frameworks, rather than by a domestic actor in the periphery. To trace these dynamics, this section first reviews UNHCR official releases published on its website, which reveal how the organization frames refugee assistance in the language of zakat and sadaqah.[65] It then examines the fatwas issued by Islamic religious authorities that legitimize the use of zakat funds for refugees,[66] in order to identify which elements of the protection norm are grafted onto Islamic jurisprudence and which are pruned to remain consistent with sharia requirements.

One aspect that undergoes significant adjustment is the identification of aid recipients. Under the international humanitarian framework, assistance is guided by the principles of humanity, neutrality, and impartiality, meaning that aid is allocated on the basis of need alone, without discrimination on grounds of nationality, race, religion, or political opinion. Islamic philanthropy,

by contrast, applies a more specific rule: zakat may only be given to the eight categories (asnaf) enumerated in Qur'an 9:60, namely the poor, the needy, zakat administrators, those whose hearts are to be reconciled, captives, debtors, those in the cause of God, and wayfarers. UNHCR's Refugee Zakat Fund responds to this divergence through both grafting and pruning. In terms of grafting, UNHCR frames eligible refugees and IDPs as falling under at least four of the eight categories: the poor, the needy, the debtors, and the wayfarers, which renders a category absent from classical jurisprudence legible in Islamic terms. In terms of pruning, the Fund narrows the universal beneficiary standard of humanitarian norms, as the zakat money is dedicated to refugee Muslims in accordance with the fatwas. Only refugees who meet the asnaf criteria therefore qualify, so impartiality is subordinated to Islamic eligibility rules within the zakat channel.

As a global institution, UNHCR operates under a mandate from the United Nations General Assembly to protect refugees. It is entitled to manage the voluntary contributions it receives, including retaining a portion to cover operational and administrative costs. Islamic jurisprudence, however, assigns the handling of zakat to a different figure, the amil, a third party who collects and distributes zakat on behalf of donors. Amil itself is one of the eight asnaf in Qur'an 9:60, and so may receive a share of the funds for its work. UNHCR's Refugee Zakat Fund adapts both roles. In terms of grafting, UNHCR takes on a limited amil-like function: the fatwas permits zakat to be given to UNHCR as an agent for distributing it to legitimate beneficiaries among displaced populations. This lets UNHCR collect and channel zakat through its existing operational infrastructure. In terms of pruning, UNHCR gives up the entitlement that normally accompanies the role. Most of the fatwas it received recommend that no fees or wages be deducted from zakat, because UNHCR is not considered an amil of zakat. Accordingly, the Fund follows a 100% distribution policy, with distribution expenses covered by other sources of UNHCR funding. UNHCR thus accepts a narrower role than a classical amil, forgoing the operational cost recovery its institutional mandate would otherwise allow.

The financial structure of the Fund is another point of adjustment. As a secular global institution, UNHCR ordinarily manages its resources through the conventional banking system, where deposits typically accrue interest. Islamic law, however, treats zakat as an act of worship governed by sharia. The prohibition of riba (Qur'an 2:275) requires that such funds be held in institutions that do not generate interest. The Fund responds to this tension through both grafting and pruning. In terms of grafting, UNHCR accommodates sharia requirements within its own financial governance. Zakat funds are kept in a dedicated interest-free bank account in Geneva, which is presented as part of the Fund's sharia-compliant structure. In terms of pruning, UNHCR removes

the commingling of funds with an account that was opened specifically for zakat, and non-zakat money is not mixed with it. Zakat is further insulated from operational costs, since UNHCR covers the overhead costs of zakat distribution from other, non-zakat sources. These arrangements have also been reviewed by Islamic institutions: IIFA concluded in July 2020 that UNHCR may collect and distribute zakat under the stated parameters, and ISRA endorsed the mechanism as zakat-compliant in February 2021. Financial separation thus becomes the means through which the Fund secures sharia compliance without changing UNHCR's wider institutional framework.

UNHCR's Islamic philanthropy extends beyond zakat to sadaqah, a voluntary form of giving governed by considerably looser rules. Unlike zakat, which is restricted to the eight asnaf, sadaqah is not bound to fixed categories of recipients, which gives donors greater flexibility in choosing who benefits. Within this space, UNHCR's Sadaqah Jariyah initiatives began in 2019. Sadaqah jariyah is a distinct form of sadaqah whose reward continues beyond the giver's lifetime, as reflected in the hadith that ongoing charity is among the deeds that remain after death (Hadith Muslim: 1631). In practice, such giving is directed toward something lasting and public that benefits many people, such as wells or other infrastructure, rather than one-off individual aid. UNHCR grafts this requirement onto its humanitarian operations by channeling sadaqah jariyah into its clean water programs in refugee camps. Its appeals invite donors to fund the building and repair of water wells and boreholes in Chad, while a parallel appeal supports the maintenance of water networks serving Rohingya refugee camps in Bangladesh. By framing water provision as a leading form of sadaqah jariyah, UNHCR links an existing humanitarian need to an established Islamic category of lasting public benefit, without altering the nature of its water and sanitation work itself.

Implementation, Results, and Future Developments of UNHCR Islamic Philanthropy (Amplification)

Within Acharya's account of norm localization, amplification is the final stage of a trajectory that begins with pre-localization, moves through local initiative and framing, and then adaptation.[67] If adaptation concerns the reconstruction of a foreign norm to fit local beliefs and practices, amplification refers to the stage in which the adapted norm is institutionalized through new rules, practices, and organizational arrangements. Acharya also stresses that localization is not simply a one-way process of conforming to external ideas. It can strengthen the norm within the local context and carry local beliefs and practices into the international sphere. Amplification therefore asks whether an adapted norm becomes embedded and extends beyond its initial point of adaptation. To examine this stage in the case of the UNHCR Refugee Zakat Fund, this section draws on two sets of primary materials. The first consists of UNHCR's Islamic Philanthropy annual and mid-year reports, which document

how zakat and sadaqah contributions are collected, distributed, and endorsed over time.[68] [69] The second consists of official releases and campaign pages published on UNHCR's website. Together, these sources make it possible to trace how the adapted norm becomes institutionalized within UNHCR's operations and how it is communicated to audiences beyond the organization.

UNHCR's Islamic Philanthropy Annual Report Impact 2025 gives the most recent account of the Fund's performance. In 2025, UNHCR mobilized USD 39.4 million in zakat and sadaqah, supporting 1,032,966 refugees and internally displaced persons across 25 countries. Of this total, zakat contributions amounted to USD 23.5 million and reached 579,644 eligible beneficiaries under the 100% distribution policy, while sadaqah contributions of USD 15.8 million assisted 453,302 individuals. Zakat assistance covered 17 countries, including Afghanistan, Bangladesh, Egypt, India, Somalia, Jordan, Lebanon, Mauritania, Syria, and Yemen. In 2025 the Fund also reached Botswana, the Central African Republic, Brazil, and Colombia, extending its coverage across Africa and into South America for the first time. Zakat is distributed mainly as direct cash assistance, allowing families to prioritize needs such as food, rent, and medicine. Cumulatively, the Fund has raised more than USD 300 million from over 70,000 donors since 2017, benefiting nearly 10 million people in 36 countries. Nearly 60% of zakat and sadaqah contributions came from the Middle East and North Africa, led by donors in the UAE, Qatar, and Saudi Arabia. These figures indicate that the Fund has grown into a large-scale and geographically diversified mechanism, with a donor base centered in the Gulf and beneficiaries concentrated in Middle Eastern, African, and Asian displacement contexts.

UNHCR supports the Refugee Zakat Fund through campaigns that are timed to the Islamic ritual calendar. During Ramadan 2025, it launched two 24-hour zakat matching initiatives in the last ten days of the month, which raised USD 273,590. In the same campaign, zakat al-Fitr was distributed in line with a fatwa from the Al-Azhar Islamic Research Academy, and 2.019 eligible refugees received it as cash assistance just before Eid. A similar framing appears in the Dhulhijjah and Eid al-Adha campaign, in which zakat and sadaqah contributions made during the first ten days of the month reached 4,961 families in Yemen, Sudan, and Syria. UNHCR also drew on public figures, including a nasheed singer, an entrepreneur, and a race driver, to encourage zakat giving during Ramadan. Beyond seasonal campaigns, the program offers features that make giving practical. Its website provides a zakat calculator that estimates the amount due based on assets such as cash, gold, silver, and stocks. The Refugee Zakat Fund App adds the ability to calculate zakat, track donations, set up monthly sadaqah, and check the fatwas endorsing the Fund. Between January and June 2025, the top destinations for zakat donations made through the app were Jordan, Lebanon, Syria, and Sudan. Together, these campaigns and tools

place a humanitarian appeal inside the vocabulary and obligations of Muslim donors.

Sadaqah Jariyah is the clearest case of amplification in UNHCR's sadaqah portfolio, because its water projects have expanded in scale and institutional weight. In 2025, its contributions enabled at least 280,000 people in Bangladesh to gain access to safe and clean water through long-term water infrastructure projects. These beneficiaries are Rohingya refugees in Bangladesh's camps, where surface water and temporary reservoirs are a main source of water, yearly flash floods destroy the fragile rainwater dams, and the prolonged dry season leads to severe rationing. The funds supported the maintenance of 18 water networks in 2025, each costing USD 5,000 with monthly water treatment and benefiting 15,000 people. The water also served community, agricultural, and livestock needs. The campaign thus turns the Islamic idea of continuous charity into maintained infrastructure that keeps meeting refugees' basic needs for drinking water, sanitation, and hygiene. To strengthen donations for this work, UNHCR also promotes a Friday Giving program, which presents sadaqah given on Friday as more rewarding than on other days and allows donors to automate weekly deductions from a banking card in support of water projects in Bangladesh's refugee camps. In this way, a recurring ritual day is used to turn one-off gifts into steadier income for long-term water services.

Amplification extends beyond zakat and sadaqah toward waqf through the Global Islamic Fund for Refugees (GIFR). The GIFR is a Sharia-compliant multi-donor endowment comprising a waqf fund and a non-waqf fund, both open to contributions and invested according to Islamic finance principles.[70] It comes from a partnership between UNHCR and the Islamic Development Bank (IsDB) launched in 2022 through the bank's Islamic Solidarity Fund for Development (ISFD). Its initial seed capital of USD 100 million consists of UNHCR's USD 50 million contribution to the non-waqf fund and ISFD's USD 50 million to the waqf fund, with a further USD 400 million sought from external donors and partners. Unlike zakat, which is distributed to beneficiaries as it is received, the endowment model protects the principal capital while generating sustainable income. The investment returns finance programs for forcibly displaced people and host communities in areas such as education, livelihoods, health, water and sanitation, and shelter in IsDB member states. The GIFR thus signals a shift from a donation channel toward a broader Islamic humanitarian financing ecosystem in which a multilateral development bank acts as trustee and attracts institutional donors, such as Qatar Charity and Secours Islamique France. The Refugee Zakat Fund continues to run in parallel with the GIFR, so the two instruments complement one another instead of replacing each other.

Concluding Remarks

This study asked how UNHCR reconciles Islamic philanthropy with the norms of refugee protection. Reconciliation was possible because the two frameworks share a humanitarian core, the obligation to meet the basic needs of vulnerable people, and it was achieved through norm localization that reshaped how this core is expressed. A consistent pattern runs through the case: UNHCR achieved religious credibility by adhering to Islamic framework, which required the agency to compromise some of its institutional authority. Grafting made the organization legible to Muslim donors, while pruning confined these concessions to the zakat channel, leaving its broader identity as a universal humanitarian actor intact. Amplification shows that this arrangement did not remain a one-off accommodation but expanded into other instruments, from sadaqah to waqf-based financing. The case also refines Acharya's framework. Localization is usually theorized as something local actors do to foreign norms, whereas here a global actor localized its own norm within an external normative order, suggesting that the framework can travel to cases of self-localization. In practical terms, religious norms can reshape the financing practices of a secular global institution without displacing its core mandate.

These findings rest on UNHCR's own reports and documents, which present the process from the institution's perspective. Future research could therefore examine how localization is negotiated in practice through interviews with UNHCR staff, scholars, and zakat institutions, and how refugee beneficiaries experience asnaf-based eligibility, particularly whether pruning creates unequal access between Muslim and non-Muslim displaced populations. Comparative studies could test whether the pattern holds where national zakat institutions play a central role, such as BAZNAS in Indonesia, or in other faith-based humanitarian initiatives. Finally, because the Global Islamic Fund for Refugees is still at an early stage, longitudinal research could assess whether waqf-based financing delivers the sustainability it promises.

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