

SURVIVING THE TOUGHEST TIME OF THE YEAR



UNHCR
The UN Refugee Agency

Refugee Zakat Fund
Winter Update

◆◆ Contents

FOREWORD



EXECUTIVE SUMMARY



REGIONAL REVIEW: WINTER IN THE MENA REGION



THE REFUGEE ZAKAT FUND



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1. Foreword

What is fear? For many of us, fear can be a matter of perception or a dreadful experience we once had. For more than 3.8 million people right now in the region, their fear is simple and speaks to each one of us, as mothers, fathers, sisters and brothers.

The fear of not having enough money for medication, when your baby is suffering from a fever; or the fear of having only one blanket and being forced to use it to close the broken window; or the fear of having to say to your little girl: don't be scared baba, but you are scared yourself.

Every year, UNHCR listens to the same stories of dread from refugee families, their greatest fear is when winter will hit. They face a yearly battle to survive the cold. At UNHCR, what is keeping us up at night now, is protecting refugees and internally displaced (IDPs) and helping them brave the bitter cold in the most difficult circumstances.

After years of devastating conflict, majority of the refugees and IDPs in the Middle East and North Africa (MENA) region are surviving in extreme poverty and debt. While they struggle to afford even their daily needs, when winter arrives, it becomes impossible. How can families afford heating, warm clothing, or the means to reinforce or insulate their homes when they are already struggling to put food on the table for their children?

This year, 3.8 million IDPs and refugees are left having to choose between buying fuel to warm their homes or paying their rent, food or medication bills. This is a choice that no one should have to make.

In order to reach every family who has nowhere else to turn for help this winter, UNHCR needed US\$222m to help millions of displaced Syrians and Iraqis survive winter through its winterization programme, which covers the period from September 2019 to March 2020.

These funds ensure that the most vulnerable families receive lifesaving winter relief items to make it through the freezing nights. These families are relying on us today.

While millions can seem like an overwhelming number of people to help, we are fighting to do it. If we come together as a community, we can make sure that no refugee is left alone in the cold.

UNHCR is grateful for the generous contributions received for its winterization programme which have facilitated early provision of assistance across the region, allowing vulnerable Syrian and Iraqi IDPs and refugees to be prepared for the harsh winter season. A special tribute goes out to our amazing community of individual donors, who share the responsibility with us in protecting families. Without you, the work could never have been done.

Protecting those most vulnerable is a responsibility we all share; governments, corporations, foundations and individuals - and together - we can make sure to warm their hearts and homes this winter.

— Houssam Chahine
Chief of Private Sector Partnerships, MENA
UNHCR



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2. Executive summary

By the onset of winter in September 2019, more than one million people have benefited from the Refugee Zakat Fund in seven different countries.

Since its official launch, the Refugee Zakat Fund, a trusted, compliant and effective distributor, has gained substantial traction, anticipating to help more than one million beneficiaries through strategic partnerships with philanthropists and foundations in the MENA region and globally. Through the Refugee Zakat Fund, UNHCR has been able to extend noteworthy assistance to beneficiaries in Yemen, Jordan, Lebanon, Bangladesh, Iraq, Mauritania, and Egypt. Such assistance is channeled to the most vulnerable through Zakat-compliant activities in the form of cash or in-kind.

USD 222 million is required for the winter season 2019-20 to support refugees and IDPs facing another harsh winter across the MENA region.

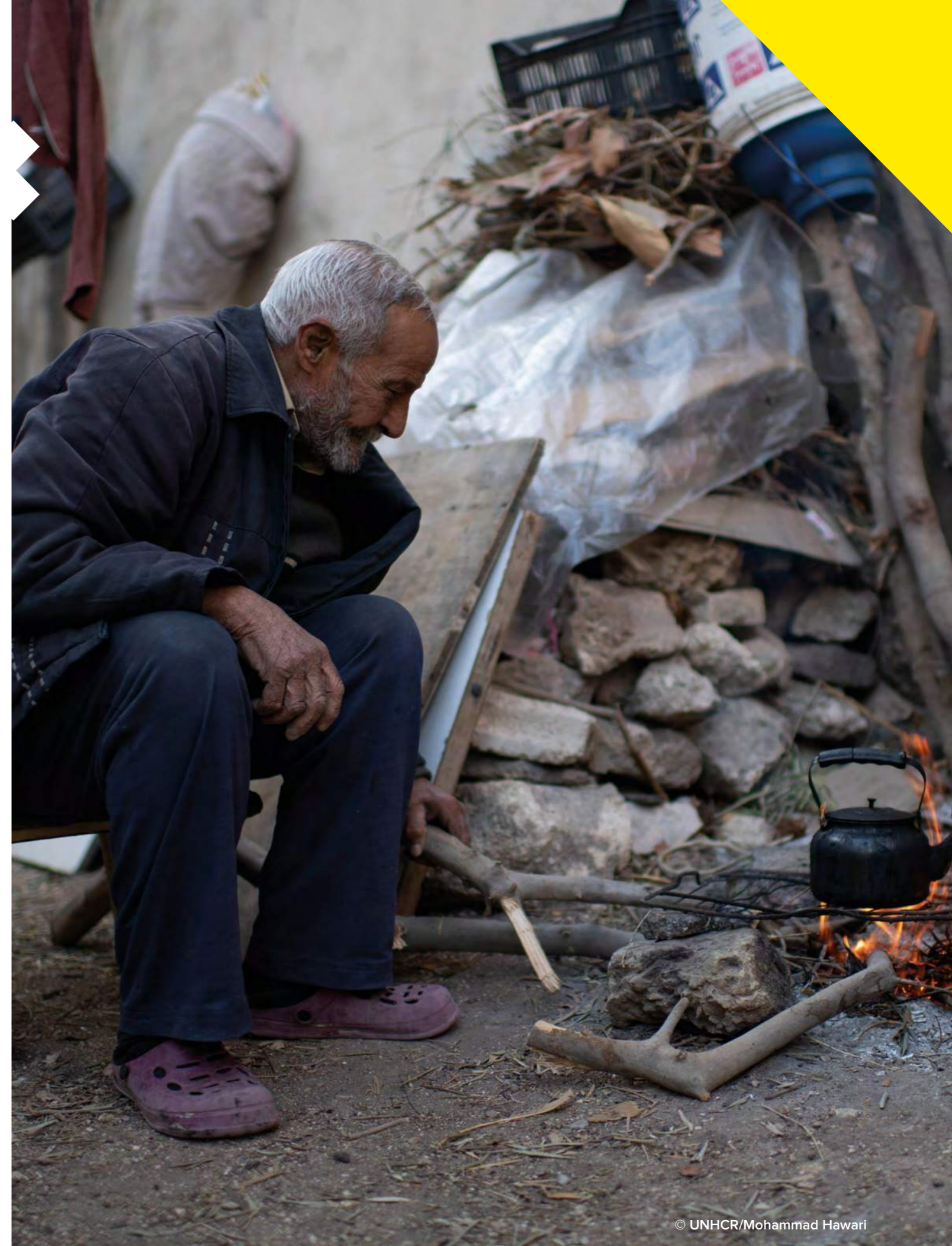
As an annual practice, UNHCR gears up each year towards preparing displaced communities to face yet another harsh winter in the MENA region. While winter assistance activities did commence in September 2019, winter needs continue to remain high with 3.8 million Syrian and Iraqi IDPs and refugees requiring support.

Zakat can play an important role in keeping refugees warm. UNHCR has a well-established winterization programme for the MENA region, parts of which remain acutely affected by low temperatures, particularly Lebanon, Syria, Iraq, and Jordan. Displaced families in these countries struggle to stay warm due to lack of resources, limited employment opportunities, and high heating costs. Over the 2018-19 winter period (November to February), USD 1.27 million was raised from public funding in MENA, where Zakat funds accounted for 27.6% of this pool, supporting around 1003 families during dire weather conditions.

UNHCR intends to offer seasonal assistance to more than 3.8 million people in the region.

UNHCR's Regional Winterization Assistance Plan 2019-2020 is seeking USD 222¹ million to assist vulnerable people facing this harsh winter. The Refugee Zakat Fund has seen substantial growth over the years, expanding its footprint to seven countries, and continues to possess great potential for further growth. This winter season, UNHCR intends to help more than 3.8 million people in the region who stand in need of seasonal assistance.^a

¹ UNHCR Regional Winterization Assistance Plan 2019-2020. (Sep 2019). Available at: <https://reliefweb.int/sites/reliefweb.int/files/resources/71296.pdf>





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3. Regional Review: Winter in the MENA region

3.1 Overview

Winter is particularly challenging in select parts of the MENA region, especially in refugee dense countries, placing immense pressure on host communities who struggle with limited resources amid straitened conditions. In light of extreme weather conditions, UNHCR has developed a winterization programme worth USD 222 million to support displaced people in the region who are struggling with cold weather.

3.2 Winter is the toughest time of the year

Winter affects hundreds of thousands of vulnerable people across the MENA region.

MENA countries such as Iraq, Syria, Lebanon and Jordan experience harsh winters with freezing temperatures in the mountains as well as snowfall between the months of November and March.

Refugees and displaced people across the region face severe conditions during winter, surviving in tents and makeshift setups with limited infrastructure. Families in these countries struggle to keep warm due to insufficient resources, limited employment opportunities, and high heating costs.

Winters in the northern part of Iraq are cold and rainy, with temperatures frequently plummeting to below zero. Erbil, where over 100,000¹ Syrian refugees currently reside, has average January temperatures of 7.4°C.² The average minimum January temperature in Amman, Jordan, where scores of refugees have taken shelter, drop to 4°C.³

1 UNHCR. "Situation Syria Regional Refugee response (Iraq)." Available from <https://data2.unhcr.org/en/situations/syria/location/5>
 2 Climate-Data.org. "Erbil Climate." Available from <https://en.climate-data.org/asia/iraq/erbil/erbil-4976/>
 3 Climates To Travel. "Climate-Jordan." Available from <https://www.climatestotravel.com/climate/jordan>

Lebanon is also subject to harsh winters that are becoming increasingly difficult for refugees living in tents. The average January temperature in Baalbek—located 1,150 meters above sea level in the Bekaa Valley—is 3°C.⁴ Winter temperatures in the Bekaa valley, where over 300,000⁵ Syrian refugees reside, sometimes drop to – or below - zero.

UNHCR Winterization Programme:

This winter, UNHCR estimates that 3.8 million Syrian and Iraqi IDPs and refugees, as well as refugees of other nationalities are in imminent need of winterization assistance in Egypt, Iraq, Jordan, Lebanon and Syria

UNHCR's Regional Winterization Assistance Plan 2019-2020 is

SEEKING

\$222 million

to assist vulnerable people facing the upcoming winter.



UNHCR estimates

3.8 million

Syrian and Iraqi IDPs and refugees in MENA (2019-20)

3.3 UNHCR's role in winter assistance




UNHCR plays a critical role in offering support during harsh winters

During the winter of 2018-19, UNHCR, via its winterization programme, assisted Syrian and Iraqi refugees as well as displaced people across Syria, Lebanon, Jordan, Iraq, and Egypt, offering emergency aid to those affected by natural disasters such as storms and floods. 67% of winter assistance was extended via cash and 33% in the form of in-kind core relief items (CRIs)⁶.

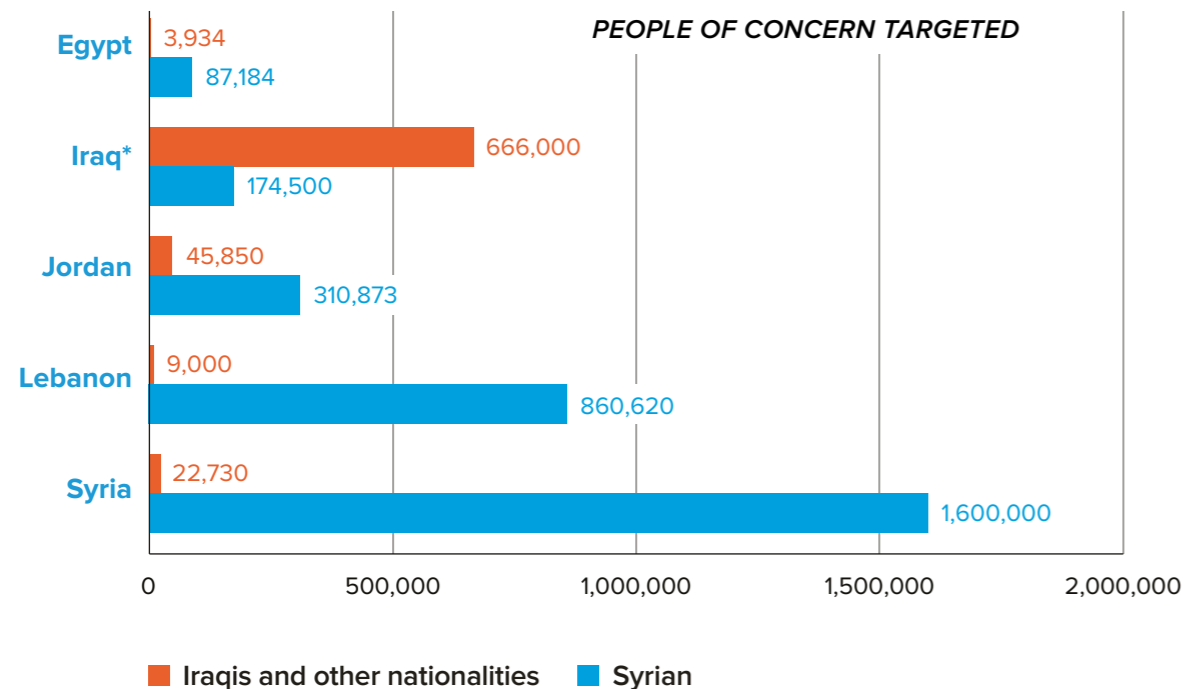
This winter, UNHCR estimated that 3.8⁷ million Syrian and Iraqi IDPs and refugees, as well as refugees of other nationalities were in imminent need of winterization assistance in Egypt, Iraq, Jordan, Lebanon and Syria. For many vulnerable individuals, this was the ninth consecutive winter in displacement.

4 Climates To Travel. "Climate-Lebanon." Available from <https://www.climatestotravel.com/climate/lebanon>
 5 UNHCR. "Situation Syria Regional Refugee response (Lebanon)." Available from <https://data2.unhcr.org/en/situations/syria/location/71>
 6 UNHCR The UN Refugee Agency . (Sep 2018 - Mar 2019). Final Report of UNHCR's 2018 -2019 Regional Winterization Programme - Syria and Iraq situations. Available at <https://data2.unhcr.org/en/documents/details/69744>
 7 UNHCR The UN Refugee Agency . (Oct 2019). 2019-2020 Regional winterization programme progress report - October 2019 – Syria and Iraq situations. Available at <https://data2.unhcr.org/en/documents/details/72495>

UNHCR's winterization strategy focuses on three key categories of intervention:

	Provision of core relief items - high thermal blankets, plastic sheets and winter clothes – holding specific relevance to winters.
	Provision of seasonal cash assistance to vulnerable families to attend to additional needs during the the winter months.
	Winterization efforts of shelter such as weather-proofing and repairs, improvements of drainage systems and other infrastructural elements in camps and informal settlements.

UNHCR reached out to a total of 364,000 people with its winterization assistance as of 31 October



* Note: In Iraq, orange bar reflects number of Iraqi IDP's and the blue bar portrays refugees from Syria and other nationalities.

Syria

In Syria, UNHCR was committed to assist 1.6 million Syrian IDPs, returnees and host communities with winterization assistance. As of October 2019, a total of 221,524 individuals have been assisted.

More than 127,500 newly displaced individuals in host communities, shelters and camps were given core relief and winter items in north-east Syria. Additionally, UNHCR also intended to support 22,730 registered refugees and asylum-seekers including those from Iraq and other countries with a one-time cash transfer of USD 82 per person.⁸

8 Ibid

Lebanon

73% of Syrian refugee families living in Lebanon survive on less than the minimum expenditure basket (MEB) of USD 3.84/capita/day, incapable of fulfilling basic needs such as food, health, and shelter. Severe weather conditions and related calamities worsen their situation. For a period of five months (November 2019 – March 2020), UNHCR planned to cover the winter needs of such refugee families living below the MEB by allocating up to USD 375 to each family.⁹

Jordan

During this winter season, UNHCR aims to assist 310,873 Syrians in camps and urban areas with winterization assistance. In Azraq and Zaatari camps, families will be assisted with one-time winter cash assistance. Jordan's non-Syrian population includes Iraqis, Yemenis, Somalis, Sudanese and other nationalities, which UNHCR continues to support.¹⁰

Iraq

UNHCR plans to provide winterization assistance to close to 666,000 IDPs, 157,700 Syrian refugees and 16,800 refugees of other nationalities in Iraq. During October 2019, 89,480 IDPs and returnees received UNHCR's winter cash assistance across all 18 governorates. UNHCR and its partners provide core relief items to all new Syrian arrivals in Bardarash and Gawilan camps.¹¹

Egypt

Starting November 2019, UNHCR aimed to provide 87,184 Syrian and 3,934 Iraqi refugees with one-off cash assistance of USD 36 per person to help them cover their additional costs of heating and other winter needs.¹²



© UNHCR/Haidar Darwish

9 Ibid
 10 Ibid
 11 UNHCR The UN Refugee Agency . (Oct 2019). 2019-2020 Regional winterization programme progress report - October 2019 – Syria and Iraq situations. Available at <https://data2.unhcr.org/en/documents/details/72495>
 12 Ibid

4. The Refugee Zakat Fund



© UNHCR/Diego Ibarra Sanchez

4.1 Overview

The Refugee Zakat Fund is UNHCR's trusted, compliant and effective distributor harnessing the power of Zakat to transform the lives of displaced communities. The Fund has seen substantial growth over recent years, expanding its footprint to seven countries spanning Yemen, Lebanon, Iraq, Jordan, Syria, Egypt, Bangladesh, and Mauritania. The Fund still possesses ample room for growth; especially this winter season with the intent to help more than 3.8 million people in the region in need of seasonal assistance.

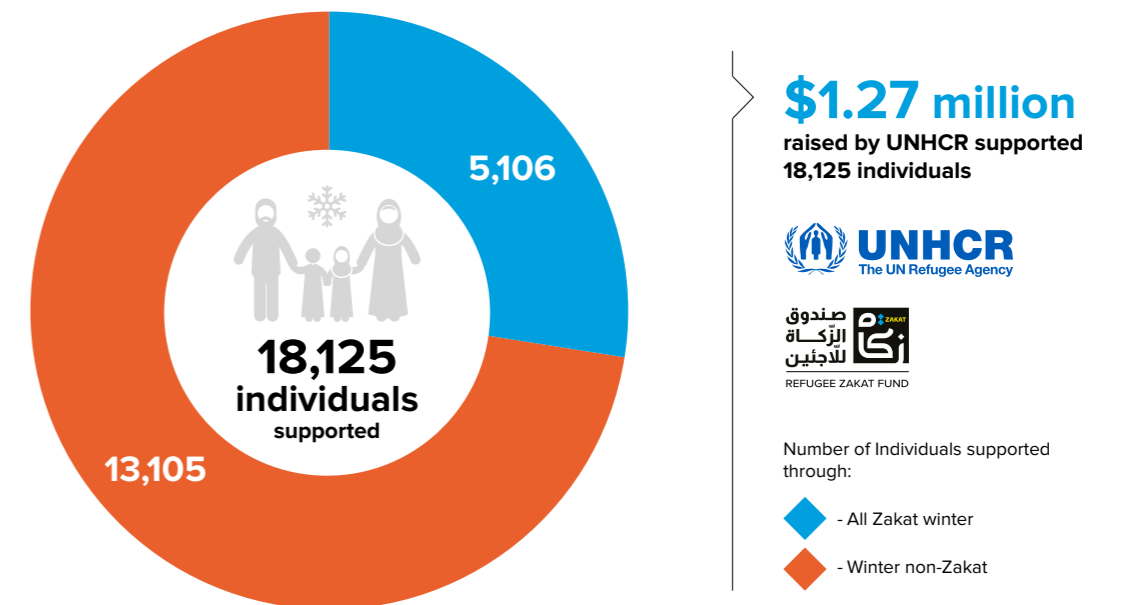
4.2 The Refugee Zakat Fund's role in key MENA countries

From January to September 2019, UNHCR's Refugee Zakat Fund raised USD 42.4 million, to support Syrian refugees and asylum seekers in Jordan, Egypt and Lebanon, IDPs in Yemen and Iraq, Malian refugees in Mauritania as well as refugees in Bangladesh. Assistance was provided in the form of multi-purpose cash assistance, cash for energy, and by the provision of basic needs and essential services.

4.3 The Fund's impact during winter

Over the four month winter period in 2018-19 (November to February), \$1.27 million was raised by UNHCR from digital public fundraising in MENA which supported 18,125 individuals, approximately 350 USD per family in winter cash assistance, to help cover the costs of heating and home fortification.

Individuals supported during winter from public funding in the MENA region (2018-19)



The fund has continued to raise awareness and gain recognition, including being selected as the “Best Global Zakat Distribution Platform 2019” at the Global Islamic Finance Awards¹. It also maintained robust engagements at international conferences including the Global Islamic Fintech Summit held in Malaysia and the Responsible Finance Institute Summit held in Abu Dhabi in 2019.

¹ UNHCR Refugee Zakat Fund. Media Coverage. “UNHCR’s Refugee Zakat Fund Best Global Zakat Distribution Platform”. (Sep 26, 2019). Available at <https://zakat.unhcr.org/blog/en/media-coverage/unhcrs-refugee-zakat-fund-best-global-zakat-distribution-platform>

5. Refugee journeys

The journey of Ibrahim and his daughter, Syrian refugees seeking shelter in Lebanon



Displaced from the conflict in Syria.

"Baba, don't be scared. Don't be scared. No, my darling...no, don't be scared."

These are words of reassurance Ibrahim spoke to his little girl, Ritaj, as the winter storm raged outside their plastic tent. They are a Syrian refugee family who has lived in Lebanon for five years. On this day, they had just returned from the hospital where Ritaj was given a vaccination for her allergy to the cold.

Winter poses a major threat to Ibrahim's family and thousands of refugees like him.

The situation for hundreds of refugees and displaced families in our region is getting worse as the years go by. As resources deplete, these individuals sink further into vulnerability and poverty, and winter is their most dreaded time of the year.

"Whenever it snows, I have to remove the snow from the tent's roof because if it keeps on snowing for one hour, the tent will fall on us."

Last year Ibrahim - like thousands of other refugees in Lebanon - was forced to work day and night to deal with the flooding, move the snow away from his tent, and to repair damages after unprecedented rain and snowfall brought devastation.



UNHCR's efforts to support refugees in extreme weather.

UNHCR was on the ground throughout the period of extreme weather that hit many countries in the region. Hundreds of families were immediately relocated, provided warm and dry clothes and blankets, and supported in rebuilding their homes again.

This winter, there are 3.88 million refugees and displaced persons across Syria, Lebanon, Jordan, and Iraq that urgently need our help to prepare for harsh conditions and have no means to protect themselves - and their children - against the bitter cold and unpredictable weather.

"Even during the windy weather, we can't turn on the heating, and we even have to unplug the electricity because it's dangerous... This weather is fearful for us."

The journey of Mariam and her children, Syrian refugees seeking shelter in Lebanon



Displaced by the conflict in Syria.

Mariam's family receives UNHCR's monthly cash aid and extra winter support. Before fleeing her home in Raqqah, Syria, her husband was tragically killed in front of her eyes. She gathered her six children and ran. She has already endured so much because of the war, and her situation continues to be hard, weighing heavily on her shoulders and those of her children. Living in a makeshift shelter, she takes care of her six children alone.

Extreme winter significantly affects health and well-being.

"My tent doesn't receive a lot of sunlight, so I have to keep the door or windows open even in winter to reduce the humidity because my son suffers from asthma." She told us. "We use blankets for warmth; I put as many clothes on my children as I can to keep them warm. Since we came here, God knows that I couldn't buy any clothes for my children...It's all given by kind people."

Mariam and her children, like thousands of refugee widows in her situation, survive on aid and in-kind donations, especially in winter. She has tried to support her family by working in agriculture, but after only one day, she came home to find her youngest son had been badly burnt by hot tea. They are too small to be left alone. Meanwhile, her older son tried to commit suicide after he developed a serious virus last winter, and painful sores spread over his body. Even with our help, life is unrelenting for her and her family.



"In winter, when there's wind, thunder, lightning, and storms, my family and I feel afraid, we're afraid that the tent will fall on us. The sounds remind us of the war in Syria...and living here alone, I stay nervous and afraid until the storm is over. As a widow, it's hard for me to stay in another home; in the presence of strange men, I prefer staying in my tent even if it's flooded, and the mattresses are wet, and we have nothing..."



UNHCR teams work around the clock to keep refugees warm and ready.

Mariam's family depends on us to keep her family safe and warm this winter. Donations are the difference between life and death for those who are most vulnerable.

"What matters is my children's health... because for food, we can handle eating little, but when you have a sick child, you have no other choice but to secure the money, there is no time for patience. Sometimes, my asthmatic son suffers in the middle of the night, and I have to take him to the health center. The taxi alone costs 10,000LL, and the treatment costs me no less than 80 or 90 thousand. In winter, this can happen every week. The cash assistance I receive removes a huge burden from my shoulders...50,000LL to me is like a million to you. What can we do? That's God's will..."

6. Report Purpose Methodology

Purpose and objectives

The core purpose of this update report is to highlight progress made by UNHCR's Refugee Zakat Fund since the beginning of 2019, in addition to priorities for the Fund and the broader Zakat industry going forward in addressing the needs of displaced persons, with the following objectives:

- a) Demonstrate impact of UNHCR's Refugee Zakat Fund.
- b) Provide an overview of UNHCR's winterization programme.
- c) Showcase important trends in broader philanthropy that could inform how Zakat develops as an important source of funding for displaced persons.

Methodology

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

(1) Secondary research

Over 30 sources were used in the production of this report, including but not limited to Islamic Research and Training Institute; IMF International Rescue Committee; Pew Research; Thomson Reuters; UNDP; UNHCR and UNOCHR.

(2) Primary research

In producing this report, the DinarStandard team conducted in-depth interviews with UNHCR's Zakat team, and further leveraged select interviews with donors and institutions which have been included within this report.

7. Acknowledgements

Produced by:



UNHCR, the UN Refugee Agency, leads international action to protect people forced to flee their homes because of 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 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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8. Glossary

Term	Definition
Halal	The word 'Halal' literally means permissible in Arabic and in translation it is also used as lawful.
Fintech	Financial Technology (Fintech) is an emerging concept that uses technology to disrupt the financial services, business operations and customer services.
IDPs	An internally displaced person (IDP) is someone who is forced to flee his or her home but who remains within his or her country's borders.
MENA	Middle East and North Africa
OIC	The Organisation of Islamic Cooperation (OIC) is the second largest inter-governmental organisation after the United Nations, with membership of 57 states, covering four continents.
Refugees	A refugee is someone who has been forced to flee his or her country because of persecution, war or violence.
UNHCR	The Office of the United Nations High Commissioner for Refugees is a United Nations programme with the mandate to protect refugees, forcibly displaced communities and stateless people, and assist in their voluntary repatriation, local integration or resettlement to a third country.
Zakat	Zakat represents a mandatory religious requirement in Islam for individuals and institutions to give 2.5% of their accumulated wealth to those in need.



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