



UNHCR'S 2020 ISLAMIC PHILANTHROPY MID-YEAR REPORT WINTER EDITION

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REFUGEE ZAKAT FUND



UNHCR
The UN Refugee Agency

Islamic Philanthropy Winter Report
This Winter, Commit to Kindness

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Please scan to access
our new GiveZakat App

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FOREWORD



A foreword from the
Representative of UNHCR to Yemen,
Jean-Nicolas Beuze

Harnessing the power of Zakat to transform the lives of internally displaced families

In a matter of weeks, temperatures in many parts of the Middle East will plummet to below zero degrees. Millions of families displaced from their homes due to conflicts, persecution, floods or droughts, will brace themselves for winter, yet again. How will they protect their loved ones, especially newborn babies and aging parents, who are particularly prone to seasonal influenza – not to mention COVID-19? How will they keep their stove warm in their improvised shelters when they have barely enough to feed their families?

Manal, a mother of four sons, is the sole provider for her family, who were displaced by the conflict in Yemen. Her husband is bed-ridden after suffering an injury. They now live in an unfinished building that she knows will not protect her family from the cold winter nights.

Generous Zakat donations enabled UNHCR, the UN Refugee Agency, to assist Manal's family and millions of others in protecting themselves from the cold through its cash assistance programme. "I am treated as a human being able to take care of myself and my children in places I used to beg for support." Throughout the Middle East and North Africa (MENA) region, from Lebanon to Yemen, cash helps the people we serve by giving them a choice and the ability to provide for themselves, with dignity.

Our teams conduct comprehensive assessments to identify the most vulnerable among the displaced population – often families headed by widows or children, older persons without family support, and those with disabilities. Conforming with Zakat requirements, we ensure that we transfer one hundred percent of the Zakat donation entrusted to these families. As all our surveys indicate the same results, we know that the money serves primarily to buy food, medicines, clothes, and pay unpaid rent to ensure some privacy and comfort for the family during difficult times. During winter, purchasing a stove or fuel is necessary to stay warm.

Cash assistance has become even more critical as the world tackles the COVID-19 pandemic – a health emergency that has had a severe socio-economic impact on displaced families. Most of them rely on daily wages and cannot 'stay at home.' Many have also been ostracized as they are perceived as bringing the virus into the communities that host them. Most do not even have access to running water to wash their hands. Cash, more than ever, is a lifeline during these troubled times.

Cash not only eases the displaced families' burden but as the money is spent in the local market, it also supports the communities that so generously host those who have been forced to leave their homes. These are Zakat's ripples of generosity and solidarity.

EXECUTIVE SUMMARY



THIS YEAR, COVID-19 HAS PUSHED MORE PEOPLE INTO POVERTY AND EXACERBATED ECONOMIC AND HUMANITARIAN CRISES AROUND THE WORLD. REFUGEES FACING THESE ADDITIONAL CHALLENGES, AND LIVING IN DIRE CONDITIONS, FACE GREATER EXPOSURE TO WINTER WEATHER, MAKING THEM MORE VULNERABLE.

This year, UNHCR is planning to assist some 1.8 million beneficiaries using funds received through the Refugee Zakat Fund in the first half of this year. The Zakat and Sadaqah received through the Refugee Zakat Fund, UNHCR's compliant and efficient Zakat distributor, will aid in providing critical and life-saving support to refugees and IDPs across ten countries. Despite the challenges created by the COVID-19 pandemic, UNHCR reached new funding milestones in the first half of 2020, forged new partnerships, and continued distribution activities uninterrupted.

Between January and June 2020, the Refugee Zakat Fund received \$55.2 million in Zakat and Sadaqah funds, which is expected to help more than 1.8 million IDPs and refugees (1.4 million of which are Zakat beneficiaries) by the end of this year. UNHCR's global Ramadan campaign 'Every Gift Counts' played an important role in securing much needed support for 41,000 persons for a whole year. With Ramadan taking place in lockdown, UNHCR also launched new and innovative virtual fundraising programmes in partnership with YouTube and TikTok. UNHCR also signed a Memorandum of Understanding (MoU) with the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) to further develop Islamic social finance tools to help support refugees and the internally displaced.

Adding to the legitimacy of UNHCR's Refugee Zakat Fund, UNHCR received a fatwa from the International Islamic

Fiqh Academy (IIFA), a sub-entity of the Organization for Islamic Cooperation. After studying the governance parameters of the Refugee Zakat Fund, IIFA concluded that UNHCR can collect and distribute Zakat through its Refugee Zakat Fund, given that UNHCR continues to commit to the below parameters.

- 1) Distribution: UNHCR's 100% Zakat distribution policy implying zero deduction of overhead costs from Zakat funds.
- 2) Compliance: the Refugee Zakat Fund complies with essential Zakat rules and regulations.
- 3) Beneficiaries: targets most vulnerable eligible refugees and internally displaced families, including families of widows, orphans and the elderly.
- 4) Financial: a dedicated and independent bank account is in place to receive Zakat (Sadaqah donation are received in a separate account).

Ahead of every winter season, UNHCR carries out its winterization programme to provide critical support to internally displaced populations and refugees during the harsh winter season, when keeping warm becomes a struggle for survival. This year, UNHCR is seeking \$211.3 million to provide 3.8 million refugees and IDPs in the MENA region, core winter relief items, cash support, and help in weatherproofing their homes.

Last year's UNHCR winterization programme helped provide emergency assistance and cash and in-kind winter assistance to



3 million refugees and IDPs in the MENA region. The programme helped the displaced in five countries – Syria, Lebanon, Jordan, Iraq, and Egypt.

This year, COVID-19 has pushed more people into poverty and economic hardship. Refugees' poor living conditions and greater exposure to winter weather makes them more vulnerable to COVID-19 and other life-threatening illnesses. With domestic support systems already stretched, more aid is needed this year to support some 3.8 million vulnerable displaced persons in MENA during the winter months. Over the 2020-2021 winter period, UNHCR is raising funds for Syrian, Iraqi, and Yemeni IDPs as well as refugees living in Syria (mostly Iraqis), Yemen (mostly Somalis), Iraq, Lebanon, Egypt, and Jordan (mostly Syrians). In Yemen, aside from its winter cash assistance programme, UNHCR is also launching a pilot project to design and source safer cooking and heating stoves.

In an increasingly digital world, more donations are taking place online. To supplement its web-based and bank transfer donations, UNHCR is launching its Zakat mobile app, GiveZakat. This allows users to easily calculate Zakat, check reporting information in real-time, and donate both Zakat and Sadaqah funds simply and quickly.

Users can make Zakat and Sadaqah donations on a one-time or recurring basis through the GiveZakat app. The app also features fatwas from reputed Islamic jurists on donating Zakat to refugees. Additionally,

the app will notify donors about the journey of their Zakat donation until it reaches the beneficiary families. It will also enable users to see Zakat funds being received online in real-time, the funds' destination, and the number of families assisted.

UNHCR partnered with DinarStandard to carry out a Twitter-based social media analysis this year to learn more about online conversations on refugees and Zakat. Pakistan and Turkey led other OIC countries in having the most Twitter conversations about refugees while Indonesia and Malaysia outdid other OIC countries in using social media to highlight the need for Zakat. The analysis showed that social media's full potential remains untapped in terms of raising Zakat awareness and funds for the refugee cause.

Nearly 2.4 million tweets featuring mentions of refugees, Zakat, and UNHCR were analysed for the purpose of this analysis. Malaysia and Indonesia's large social-media-savvy Muslim populations and robust national Zakat systems have allowed them to dominate social media conversations on Zakat. However, refugees barely appear in most discussions about Zakat. In contrast, OIC countries such as Turkey and Pakistan that take the lead in conversations about refugees, have few online conversations about Zakat. Bringing the refugee cause into conversations around Zakat with the help of both media houses and influential personalities can help raise more awareness, advocacy, and funds for refugees and the internally displaced.

1. THE REFUGEE ZAKAT FUND MID-YEAR IMPACT

The Refugee Zakat Fund is UNHCR's trusted, compliant, and effective distributor, harnessing Zakat's power to transform the lives of displaced communities. The fund provides humanitarian assistance to the internally displaced and refugees through cash and in-kind assistance. Through Zakat and Sadaqah funds received in the first half of 2020, UNHCR is planning to assist some 1.8 million beneficiaries spanning Yemen, Lebanon, Iraq, Jordan, Syria, Egypt, Bangladesh, India, and Mauritania.

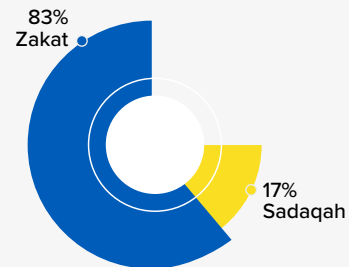
The fund allows for both digital donations and bank transfers. Users can also donate Sadaqah through its website and new Zakat app, GiveZakat.



1.1. THE FUND'S IMPACT IN JANUARY TO JUNE 2020

The Refugee Zakat Fund, established in 2019, has continued to gain the trust of donors, both institutions and individuals. Despite the challenges related to the spread of the coronavirus, UNHCR received a total of \$55.2 million in the first half of 2020, comprising \$46 million in Zakat and \$9.2 million in Sadaqah funds.

ISLAMIC PHILANTHROPY FUNDS RECEIVED JANUARY - JUNE 2020

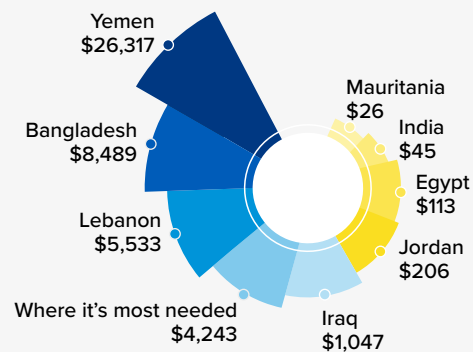


ZAKAT

Zakat funds were received for programmes in the following countries – Lebanon, Yemen, Iraq, Mauritania, Egypt, Bangladesh, and India. Yemen, continuing to battle a worsening humanitarian crisis, received more than 50% of the total funds.

During the online donation process, donors could select the 'Where it's most needed' option, allowing UNHCR to deploy the funds to the least funded country among the Zakat beneficiary countries. 100% of the \$46 million of Zakat funds received will be distributed to support a projected beneficiary figure of 1,448,226 individuals.

FUNDS RAISED PER COUNTRY (\$ THOUSANDS)

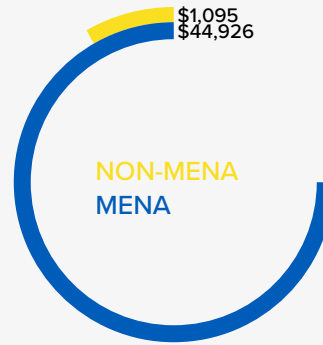


Only a small fraction of Zakat came from countries outside of the MENA region. Institutional partners and philanthropists contributed close to 87% of the total funds received.

ZAKAT FUNDS BY DONOR TYPE
(\$ THOUSANDS)



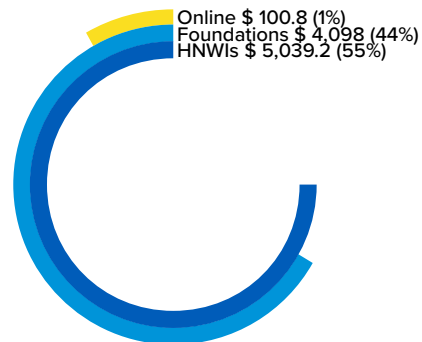
ZAKAT FUNDS BY DONOR REGION
(\$ THOUSANDS)



SADAQAH

UNHCR received \$9.2 million in Sadaqah funds between January and June this year. More than half of total Sadaqah funds received were contributions from high net-worth individuals (HNWIs) with foundations contributing another 44%. Approximately 1% of funds came from an online Sadaqah campaign. Sadaqah comes almost entirely from the GCC region.

SADAQAH DONATIONS BY DONOR TYPE
(\$ THOUSANDS)



DURING RAMADAN 2020, UNHCR LAUNCHED ITS GLOBAL RAMADAN CAMPAIGN, 'EVERY GIFT COUNTS.' THROUGH THIS CAMPAIGN AND ITS REFUGEE ZAKAT FUND, UNHCR SECURED DIGITAL DONATIONS TO SUPPORT APPROXIMATELY 41,000 PERSONS OVER ONE YEAR.

1.2 MILESTONES AND ACCOMPLISHMENTS

Over the past year, UNHCR reached new funding milestones with the help and trust of its generous partners and donors. Five pertinent funding milestones and achievements that occurred from January to June this year are surveyed below.

SHEIKH THANI BIN ABDULLAH BIN THANI AL-THANI HUMANITARIAN FUND CONTRIBUTION

For the second year in a row, Sheikh Thani Bin Abdullah Bin Thani Al-Thani Humanitarian Fund has been aiding hundreds of thousands through the largest individual contribution to UNHCR. The donation of \$43 million will be directed to Yemen to assist over 600,000 IDPs, returnees, and extremely vulnerable members of host communities through cash grants. It will also provide vital monthly cash assistance to 143,000 vulnerable Syrian refugees in Lebanon and create sustainable and dignified living conditions for some 84,000 Rohingya refugees in Cox's Bazar refugee settlements and members of the host communities. The contribution also supports shelter, education, and health care for 330,000 Sudanese refugees in Chad, including some 10,000 newly displaced Sudanese refugees who have been fleeing violence in Darfur since January 2020.

YOUTUBE IFTAR LIVESTREAM

Content creators, including Iraqi Noor Stars, Saudi American Omar Hussein, and Anasala, broke the Guinness World Record for "Most Views for an Iftar YouTube Livestream Globally." The live stream, which began on 19th May at 7 pm GST, allowed viewers to engage with influencers. At 183,544 views, YouTube showed its support by donating \$250,000 to UNHCR, as the organization chosen by long-time UNHCR supporter Omar Hussein.

VIRTUAL FUNDRAISER

On 12th May, a virtual fundraising event took place, bringing together UNHCR's pool of supporters including donors, partners, staff, influencers and the media. The event highlighted UNHCR's ongoing efforts during COVID-19 as well as the needs for its Ramadan campaign. High-profile supporter Kinda Alloush attended, and she described her experience with UNHCR and visiting families on the ground. The event also welcomed a Syrian refugee family living in Jordan who spoke about the importance of receiving their monthly cash assistance.

TIKTOK #EVERYGIFTCOUNTS FUNDRAISER

For the first time, UNHCR and TikTok joined hands this Ramadan, for the "Every Gift Counts" challenge, with TikTok donating \$200,000 to UNHCR's MENA region COVID-19 emergency cash assistance programme. The challenge, which ran from May 16th - 30th, asked users to create a unique video on TikTok, expressing the spirit of giving, kindness, and generosity, while using the hashtag #EveryGiftCounts. TikTok donated \$2 for every video created and \$1 for every 1000 views. The challenge was widely endorsed by celebrities, content creators, and digital influencers, with 36.5 thousand videos created and 173.3 million video views to date.

AAOIFI & UNHCR PARTNERSHIP

In a bid to strengthen collaboration and governance in the area of Islamic social finance, UNHCR and AAOIFI signed a three-year MoU in May, intending to further develop Islamic finance tools for the benefit of the world's most vulnerable refugees and IDPs. This partnership will allow exchanges of expertise, help create Zakat governance standards for international humanitarian organizations, and develop other Islamic philanthropy areas for UNHCR, such as Waqf, Sadaqah, sukuk, and purification funds through creating relevant avenues for Islamic banks to engage with UNHCR.



2. IMPACT STORIES

NOURA – BEKAA VALLEY, LEBANON



After fleeing the besieged city of Homs, Noura now lives in the Bekaa Valley with her husband and four young children. Last year's winter rains badly flooded the family's tarpaulin shelter, but they received winter assistance from UNHCR and could afford to buy a heater for the first time. The two young parents both suffer from medical conditions, and covering the cost of their medication and basic needs is always a balancing act that becomes impossible in the winter. Noura hopes that this year, she'll receive cash assistance again so she can afford to keep her children warm and dry.

“The moment we arrived on Lebanese soil, we felt safe because there was no more shelling,” Noura recalls her immediate sense of relief on crossing the border from Syria. The mother of four had been living in fear for her children’s lives as her once peaceful city of Homs was crumbling from relentless airstrikes. Nine-month-old Hammoudi sits on her lap as she tells her story.

The family was displaced twice within Syria before making the difficult decision to leave their war-torn homeland in search of safety. Together with her husband Hussein and their young children, Noura now lives in the Bekaa Valley, as do most of the almost 900,000 Syrian refugees in Lebanon.

Yet after escaping one threat, they face fresh ones with every coming winter.

The children often fall ill from the cold, but the freezing conditions are bad for young and old alike. Noura has chronic rheumatism in her arms, and the painful swelling becomes far more severe in the cold and damp. Hussein also developed epilepsy, needing medication and frequent scans. Their conditions are entirely treatable, but

like many refugees unable to work and with their savings exhausted, the couple has been forced to borrow money to afford the medicine.

Noura remembers last winter far better than she would like to. “It was a very harsh winter – harsher than all the others.” Snow and rain fell on the camp for days before it was turned to ice by the bitter winds.

It is often the aftermath of the storm that people fear the most: snow melts, which inundate the camps with freezing water. Flooded tents are a familiar sight in Lebanon during winter. Indeed, the tarpaulin shelter Noura calls home was no match for the thrashing winds and rains, and it flooded.

UNHCR steps in to support families with emergency winter aid in the form of a small cash grant. This type of assistance gives families the flexibility to buy what they specifically need. For Noura, it meant she could purchase a heater and fuel for the first time, crucial in helping the family dry out their sodden clothes and blankets. It was a lifeline in the sub-zero temperatures of the area.



“They say that the most important thing in winter is warmth. Truly, I made my children warm.”

UNHCR winter aid includes a mixture of cash payments to those in need like Noura and the distribution of winter basics like thermal blankets and heating fuel. Insulation material and shelter support also help to strengthen structures at risk from severe conditions.

With the extra help, Noura paid off some of her medical bills and avoided a dangerous debt spiral. “It came as a savior in a time of hardship.”

However, the threat of another freezing winter is again looming, and their situation is desperate. The family can no longer afford nutritious food for the children like fruits, vegetables, or meat: it was just rice

for dinner yesterday, and it will be rice again today. It breaks Noura’s heart. “When my kids tell me they’re hungry, and I don’t have enough money to cook for them or give them anything, it’s so hard,” she says. “You can endure it, but your children can’t.”

She feels trapped in a vicious cycle that strikes most powerfully in the bitter months. “A couple of sunny days pass, and we dry our things, then the flooding happens again.”

That’s why the prospect of an injection of winter aid is a ray of hope on an otherwise bleak horizon. Noura and Hussein cling to the hope of receiving cash assistance this year to help cover the costs of those basic essentials for their children.

“It will be a weight off our shoulders,” says Hussein.

“Without the winter aid, my situation would’ve been very bad. It came as a savior in a time of hardship. It really helped me. It helped me a lot. At the time, I didn’t have a heater, until I received aid, installed a heater, and bought fuel.”

HAIFA – ZAAATARI CAMP, JORDAN



Haifa, 42, is a widowed Syrian refugee living in Jordan's Zaatari camp. Parents like Haifa shouldn't have to decide between food, heat, and warm clothes for their children. But as the weather grows more bitter day after day, Haifa fears she will have to make that impossible choice for her four daughters.

The cold winter sun breaks over an early morning in northern Jordan. A mother pegs her children's damp clothes on a washing line strung between two caravans. She knows the laundry will take hours — maybe days — to dry in the frigid air, and that's if it doesn't rain. But she can't afford to dry them over the stove. She rations the precious little fuel she has left between cooking hot meals for her four daughters and keeping them warm at night.

This is the reality of winter for Haifa, a Syrian refugee living in Zaatari camp. A widow, she is originally from Dara'a in southern Syria, where some say the story of the country's war began back in 2010. Ten years later, conflict still rages. For many Syrians, this winter marks a decade since they were forced to flee their homes.

Haifa, 42, fled Syria with her daughters in February 2014 after the death of her husband. The five of them travelled alone on the long road to the border with Jordan. "It was raining, and it took us around 15 days to get here because of the rain." She remembers it vividly — a journey like that is hard to forget.

Six years after escaping the war, rain is still a worry. The caravan often leaks, but when icy downpours soak their clothes, she avoids drying anything indoors. The dank humidity penetrates everything. "The girls feel the cold because the caravan and the windows still leak in the winter." As she speaks, condensation trickles down the inside of the window panes.

Across the MENA region, there are nearly 10 million refugees and internally displaced people, mostly from Syria and Iraq. Of these, 4 million people like Haifa urgently need assistance to survive the harsh winter months.

Temperatures in the Jordanian desert can plunge below 0°C at night in January and February. For refugees living in a tent or improvised shelter, protection from these harsh conditions can be as little as a few millimetres of plastic sheeting or canvas. Fortunately for Haifa, her caravan shields her children from the very worst of the weather. It's better, but it's not perfect.

That's why UNHCR is making sure that refugees like Haifa get the extra support they need this winter.



From September to March, UNHCR intends to help families around the region with special assistance to help them endure the most life-threatening and challenging time of the year. For some, this may mean cash to afford the extra fuel, food, and medicine they need. For others, like Haifa in Zaatari camp, the distribution of specific winter supplies like heaters, fuel, and thermal blankets are essential. Sturdy clothing for the snow and sub-zero temperatures — jackets, gloves, and boots — is vital for all ages, especially for young children who may have outgrown last year's clothes.

“This winter will be tough. My caravan is leaking, and it also leaks on the electricity.”

UNHCR urgently needs funding to provide parents like Haifa support before the worst of the winter arrives. Already, Haifa would love to turn on the heating, wrap her daughters in thick coats and cook them a

hot, nutritious meal. But these simple wishes are indulgences she can rarely afford all at once. “I would sell our food to buy them clothes. I cannot leave them without coats,” she says firmly.

“It's cold. When we don't have gas, we feel the cold.”

Parents shouldn't have to decide between food, heat, and warm clothes for their children. But as the weather grows more bitter day after day, many fear that they will have to make that impossible choice.




It's a tense time for Haifa, and she'll continue to worry until she knows whether the family will receive winter aid. “This winter will be tough,” she admits, although she's not concerned about herself. She has to stay positive for her daughters. “The only thing I think about is how to take care of them. But yes, I am scared.”

3. REGIONAL REVIEW: WINTER NEEDS IN THE MENA REGION

Winters in the MENA region can be harsh with snowstorms, pelting rain, and the flooding of low-lying areas. The season's arrival adds to the burden of the region's many refugees, who are already struggling to survive amid dire living conditions.

Every year, UNHCR carries out its winterization programme, which provides support and assistance to vulnerable populations to tide them through the winter season.

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

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

3.1. IMPACT DURING WINTER 2019-2020

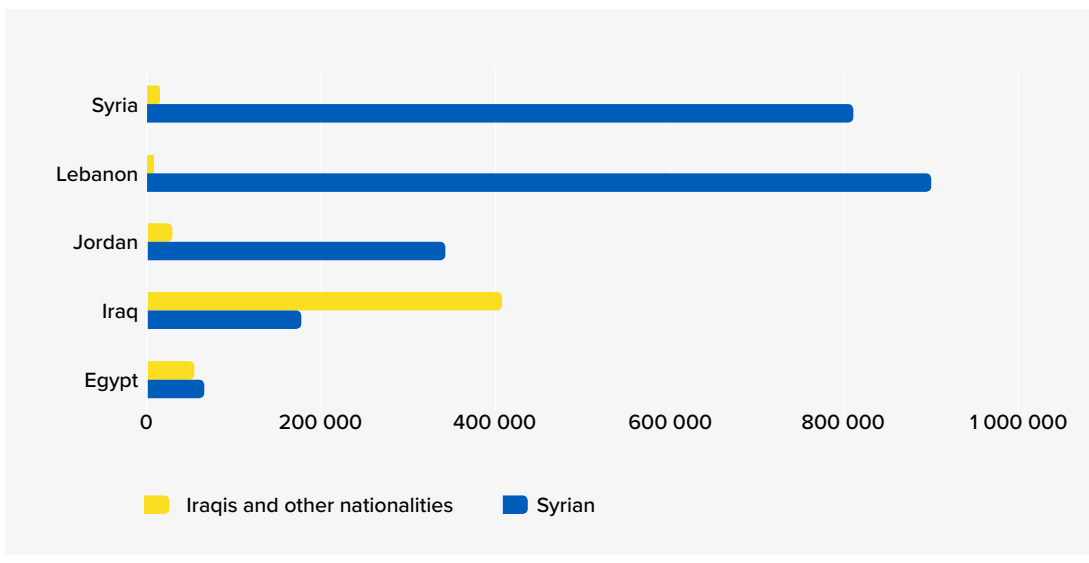
Extreme weather events marked the winter of 2019-2020. A 'cold snap' brought snow to Saudi Arabia's deserts and even to Baghdad, which saw snow for only the second time in the last 100 years. While the unexpected snowfall brought delight to residents, other parts of the Middle East were besieged by deadly winter snowstorms, torrential floods, and avalanches that left refugees and IDPs even more vulnerable. Despite fleeing their homes several years ago, millions of families are still living in dire conditions and are in need of urgent humanitarian assistance. For many of these individuals and families, this was the tenth consecutive winter in displacement.

Drawing on funds raised mainly through its Zakat fund, UNHCR was able to help nearly 2.8 million Syrian and Iraqi refugees and IDPs through its winterization programme last winter. The vast majority of refugees were Syrian, indicating the severity, impact and the protracted nature of the ongoing crisis in Syria. The programme allowed for both cash and in-kind assistance to refugees across Syria, Lebanon, Jordan, Iraq, and Egypt. With many families in host communities struggling to survive in dire financial circumstances, support was extended to the most vulnerable among them.

Apart from its regular programme, UNHCR also provided emergency assistance to the most vulnerable persons affected by storms in Lebanon and floods in Syria and Iraq.

UNHCR reached a total of 2,808,252 refugees, internally displaced persons, and host community members in MENA with its winterization assistance as of 31st March 2020.

PEOPLE OF CONCERN TARGETED



Early planning, preparation, and procurement allowed UNHCR and its partners to reach beneficiaries and, wherever possible, to allow beneficiaries to receive their assistance in time to prepare for the harsh winter.



A country-wise overview of the winterization assistance provided last year follows below.



SYRIA

◆◆ Overview

Escalating violence in northwest Syria earlier this year caused one of the largest displacements of civilians in the nine-year-old war. More than 960,000 people were forced to flee their homes or shelters amidst freezing conditions. Women and children were sleeping in unsafe buildings, mosques and schools. Shelter was scarce across refugee camps, with families sharing tents with 30 to 35 others. Trapped because of the weather and destitute, few families could afford to buy fuel or heaters. Many resorted to burning refuse and bundles of shoes and clothes to keep warm.

◆◆ UNHCR's role in winter assistance

To provide winter assistance in Syria, UNHCR was committed to reaching 1 million IDPs, returnees, and host communities and eventually reached over 80% of its planned target, falling short only due to a lack of funding. Through the program, 811,843 Syrian IDPs, returnees, and host community individuals were provided with winterization assistance.

UNHCR distributed nearly 2.5 million winterization items, including high thermal blankets, additional plastic sheeting, sleeping bags, winter jackets, and winter clothing kits. Approximately 15% of the winterization items were stored as contingency stock to respond to potential emergencies. ATM cards and vouchers were also used to deliver one-off winterization grants. As part of UNHCR's cross-border operation from Turkey, the agency assisted 10,000 vulnerable households with winter non-food item (NFI) kits that comprised of high thermal blankets, plastic tarpaulins, solar lamps, jerry cans, foam mattresses, kitchen sets, and hygiene products. It also carried out post-distribution monitoring exercises to receive feedback from beneficiaries, allowing it to improve deliveries and item quality.

As of 31st March 2020, a total of 826,843 people of concern were provided with winter assistance, including 15,010 Iraqis and refugees of other nationalities.



JORDAN

◆◆ Overview

In Jordan, winter brings freezing temperatures, strong winds, and heavy rain. For the country's refugees, such as the 75,000 Syrian refugees in its Zaatari camp, the advent of winter is daunting. The majority cannot afford to pay for fuel, and heavy rains increase the possibility of damage to the few belongings they own.

◆◆ UNHCR's role in winter assistance

UNHCR provided cash-based winterization assistance and grants to help refugees protect themselves from severe cold. The grants helped cover the cost of a gas heater, a gas canister, gas refills for four months, and a blanket for each family member.

The agency provided winterization assistance to approximately 25,000 non-Syrian families in urban areas from a total of 90,000 families supported in winter. UNHCR paid special attention to female-headed households, the elderly, people with disabilities, children who are alone or at risk, and people with medical needs, as well as survivors of violence or torture. Assistance was provided to 372,602 people, of which 29,473 were refugees from Iraq and other countries.



LEBANON

◆◆ Overview

Lebanon is home to more than 1 million Syrian refugees, covering 1700 settlements. Amid its worst economic crisis, the country was besieged by extreme weather conditions. Heavy snow, torrential rains, and strong storm winds led to flooded camps and damaged refugee shelters. Many of these refugees were already living in overcrowded, fragile, and make-shift sites in low-lying areas, which left them more exposed to the bitter cold.

◆◆ UNHCR's role in winter assistance

UNHCR's winter cash assistance programme supported close to 1 million people, including Syrian refugees, refugees of other nationalities, and vulnerable Lebanese families. Winterization assistance was

1. <https://www.reuters.com/article/us-syria-security/shelterless-syrians-burn-refuse-for-warmth-in-bitter-idlib-winter-idUSKBN207266>

extended to host communities, targeting individuals, communities, and institutions. Lebanese families living under the poverty line received a one-off cash grant or fuel vouchers to the value of \$200 per family. Communities were also supported through the procurement of fire-fighting trucks, cleaning of canals, and provision of bins for solid waste management. Support with fuel and medicines was also provided to local hospitals.

The delivery of winter cash assistance was impacted by the exceptional circumstances prevailing in the country and a deteriorating financial situation. UNHCR's programmes were affected due to the reduced availability of cash, increased pressure on banking services, and an unstable exchange rate in non-official markets. UNHCR staggered the loading of winter cash assistance at ATMs and increased the call center's capacity and working hours to maintain communication with refugees.

IRAQ

◆◆ Overview

Refugees in Iraq were anxious about winter's arrival and how they would protect their children from the cold. While some lived there for years, many in Bardarash camp had arrived recently, fleeing from their homes in Northern Syria.²

◆◆ UNHCR's role in winter assistance

UNHCR's winterization programme in Iraq targeted IDPs both in urban areas and camps, with more than 70% of beneficiaries living in the latter. Political unrest led to an exceptional situation where mass protests and demonstrations greatly affected UNHCR's support. UNHCR distributed cash in a phased manner to avoid tensions within communities, using fraud-proof biometric payment methods, and the most vulnerable families were prioritized. Each household received \$400.

Female-headed households account for 26% of those who receive winter assistance. UNHCR complemented cash grants with kerosene that was distributed by the Iraqi government and coordinated the implementation of the winterization program for IDPs and returnees in Iraq, in addition to supporting refugees in the country.

UNHCR helped 100% of those prioritized, reaching 176,825 Syrian refugees and 405,938 refugees from Iraq and other countries.

EGYPT

◆◆ Overview

The winter of January 2020 was Egypt's warmest, its capital saw the first snowfall in 112 years. The country's refugees that come from several countries, including Eritrea, Ethiopia, Iraq, South Sudan, Sudan, Syria, and Yemen, were severely underprepared for winter.

◆◆ UNHCR's role in winter assistance

UNHCR provided vital winter assistance to thousands of refugees and asylum-seekers in Egypt, with distribution of winterization assistance beginning in December 2019 and carrying on until the end of February. In total 65,028 Syrian refugees, 582 Iraqi refugees, and 53,693 refugees of other nationalities, including Sudanese, South Sudanese, Ethiopians, and, Eritreans have received life-saving winterization assistance.

Assistance was provided through Egypt Post, and refugees were provided a one-month collection period to withdraw cash assistance from one of over 4,200 post office branches across Egypt. Post distribution monitoring exercises showed that nearly three-quarters of recipients spent their winter assistance on clothing needs.

2. <https://www.unhcr.org/news/stories/2019/11/5dcd603f4/winter-adds-fears-syrians-fleeing-conflict-north-east.html>

3.2. OVERVIEW OF UNHCR'S WINTERIZATION PROGRAMME 2020-2021

COVID-19 has pushed the world's 26 million refugees to the brink of survival. With more than three-quarters of refugees hosted by developing countries, the added stress to these countries' economies has meant that refugees and IDPs now lack support when they are most in need. For many of them, this pandemic is an emergency on top of an emergency. This winter will be an uphill challenge for the displaced as the pandemic, along with exposure to the severe winter cold, could further endanger their health and well-being.

In line with its annual winterization programme, UNHCR will work with government agencies, partners, and community outreach volunteers to help refugees in vulnerable areas prepare for the winter, focusing on three broad areas of support:

























- ◆◆ **Core relief items:** Provision of core relief items - high thermal blankets, plastic sheets, and winter clothes - holding specific relevance to the winter season.
- ◆◆ **Cash assistance:** Provision of seasonal cash assistance to vulnerable families to attend to additional needs during the winter months.
- ◆◆ **Shelter and protection:** Winterization efforts to provide shelter and protection such as weatherproofing and repairs, improvements of drainage systems, and other infrastructural elements in camps and informal settlements.

UNHCR has identified the following countries in the MENA region — Syria, Iraq, Yemen, Lebanon, Jordan, and Egypt — as having the largest populations of displaced people in need of winter assistance. A detailed assessment of their needs has been carried out and budgeted. Given Yemen's large, highly vulnerable population, UNHCR will be prioritizing the country's needs this winter.

THE SUPPORT NEEDED IN NUMBERS

- ◆◆ **UNHCR estimates that 3.8 million people need help now** to properly prepare for the forthcoming winter.
- ◆◆ **\$211.3 million is needed to ensure that winterization assistance is in place** for people in need before the often harsh and challenging winter season starts.

PLANNED SUPPORT AND BUDGET BY COUNTRY (EXCLUDING YEMEN)

Syria situation	Overall	By Country				
 Planned population	3.1 million Syrian IDPs and refugees	 EGYPT 85,500	 IRAQ 187,500	 JORDAN 340,000	 LEBANON 1.1 million	 SYRIA 1.4 million
 Budget (USD)	182.9 million	 EGYPT 3.2 M	 IRAQ 15.4 M	 JORDAN 27.7 M	 LEBANON 54.3 M	 SYRIA 82.4 M
Iraq situation	Overall	By Country				
 Planned population	544,876 Iraqi IDPs and refugees	 EGYPT 4,033	 IRAQ 474,000	 JORDAN 45,000	 LEBANON 7,843	 SYRIA 14,000
 Budget (USD)	23.5 million	 EGYPT 151.2 K	 IRAQ 16.6 M	 JORDAN 5.2 M	 LEBANON 495.2 K	 SYRIA 1.1 M

The 2020-2021 winterization plan for each recipient country is outlined below.



SYRIA

The COVID-19 outbreak is expected to worsen during winter, putting more Syrians' health and lives at risk. Buying fuel to survive the winter will cut into their meagre household budgets. Syrians urgently need cash assistance, especially as inflation has pushed their daily requirements further out of reach.

This winter, UNHCR Syria is planning to reach 1.4 million individuals throughout the nation, prioritizing families who have been displaced multiple times, and those who have been newly displaced. Families will receive high thermal blankets, plastic sheeting, sleeping bags, winter clothing kits, and winter jackets to prepare for the winter.

50,000 Syrian IDPs in the Aleppo and Idlib governorates will receive cross-border assistance from Turkey, including winter relief items. A total of 14,000 refugees from Iraq and other countries will be supported with an unconditional one-time cash transfer to cover their additional winter expenses.



JORDAN

Refugees in Jordan live in urban areas and refugee settlements such as the Azraq and Zaatari camps. The dilapidated housing in the urban areas makes residents especially vulnerable to the harsh weather. Without winter support, most people will not be able to cover their daily survival needs.

UNHCR aims to support 340,000 Syrian refugees in Jordan through cash assistance, helping them prepare before winter arrives. countries.



LEBANON

Crisis upon crisis in Lebanon has led to the country's Syrian refugees living with accumulated economic challenges. Many are facing eviction as they haven't been able to pay rent. Of the 1.1 million Syrian refugees and 7,843 Iraqi refugees, as well as the refugees of other nationalities in the country, more than 60% have stated that food is their most critical need.

For this year's winter campaign, UNHCR is planning to distribute \$45 per month per family. For highly vulnerable families, UNHCR is planning to distribute five months of winter assistance for a sum of \$225 in total. For families receiving monthly multi-purpose cash assistance, UNHCR will distribute three-month winter assistance for a total of \$135.



IRAQ

There are over 650,000 refugees and IDPs in Iraq, including 474,000 Iraqi IDPs and 187,500 Syrian refugees. In Kurdistan's mountainous areas, where 99% of Syrian refugees and displaced families live, temperatures can drop below freezing during the winter months. These people's situations have become even more precarious as the severe weather conditions will leave them more exposed to serious health concerns, such as COVID-19.

UNHCR has introduced a digital money option in collaboration with the World Food Programme and financial service providers to accommodate social distancing restrictions. Winter assistance of \$400 will be provided to each refugee family as a one-time cash grant. For IDPs, UNHCR will provide a one-off assistance payment of approximately \$200 per family.



EGYPT

Egypt is home to refugees of various nationalities. In winter, temperatures in some of its regions can drop below zero. 85,500 Syrian refugees, 4,033 Iraqi refugees, and 91,200 refugees (of various nationalities) are already living in difficult conditions in the country. Without winter assistance, many may be forced to forgo spending money on food and other necessities to keep themselves warm.

UNHCR aims to provide all refugees with one-off cash assistance, spending a total of \$3.35 million. Cash assistance will be disbursed through Egyptian post offices between October 2020 and February 2021.



3.3. YEMEN IN FOCUS

The conflict in Yemen is now a protracted situation. The country has been dealing with the world's worst humanitarian crisis for the past three years. The prolonged crisis and the weak economy, along with COVID-19 restrictions, have led to families exhausting the little resources they had when they fled, with most struggling to meet even their most basic requirements.

UNHCR has launched two programmes to support the needs of displaced and vulnerable Yemenis through the winter season.

CASH SUPPORT FOR WINTER PROGRAMME

UNHCR has launched its largest cash support for winter programme for displaced Yemenis. The programme will assist 30,000 highly vulnerable internally displaced households.

Some of Yemen's regions see extreme temperatures in both summer and winter. Winters bring frequent frost, snow, and rain. The bare necessities the displaced Yemenis own cannot protect them from these severe weather conditions.

To help Yemenis prepare for winter, UNHCR has launched the largest cash assistance programme for IDPs in Yemen. With a one-off payment of approximately \$230, paid in the local currency, a family can plan for the coming winter. This cash is often spent installing extra heating for their homes, additional clothing for the children, electricity, fuel, or extra blankets. The cash grant can also be spent on rehabilitating and upgrading a shelter to protect from the elements.

Last winter, UNHCR provided cash assistance to 29,129 of the most vulnerable IDP and host community households.

As part of its winterization programme between October 2020 and January 2021, UNHCR plans to assist 30,000 internally displaced households (approximately 210,000 individuals) and 5,000 refugees and asylum-seeker households (16,000 persons) with one-off cash grants for winter preparations.

This cash support is based on strict vulnerability criteria that ensure the neediest families receive assistance. The agency has set up robust systems to assess, deliver, and monitor the programme. UNHCR also maintains direct communication with beneficiary communities and has strengthened this through feedback and complaint mechanisms.



Fatima, 75, was displaced from Taiz to Amran Governorate in 2015, due to conflict and insecurity. Because of her physical disability, she is especially vulnerable during the cold winter months. She was given a one-off winterization cash grant to meet any urgent needs she had last winter.

PILOT PROJECT ON HEATING AND COOKING STOVES

UNHCR is also planning to launch a project to provide displaced Yemenis with safer and more energy-efficient heating and cooking stoves.

Many displaced Yemenis live in hosting sites in the country's cold regions; lighting fires regularly in handmade stoves for cooking and heating. However, there is a risk of fire accidents when these stoves are used. Additionally, these stoves are not energy-efficient, releasing large amounts of carbon dioxide.

UNHCR is launching a project to provide safer, more energy-efficient heating and more eco-friendly cooking stoves. The project will target selected IDP settlements in the Sa'ada, Sana'a, and Hudaydah areas to test 1,000 heating and 500 cooking stoves. IDPs and host communities will play

a leading role in designing and producing simple yet effective clay stoves.

The pilot project will begin in October and is expected to be complete by the end of November. The project will be implemented and monitored through UNHCR's partners with progress and verification reports prepared every week.



A photo of existing mud stoves made by IDPs in Abs district in Hajjah Gouvernarte that illustrate what the cooking/heating stoves will they look like.

35,000 Yemeni refugees and IDP families will face dire consequences if adequate funds are not raised.

The funding requirements to roll out the pilot stoves project have been estimated as being under \$42,000, and these funds have already been secured.

However, to carry out the winterization programme outlined above, over \$8 million is needed to support 35,000 Yemeni refugee and IDP families during winter.

In the event of underfunding, UNHCR will not be able to provide winterization cash grants, leading to the following:

- ▶ Refugees and IDPs being exposed to cold and extreme weather with additional risks of getting respiratory infections, especially for newborns and older persons.
- ▶ Cold temperatures may worsen health issues. Pre-existing medical conditions can lead to severe illness or death.
- ▶ Families may resort to negative coping mechanisms to cope with the increased cost of living during winter.



Badriah, 40, is an IDP in Amran Governorate. She has three children, and her husband was injured in a traffic accident, meaning the family struggles to make ends meet. With winterization cash, the family was able to meet their immediate needs for winter, such as buying warm clothes for the children and paying for fuel for heating.

4. SOCIAL MEDIA ANALYSIS ON REFUGEES AND ZAKAT (OIC FOCUSED)

UNHCR, in partnership with DinarStandard, carried out a social media analysis that tracked 2.4 million tweets about ‘refugees,’ ‘UNHCR,’ and ‘Zakat’ to understand the trends and demographics shaping online conversations on these topics. results show the high potential for using social media more effectively in increasing awareness and support for the refugee cause.

Social media platforms are increasingly being used to remind and encourage Muslims to donate Zakat and Sadaqah. As more people lean towards making Zakat donations through digital channels, social media platforms’ role has become even more critical in fundraising. UNHCR has also been running social media campaigns to raise awareness and funds, including for Zakat and Sadaqah campaigns. With humanitarian funding gaps now at a historic high, there is a great need for effective social media engagement to generate sympathy and support for refugees.

With this aim in mind, an analysis was carried out to understand conversations around refugees, UNHCR, and Zakat on social media. Brand24, a social media monitoring and listening tool, was utilized to source data from social media. The analysis was confined to the Twitter platform due to data availability and reliability constraints.

A total of 1.9 million tweets mentioning refugees, 174,255 tweets mentioning UNHCR, and 314,984 tweets mentioning Zakat were analyzed over a year (September 2019 to August 2020) using data sourced from Brand24.



4.1. REFUGEES

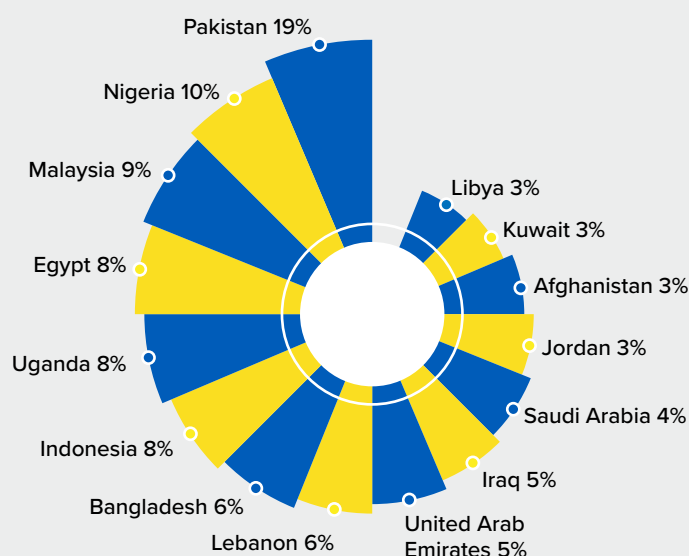
The analysis tracked 1.9 million tweets mentioning refugees, with the term being tracked both in English and Arabic.

Pakistan top among OIC countries with the most conversations about refugees.

Pakistan, Nigeria, Malaysia, Egypt, Uganda, and Indonesia together accounted for nearly half of all Twitter mentions of refugees from OIC countries. Pakistan came at the top of the list, accounting for close to 20% of all mentions. The country hosts 1.4 million Afghani refugees, the fourth-largest number of refugees hosted by any country.

Bangladesh, Lebanon, the UAE, and Iraq together accounted for another 20% of all mentions of refugees by OIC countries.

TOP 15 OIC COUNTRIES BY NUMBER OF REFUGEE TWITTER MENTIONS



News and political commentary drove spikes in the number of refugee mentions.

An analysis of surges in refugee mentions showed that these were driven mostly by tweets from politicians, government officials, and journalists, as refugee displacement continues to be a contentious topic.

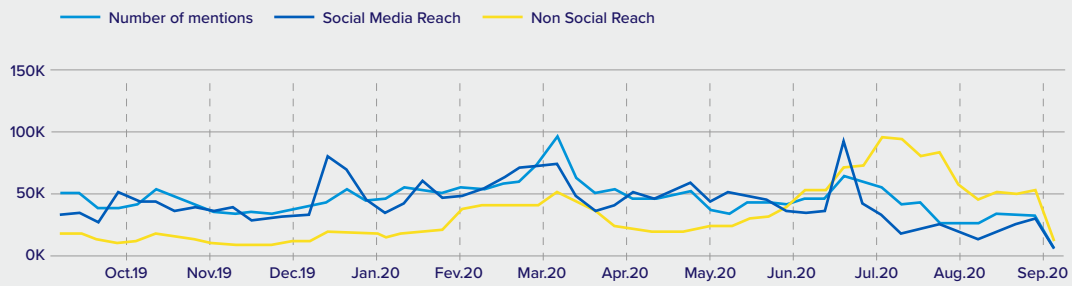
Tweets about refugees reached their peak when news about the alleged mistreatment of refugees at the Greek border broke on Twitter. World Refugee Day, celebrated annually on 20th June, also led to a surge in tweets supporting the refugee cause.



Alphonso Davies was born in a refugee camp in Ghana before moving to Canada at the age of five. Now he's at Bayern Munich and just won the Bundesliga's Rookie of the Season award. Earlier this month, he explained his desire to inspire others. [#WorldRefugeeDay³](#)

3. B/R Football (2020) 20 June. Available at <https://twitter.com/brfootball/> (Accessed: 27 September 2020).

REFUGEE MENTIONS BETWEEN SEP. '19 TO AUG. '20

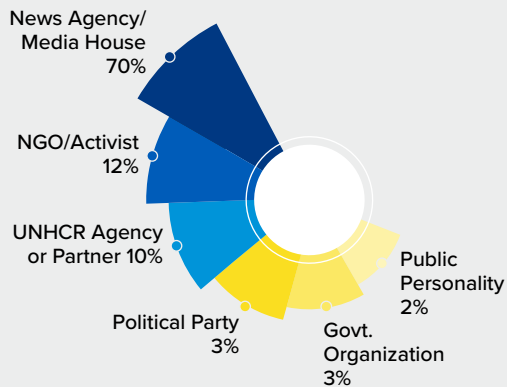


Source: Brand24

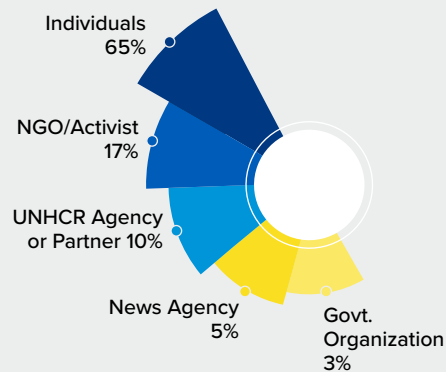
News agencies, media houses, and NGOs drove the most conversations around refugees. Twitter profiles belonging to news agencies and media houses contributed to the majority of conversations around refugees at 70%, with NGOs such as Human Rights Watch coming in a far second.

Individual accounts were the most active in tweeting about refugees at 65%, followed by NGOs at 17%.

BREAKDOWN OF 40 MOST INFLUENTIAL PUBLIC TWITTER PROFILES MENTIONING REFUGEES



BREAKDOWN OF 40 MOST ACTIVE PUBLIC TWITTER PROFILES BY NUMBER OF REFUGEE MENTIONS



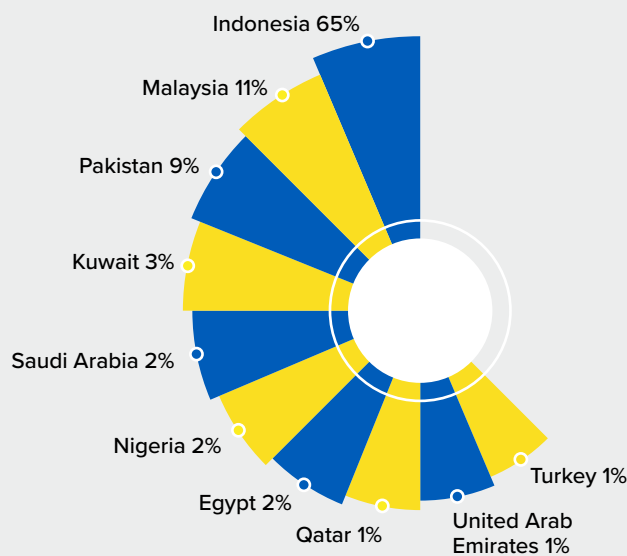
4.2. ZAKAT

The analysis tracked more than 300,000 tweets mentioning Zakat over one year. It also tracked the term both in English and Arabic.

Indonesia left other OIC countries far behind when it came to Zakat mentions.

A staggering 65% of all Zakat mentions on Twitter came from Indonesia. Among other OIC countries, Malaysia and Pakistan ranked second and third, with a share of 10.5% and 9%, respectively.

TOP 10 OIC COUNTRIES BY NUMBER OF ZAKAT TWITTER MENTIONS



In the last week of Ramadan, conversations around Zakat rose to 9 times the weekly average.

Conversations around Zakat rose during the Islamic month of Ramadan, reaching their peak in the month's last week culminating in Eid. Preachers, influencers, and government officials in Zakat institutions, especially in Malaysia and Indonesia, urged citizens to donate Zakat and Zakat-al-Fitr.

- ▶ Malaysian actor Neelofa's tweet reminding her followers to pay Zakat-al-Fitr received 6,600 likes and nearly 3000 retweets.⁴
- ▶ Saudi government official Abdurrahman Hussain's tweet asking followers to pay Zakat-al-Fitr through the country's national donation platform was also liked and retweeted 1,500 times.⁵

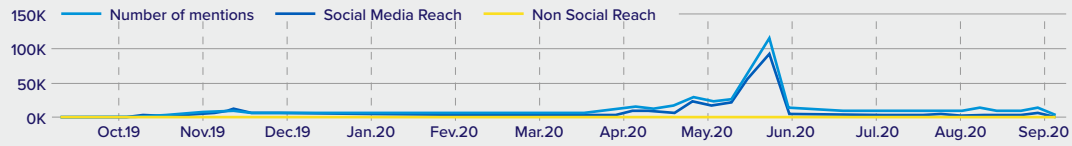


You can now pay Zakat Al-Fitr for you and your family members from your home ...with dates or rice «electronically» through the national donation platform <https://donations.sa>. Affiliated to [@Mhrsd_sa](https://twitter.com/Mhrsd_sa), which delivers to the neediest people. (Translated from Arabic).

4. Neelofa (2020) 23 May. Available at <https://twitter.com/Neelofa/> (Accessed: 27 September 2020).

5. Abdur-Rahman Hussain (2020) 21 May. Available at <https://twitter.com/aalhusain/> (Accessed: 27 September 2020).

ZAKAT MENTIONS BETWEEN SEP. '19 TO AUG. '20



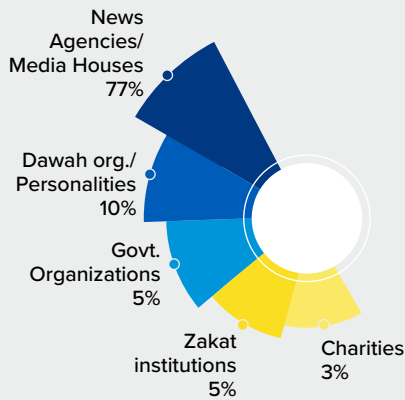
Source: Brand24

Zakat institutions in Indonesia and Malaysia drove the most conversations around Zakat. An analysis of the top and most active public profiles tweeting about Zakat shows that Indonesian and Malaysian media, government officials, Indonesia’s National Zakat Board (BAZNAS), and certified Zakat institutions have been most active in talking about Zakat on Twitter.

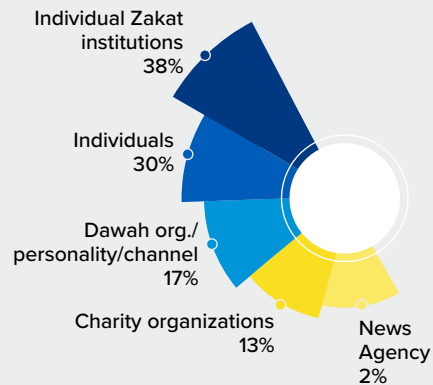
Indonesia is home to the world’s largest Muslim population, an estimated 150 million internet users, and one of the world’s largest social media markets. Using social media to channel Zakat funds is a judicious strategy. Not only does it help build awareness of Zakat, but it also develops the habit of donating Zakat in the primarily young social media audience.

By increasing their contribution in this space, especially with the support of Twitter influencers and the media, organizations working for the refugee cause can channel more Zakat funds for their programmes.

BREAKDOWN OF 40 MOST INFLUENTIAL PUBLIC TWITTER PROFILES MENTIONING ZAKAT



BREAKDOWN OF 40 MOST ACTIVE PUBLIC TWITTER PROFILES MENTIONING ZAKAT



4.3. UNHCR

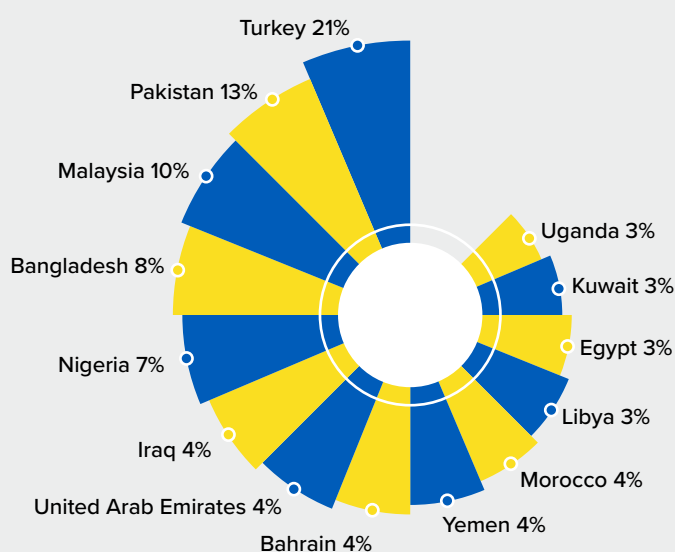
174,255 tweets mentioning UNHCR were tracked for the purpose of this analysis.

Turkey, Pakistan, and Malaysia contributed to the most tweets about UNHCR.

Turkey, Pakistan, Malaysia, Indonesia, and Bangladesh led the OIC countries in mentions of UNHCR. Together, these five accounted for nearly half of all mentions of UNHCR, with Turkey alone accounting for more than 16%. Turkey hosts 3.6 million refugees, more than any other country globally, with UNHCR Turkey playing a large role in supporting them. UNHCR also helped de-escalate tensions related to migrant refugees at the Turkey-Greece border.

Ten other OIC countries accounted for another 30% of mentions – Nigeria, Iraq, the UAE, Bahrain, Yemen, Morocco, Libya, Egypt, Kuwait, and Uganda.

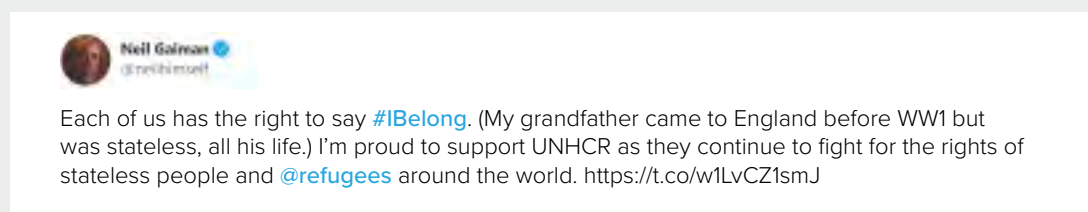
TOP 15 OIC COUNTRIES CONTRIBUTING TWEETS MENTIONING UNHCR



Public personalities' tweets led to peaks in UNHCR mentions on Twitter.

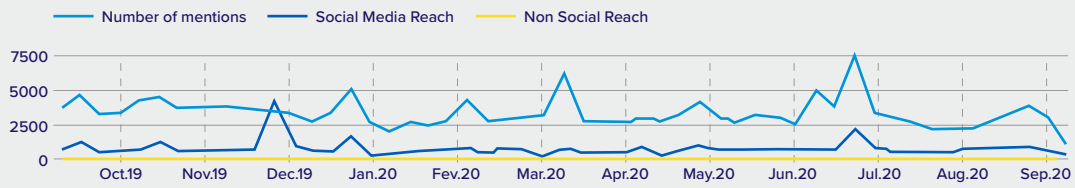
Tweets mostly in support of UNHCR and the refugee cause put out by the organization's ambassadors, influencers, and politicians led to a surge in UNHCR mentions.

- ▶ UNHCR's Goodwill Ambassador Neil Gaiman's tweet supporting UNHCR and the refugee cause was favorited 1,300 times.⁶



6. Neil Gaiman (2019) 7 October. Available at <https://twitter.com/neilhimself/> (Accessed: 27 September 2020).

UNHCR MENTIONS BETWEEN SEP. '19 TO AUG. '20

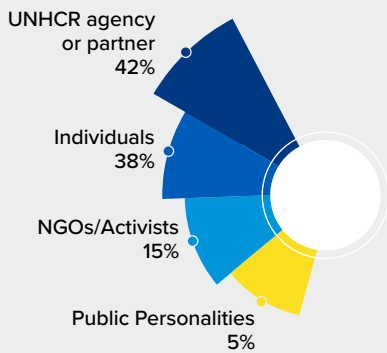


Source: Brand24

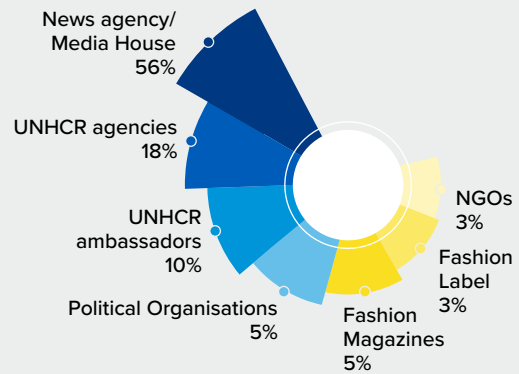
UNHCR tweets about its programmes and cause were identified as having the highest influence score, while the greatest number of tweets about UNHCR came from political developments reported in the media.

Public personalities, including UNHCR ambassadors, fashion magazines such as British Vogue, and UNHCR partner, H&M Foundation, contributed to mentions of UNHCR.

BREAKDOWN OF 40 MOST INFLUENTIAL PUBLIC TWITTER PROFILES MENTIONING UNHCR



BREAKDOWN OF 40 MOST ACTIVE PUBLIC TWITTER PROFILES MENTIONING UNHCR



4.4. INSIGHTS

All OIC governments and Zakat institutions must understand the power of engaging citizens on social media for raising awareness on the refugee cause among other charitable causes. Organizations and charities supporting refugees should also work with national and private Zakat institutions to raise Zakat and Sadaqah funds for refugee aid.

Key takeaways from this analysis :

- ◆◆ **Low awareness:** Countries with the most conversations about refugees and UNHCR are different from countries with the most influential tweets on Zakat. This shows that there is low awareness about the eligibility of many refugees to receive Zakat. Moreover, there is an untapped opportunity for raising awareness and attracting Zakat funds for the refugee cause.
- ◆◆ **More PR is needed:** There is a need for more news and PR about using Zakat to support refugees. Public personalities such as UNHCR brand ambassadors Neil Gaiman and Kinda Alloush are playing a significant role in driving positive sentiments towards refugees. Zakat programmes also require similar engagement.
- ◆◆ **Collective responsibility:** Supporting refugees is a collective responsibility upon all Muslims. OIC countries with strong national Zakat systems and infrastructure can play a larger role in uplifting refugees and are role models for other OIC countries to emulate.
- ◆◆ **The power of social media campaigns:** Hashtags have a significant role in starting and maintaining conversations. More supportive hashtags should be created and used regularly by influencers and high-profile supporters, as well as mainstream and religious personalities. The #WorldRefugeeDay hashtag, for example, can be used to draw the attention of Muslims in supporting the refugee cause through Zakat.
- ◆◆ **Governments' presence on social media:** Government officials on Twitter command significant influence and can also play a critical role in driving sentiments and actions towards refugees. Unfortunately, there are very few OIC government officials who are active on Twitter.
- ◆◆ **Ongoing emphasis needed:** Zakat conversations must take place throughout the year, instead of just around Ramadan so charitable causes can be supported more sustainably. At the same time, it is essential to recognize being active and visible on social media during this month for agencies that wish to raise Zakat.





5. INTRODUCING OUR NEW GIVEZAKAT APP

UNHCR is always looking for new ways to meet the increasing needs of refugees and IDPs. With the number of displaced persons continuing to increase, we have stepped up efforts to raise more awareness and funds in line with our Islamic philanthropy strategy. Through digital donations, we have raised funds faster, more conveniently, and with greater transparency and efficiency.

To make the donation process even easier, more accessible, and fully transparent to a broader interested audience, we are launching our new mobile app, GiveZakat, along with this report. The goal of the app is to provide the following services to our donors:

- ◆◆ Zakat calculation made easy and accessible.
- ◆◆ Zakat reporting made interactive, so donors can see how much Zakat has been donated online and its destination.
- ◆◆ Zakat tracking made a reality; donors will receive a notification on the journey of their Zakat donation as it gets closer to its intended beneficiary.
- ◆◆ Zakat impact made visible through impact stories from the field on UNHCR's Zakat blog that show how contributions have changed beneficiaries' lives for the better.
- ◆◆ Zakat and Sadaqah donations made efficient through one-off and recurring options to extend a helping hand to some of the most vulnerable refugees and IDPs in the MENA region and globally.



Please scan to access our new GiveZakat App



5.1. ZAKAT CALCULATOR AND DONATION

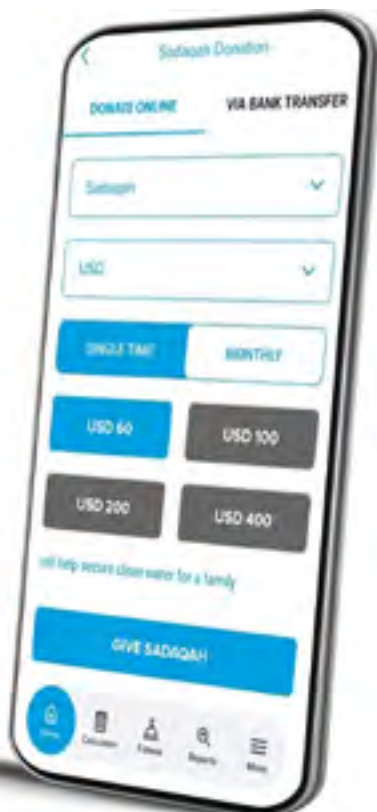
The Zakat calculator functionality included in the GiveZakat app makes it easy for donors to calculate the Zakat amounts due based on their wealth and assets.

To calculate their Zakat, users can click on the Calculator feature at the bottom of the screen, select their currency of choice and then choose from four options: 'Gold,' 'Silver,' 'Money,' or 'Stock.' Each option allows users to select the applicable parameters, for example, the weight and purity (number of carats) of the gold on which Zakat is due.

Users can also choose between 'Solar Year' and 'Lunar Year' to apply the appropriate duration towards the calculation of Zakat.

If users simply wish to donate a certain amount for Zakat, the 'Give Zakat' button allows them to swiftly donate via a range of online options, including debit cards and PayPal, or they can choose to donate via bank transfer.

Donors will also receive notifications about the movement of their Zakat donation from when it leaves their account to when it reaches the beneficiary family.



SADAQAH DONATIONS

Users can also support the refugee cause through Sadaqah donations. GiveZakat allows users to set up regular, automatic Sadaqah donations so they can continue to do good while avoiding the hassle of entering their payment details every time.

5.2. ZAKAT REPORTING

The reporting section allows donors and interested individuals to understand key details about online Zakat donations being made to UNHCR in real-time. This includes the number of online donors during the current fiscal year, the total amount of Zakat they have donated, the destination of Zakat funds, and, most importantly, the number of families impacted.

UNHCR is very proud to offer full transparency on the Zakat funds it receives and continues to commit to its 100% Zakat distribution policy. Zakat donors will receive several notifications on the movement of their funds until they reach beneficiary families in the shortest time possible.



5.3. ZAKAT IMPACT

GiveZakat will also help us maintain engagement with donors through our blog feature.

Through regular blog posts, we aim to help donors understand the struggles refugees face every day. They will also learn more about how they can make a difference and get a glimpse into the impact Zakat and Sadaqah donations make on the lives of the most vulnerable refugee and internally displaced families.

Through stories shared on the blog, donors will see how their contributions are changing and saving lives. These stories, told by refugees themselves, will help donors see through a refugee's eyes and understand the many challenges that the displaced face and the support they need.

Push notifications will inform donors when a new story is available, so they remain connected with the families they are supporting. Donors can also stay up to date with UNHCR's current and upcoming programmes.



5.4. FATWA SECTION

In a first-of-its-kind feature, the GiveZakat app also allows users to view fatwas on donating Zakat to UNHCR in support of vulnerable refugees and IDPs, especially in hard-to-reach areas.

GiveZakat includes fatwas from the following eminent muftis and fatwa councils:

THE INTERNATIONAL ISLAMIC FIQH

ACADEMY (IIFA) — Most recently, after studying the various governance parameters of the Refugee Zakat Fund as described below, the IIFA concluded in July 2020 that UNHCR can collect and distribute Zakat funds through its Refugee Zakat Fund if it commits to these parameters:

- ▶ **Distribution:** UNHCR's 100% Zakat distribution policy implying zero deduction of overhead costs from Zakat funds
- ▶ **Compliance:** the Refugee Zakat Fund complies with essential Zakat rules and regulations
- ▶ **Beneficiaries:** targets the most vulnerable eligible refugees and internally displaced families, including families of widows, orphans, and the elderly
- ▶ **Financial:** a dedicated bank account is in place to only receive Zakat funds.

THE FATWA COUNCIL OF TAREEM —

This council, based in Hadramaut, Yemen, reasserts the specific categories that can receive Zakat funds. It allows an agent to distribute the Zakat funds as long as the funds are not used to cover expenditures. The council also states that Zakat may be transferred out of the country it was collected from.

SHEIKH ABDULLA BIN BAYYA — This renowned Mauritanian scholar, who is also the Chairman of the UAE's Fatwa Council, has asserted that a donor may employ an agent's services to distribute Zakat. This is if they have complete trust that the Zakat will reach its ultimate beneficiaries.

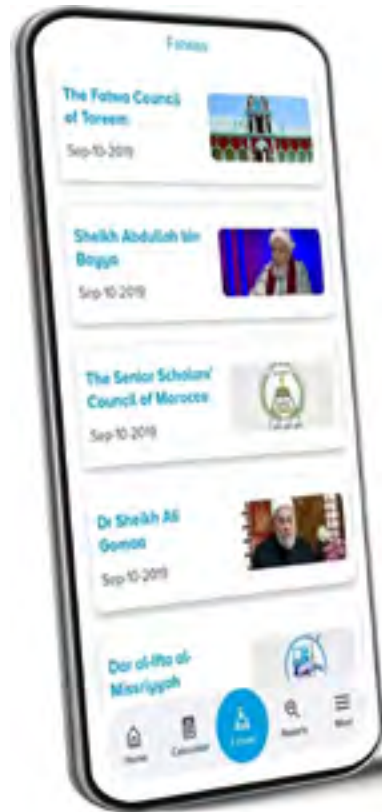
THE SENIOR SCHOLARS' COUNCIL

OF MOROCCO — Besides asserting the permissibility of donating to those in need outside of the country, this fatwa states that displaced Muslims from Syria, Iraq, and Yemen may be considered to belong to the Abna' Sabeel (stranded travelers), the

Fuqara (poor) and the Masakeen (needy) categories specified in the Quranic verse about Zakat donations.

DR. SHEIKH ALI GOMAA — Dr. Gomaa, the former Grand Mufti of the Arab Republic of Egypt, stated that it is permitted in the shariah to have non-Muslims distribute Zakat provided they do not take any compensation from Zakat to do so. They must be compensated from a source other than Zakat.

DAR AL-IFTA AL-MISSRIYYAH — This fatwa, issued from one of Egypt's centers for Islamic legal research, is a comprehensive fatwa that states that Zakat need not be distributed equally among the eight categories mentioned in the Quranic verse related to Zakat. Refugees who belong to any of those categories may be supported through Zakat, and that any agent or intermediary that fulfils the criteria mentioned in the full fatwa can distribute Zakat funds on behalf of donors.



REPORT PURPOSE & METHODOLOGY

PURPOSE AND OBJECTIVES

The core purpose of this report is to highlight UNHCR's immediate priority – its winterization programme for 2020-21, and the introduction and official launch of the Refugee Zakat Fund app GiveZakat. The report also underlines the progress made by UNHCR's Refugee Zakat Fund during the first half of 2020 and covers the impact of its 2019-20 winterization program with donors and stakeholders. Additionally, the report also presents insights from a social media analysis that was carried out on Twitter concerning refugees, Zakat, and UNHCR to understand how these online conversations can positively influence the narrative around the refugee cause.

METHODOLOGY

The sources and methodology used in the development of this report are detailed below.

(1) Secondary research

Sources include, but are not limited to, UNHCR, World Bank, AAOIFI, BAZNAS (Indonesia), and the Global Refugee Forum.

(2) Primary research

The DinarStandard team conducted in-depth interviews with UNHCR's Zakat team to source detailed information on the Refugee Zakat Fund's programmes, progress, and priorities for the future, including the winterization programme for 2020-21. Data related to last year's winterization programme was also analyzed to present its impact.

SOCIAL MEDIA ANALYSIS

The social media monitoring tool, Brand24, was used to carry out the analysis of Twitter conversations mentioning refugees, Zakat, and UNHCR.

A total of 2.4 million tweets were tracked over a year (September 2019 to August 2020) for the purpose of this analysis. 1.9 million tweets mentioning refugees in English and Arabic, 174,255 tweets mentioning UNHCR, and 314,984 tweets mentioning Zakat in English and Arabic were analyzed using data sourced from Brand24.

Data recorded and analyzed included the tweet's source country, the most active influencers in terms of the number of mentions, the most influential Twitter users mentioning these terms, and Brand24's sentiment analysis of these tweets. Spikes in the number of mentions were also analyzed to find activity patterns.

Disclaimer: The data used for this analysis was sourced entirely from Brand24 and may have inconsistencies and discrepancies that could affect the results presented in this report.

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

DinarStandard

DinarStandard™ is a growth strategy research and advisory firm empowering organizations for profitable and responsible global impact. DinarStandard specializes in the 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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GLOSSARY

IDPs

Internally Displaced People are those who are the run at home and have not crossed a border to find safety.

Zakat

Zakat represents a religious requirement in Islam for individuals and institutions to give 2.5% of their accumulated wealth to those in need.

Sadaqah

Voluntary charity with no prescribed amount.

Fatwa

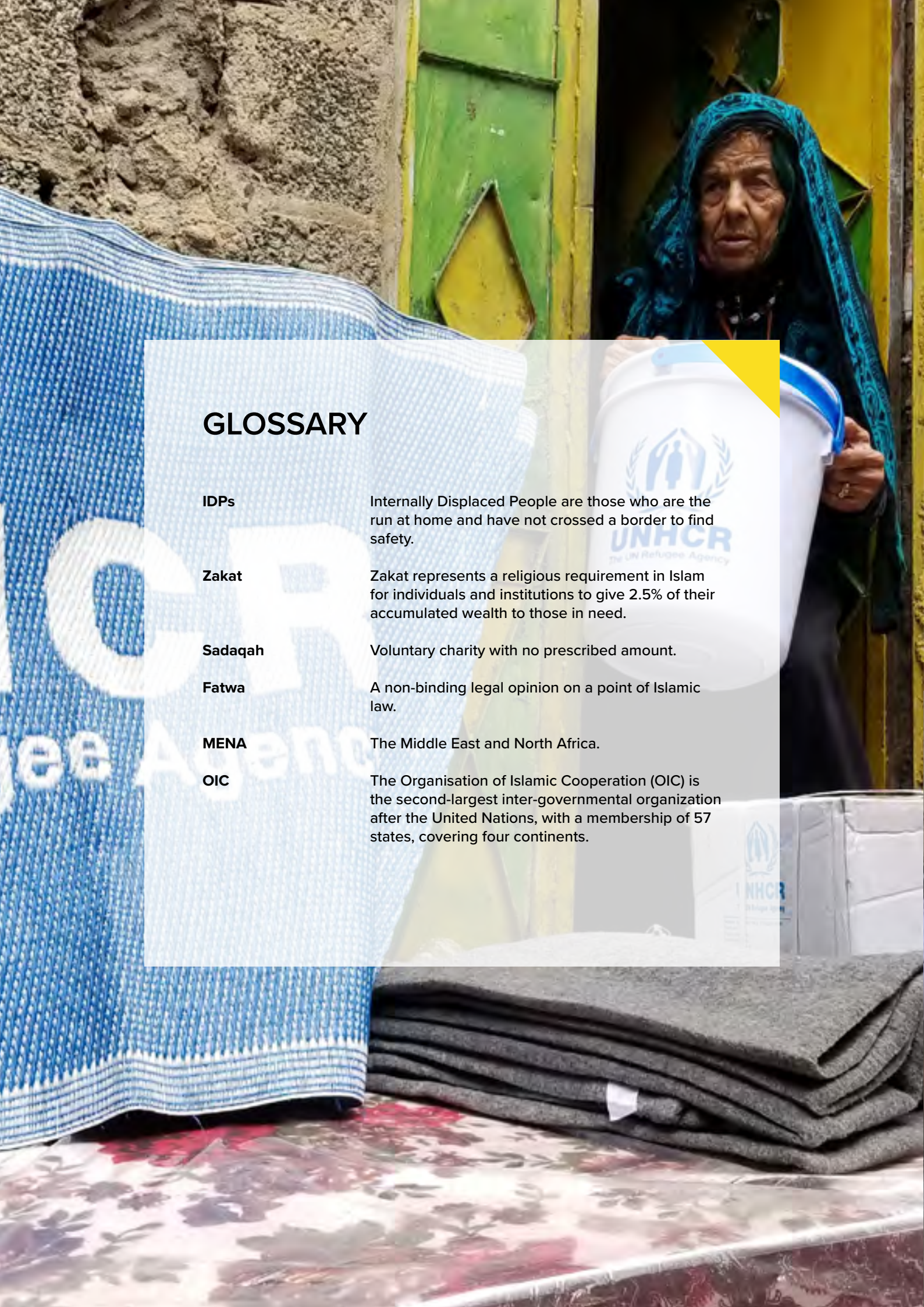
A non-binding legal opinion on a point of Islamic law.

MENA

The Middle East and North Africa.

OIC

The Organisation of Islamic Cooperation (OIC) is the second-largest inter-governmental organization after the United Nations, with a membership of 57 states, covering four continents.







UNHCR
The UN Refugee Agency

Islamic Philanthropy Winter Report
This Winter, Commit to Kindness